Entrepreneurship: what triggers it?

Alison Morrison
University of Strathclyde, Glasgow, Scotland

Keywords Culture, Entrepreneurialism, Society

Abstract It is apparent that there exists no such thing as one identifiable and universal entrepreneurial culture. Furthermore, the key to initiating the process of entrepreneurship lies within the individual members of society, and the degree to which a spirit of enterprise exists, or can be stimulated. The key question is, what triggers the release of this invaluable enterprising spirit? This paper seeks to make a small contribution towards an explanation by focusing on one aspect – the relationship of certain cultural and societal factors. It is argued that there is a significant relationship between entrepreneurship and cultural specificity. This has been progressed through a cross-country study that involved Australia, Slovenia, Mexico, North America, Finland, Scotland, South Africa and Kenya. Following a review of the variables that contribute to culture in general and entrepreneurial culture in particular, a sample of findings from the study are integrated to illustrate key categories of analysis. The aim is to instigate a shift in thinking from universal generalisations relative to entrepreneurship, to a deeper understanding of the symbiotic relationship between entrepreneurship and culture.

1. Introduction
It is proposed (Morrison et al., 1998a) that the process of entrepreneurship initiation has its foundations in person and intuition, and society and culture. It is much more holistic than simply an economic function, and represents a composite of material and immaterial, pragmatism and idealism. The essence is the application of innovatory processes and the acceptance of a risk-bearing function, directed at bringing about change of both a social and economic nature. Ideally, but not necessarily, the outcomes will have positive consequences.

The key to initiating the process of entrepreneurship lies within the individual members of society, and the degree to which a spirit of enterprise exists, or can be initiated. In this respect Kirzner (1979) believes the source to be within the human spirit, which will flourish in response to uncertainty and competition. This enterprising spirit is described in inspirational terms by Gilder (1971, p. 258) as:

The spirit of enterprise wells up from the wisdom of ages and the history (of the West) and infuses the most modern of technological adventures. It joins the old and new frontiers. It asserts a firm hierarchy of values and demands a hard discipline. It requires a life of labor and listening, aspiration and courage. But it is the source of all we are and can become, the saving grace of democratic politics and free men, the hope of the poor and the obligation of the fortunate, the redemption of an oppressed and desperate world.

The key question is, what triggers the release of this invaluable enterprising spirit, which leads to the initiation of entrepreneurship? This paper seeks to make a small contribution towards an explanation by focusing on one aspect –
the relationship of certain cultural and societal factors to the initiation of entrepreneurship. At the same time it is recognised that non-cultural and contextual factors will undoubtedly play a significant role in shaping entrepreneurial behaviour and action.

Within this paper it is argued that there is a significant relationship between entrepreneurship and cultural specificity. This is progressed through the presentation of a sample of findings from a cross-country study (Morrison, 1998b) that involved nine countries. The research methodology adopted in this study is presented in Appendix 1. Following a review of the variables that contribute firstly to culture, then to entrepreneurial culture, the findings are integrated to illustrate key categories of analysis. The aim is to instigate the consideration of a shift in thinking from universal generalisations relative to entrepreneurship, to a deeper understanding of the symbiotic relationship between entrepreneurship and culture within specific geographic locations. For as Joynt and Warner (1996, p. 3) propose:

If the world is to survive and flourish, we all need to know more about the differences rather than concentrating on the similarities.

2. Culture
Tayeb (1988, p. 42) presents a definition of culture and its scope as:

A set of historically evolved learned values, attitudes and meanings shared by the members of a given community that influence that material and non-material way of life. Members of the community learn these shared characteristics through different stages of the socialisation processes of their lives in institutions, such as family, religion, formal education, and society as a whole.

Garrison (1996) suggests that such attempts at definition are problematic due to culture’s amorphous, shifting nature. This is further compounded by its multiple representation within different levels (national, regional, business, individual), layers of society (gender, age, social class, occupation, family, religion), and in varying contexts of life (individual, group, community). Culture represents a complex phenomenon. It is a shared, collective way groups of people understand and interpret the world, a largely ethereal phenomenon aptly described by Trompenaars (1993, p. 21) using the following metaphor:

A fish only discovers its need for water when it is no longer in it. Our own culture is like water to a fish. It sustains us. We live and breathe through it. What one culture may regard as essential, a certain level of material wealth for example, may not be so vital to other cultures.

Hofstede (1994) attributes this ethereality to a form of mental, or cultural, programming. It starts in the environment in which a young child grows up, usually a family of some form, it continues at school, and at work. Politics and the relationships between citizens and authorities are extensions of relationships in the family, at school, and at work, and in their turn they affect these other spheres of life. Religious beliefs, secular ideologies, and scientific
theories are extensions of mental software demonstrated in the family, the school, at work, and in government relations, and they reinforce the dominant patterns of thinking, feeling, and acting in the other spheres.

Hall (1959) provides a simple explanation of culture as the pattern of taken-for-granted assumptions about how a given set of people should think, act, and feel as they go about their daily affairs. Thus societies can be distinguished from each other by the differences in the shared meanings they expect and attribute to their environment. Hofstede (1991) provides a framework containing five dimensions that he believes can be used to differentiate between cultures. These include:

1. Power distance: the degree of inequality among the people that the population of a country consider normal.
2. Individualism: the degree to which people in a country prefer to act as individuals rather than members of groups.
3. Masculinity: the degree to which such “masculine” values, such as assertiveness, competition, and success are emphasised, as opposed to such “feminine” values as quality of life, warm personal relationships, service, etc.
4. Uncertainty avoidance: the degree to which people in a country prefer structured over unstructured situations.
5. Long-term orientation: long-term orientation implies a stress on virtuous living in this world, with thrift and persistence as key virtues.

These dimensions provide a useful tool which has the potential to categorise certain important aspects of culture. Certainly in the case of more developed cultures, such as that of North America, it is possible to form a cultural profile which rates low on power distance, long-term orientation and uncertainty avoidance, and high on individualism and masculinity. However, in less developed and transitional countries the complete set of dimensions are less clear-cut and more difficult to administer to any satisfactory level of validity, although certain individual dimensions can be identified.

Furthermore, Tayeb (1988) and Van der Horst (1996) emphasise that not all individual members of a society need necessarily be assumed to follow all the dimensions of their cultures in every aspect of their lives. None of us is a slave of the culture in which we live. There will be those persons who are moved to deviate from the cultural norm. Thus, Hofstede (1994) proposes that a person’s behaviour be only partially predetermined by their mental programmes. He/she has a basic ability to deviate from them, and to react in ways that are new, creative, destructive, or unexpected, e.g. entrepreneurially. However, Lessem and Neubauer (1994) caution that excessive deviation can weaken individual cultures, although it is also apparent that cultural differences generate options, the integration of which may be beneficial to societies.

This perspective of culture emphasises the importance of developing a social action perspective, which recognises that most human beings do not see the
world through the same rational, ordered form as policy makers and academics. Their world is intuitively shaped and interpreted (Weber, 1976) through their own attitudes, attributes, behaviours and values, at the interpersonal level (Parker et al., 1972). Thus, culture is made by people interacting, and at the same time determining future interaction (Trompenaars, 1993). In this manner, social valuables such as knowledge and status are exchanged, in the negotiation of a self-identity, which may be partly innate (albeit modified by culture), and partly acquired from culture (Argyle, 1969). In addition, as almost everyone belongs to a number of different cultural levels, layers and contexts at the same time, people will inevitably behave in different ways, corresponding to the categories in society to which they may belong simultaneously. In modern society, these are not necessarily in harmony (Hofstede, 1996).

3. Entrepreneurial cultures
Culture is important in any discussion of entrepreneurship because it determines the attitudes of individuals towards the initiation of entrepreneurship (Vernon-Wortzel and Wortzel, 1997). Each era produces its own models of entrepreneurship according to its specific needs of the host society; however, it has been described consistently using terms such as innovative, holistic, risk-taking and co-ordinating ways of behaviour. Certain cultural institutions may facilitate, or hinder, entry into entrepreneurship. Thus, it is proposed that the culture of societies and the characteristics of people living in these societies, impacted by certain innate personality traits, will influence the degree to which entrepreneurship is initiated.

Currently, the term “entrepreneurial culture” has become popular and widely accepted internationally, and is an expression of and attitude towards commerce at a business level. It can be described as one in which a positive social attitude towards personal enterprise is prevalent, enabling and supporting entrepreneurial activity. According to Bateman (1997), those economies and regions which have flourished in the late 20th century, have in common a business culture, which can be broadly described as “entrepreneurial”. It is attuned to the needs of a changing market economy and receptive to changing demands, innovations, products, opportunities and technologies.

An entrepreneurial culture grows partly out of the current business environment of a country. Yet, as discussed in section 2, it is a much broader concept because alongside figure the historical experiences, beliefs, attitudes and values of the host society (Gordon, 1996). Thus, of equal significance for entrepreneurial culture are the future hopes and aspirations not only of business but society at large in a given country. Furthermore, at a basic level, entrepreneurship is recognised as a highly personalised activity. The
entrepreneur is motivated to create a venture, which reflects their vision and ambitions, and is prepared to review and reorganise their social environment to make it materialise.

Internationally, it would appear that there exists a wide range and diversity of entrepreneurial cultures, each of which enable and support entrepreneurial behaviour to varying degrees. According to Timmons (1994, p. 9), what is needed is a favourable environment which combines social, political and educational attributes. In particular it requires:

A culture that prizes entrepreneurship, an imperative to educate our population so that our entrepreneurial potential is second to none; and a government that generously supports pure and applied science, fosters entrepreneurship with enlightened policies, and enables schools to produce the best educated students in the world.

Throughout history, entrepreneurship has been found to be important and meaningful in society at points of transition, for example, traditional to modern, modern to post-modern, and state-controlled economies to free-market. At each of these points, entrepreneurship is harnessed by societies as a common approach to solving dilemmas, to break old, stable and hierarchical traditions and institutions and to introduce new, innovative ways of behaviour. Thus, it is suggested that entrepreneurship can be regarded as an instrument for changing the culture of an era.

In this respect, entrepreneurs have the potential to directly challenge many of the aspects associated with cultural tradition, continuity, and stability in their countries. A new entrepreneurial orientation may pull a country in contradictory directions. It often involves the devaluation of tradition and heritage. For societies, this represents a shift from a world of stable and continuous reference points. The comforts of tradition are fundamentally challenged by the imperatives to forge a new self-interpretation based upon the responsibilities of cultural transition (Corner and Harvey, 1991). However, changes in a culture generally happen because people realise that certain old ways of doing things no longer work. Joynt and Warner (1996) argue that it is not difficult to change culture when people are aware that the survival of the society is at stake, that is where survival is considered desirable.

As such, entrepreneurship has a pervasive effect on the societies it serves and from which it draws resources. It affects the physical environment, values and purposively attempts to influence the society in which it is located. If the culture contains pro-entrepreneurial values, it serves as an incubator in the entrepreneurship initiation process (Johannisson, 1987a). Furthermore, history has proven that societies nurture individuals who enhance their communities in original ways (Joynt and Warner, 1996). The converse is also true. In societies where entrepreneurship has become tainted with charges of profiteering, speculation, violence and criminality it has not been well received. This has been evidenced in the likes of the Chicago of the 1930s and in a number of the transition economies of Eastern Europe in the 1990s. This negativity may be an inevitable stage of transitional development (Bateman, 1997), but it also may foster strong and durable anti-entrepreneurial values.
4. Cultural specificity

From the foregoing, it would appear that the relationship of certain cultural and societal factors to the initiation of entrepreneurship is significant. At a macro-level, it can be accepted that people belonging to a certain country tend to exhibit collective cultural similarities; however, at a micro-level an individual’s cultural orientation may indicate differences. The social institutional framework provides a construct within which the socialisation process mentally programmes members of that society. This results in shared sets of characteristics, attitudes, behaviours and values. Through continuous social interaction, the meanings and values associated with social and economic relationships are interpreted and shaped.

However, it has been recognised that individual members of society are free to negotiate a self-identity and to deviate from cultural norms. One way in which this may exhibit itself is through the initiation change using the process of entrepreneurship, the outcomes of which may be creative and/or destructive. The degree to which members of society will support such change will be dependent upon their interpretation of the degree of benefit which will arise in the longterm. Furthermore, the multiple representations of members of society within the different levels, layers and contexts may support and/or inhibit the initiation of entrepreneurship to differing degrees.

Figure 1 presents a tentative attempt at summarising the key features associated with culture which may impact upon the degree to which entrepreneurship is initiated and sustained. It represents an open, social action, system that recognises that culture is no more fixed than the histories and circumstances which contribute to it. Societies, cultures and mentalities are in a continual state of development and change. There are, of course, “constants”, collective experiences and collective memories and the mythology that they generate, but even their permanence should not be overestimated (Van der Horst, 1996).

![Figure 1](image_url)

Summary mode: key features associated with culture
From the study referred to in section 1 of this paper, a certain range of inputs, societal constructs and evidence were identified as being of significant to the initiation of entrepreneurship. A sample is now presented. The selected inputs are: personal motivations and characteristics; formal education system; family background; regional history and characteristics; and inter-generational role models. The dominant societal construct of policy is discussed. Finally, the effect of both these aspects on the different levels of culture can be evidenced relative to ideological practices, and cultural attitudes, values and beliefs.

4.1 Inputs
Each entrepreneur brings their own unique set of personal motivations and characteristics to interact with their specific host society and business environment, which is then translated into entrepreneurial activities and behaviour. Furthermore, the different roles which entrepreneurs play are interwoven. Private and professional codes of conduct merge, social and commercial concerns mix (Johannisson, 1987b). However, it is possible to identify common characteristics and behaviours (McLelland, 1961). Those which emerged relative to all the entrepreneurs in the study are: they bring intelligence and sound analytical skills to bear on risk management; they are all in some respect deviants from the social norms within their countries; to differing degrees they exhibit strong moral, work and business ethics; irrespective of industry sector a strong “trader’s” instinct is apparent; they are committed to life-long learning through both formal and informal mechanisms; and extensive use is made of both informal and formal networks. In the cases of Finland, Australia and Kenya the characteristics and behaviours are of a more implicit, “low key” nature rather than aggressively explicit.

The manner in which the young are conditioned from an early age through the formal education system, and the fact that dominant approaches are frequently reinforced within family life, plays a significant role in the initiation of characteristics generally associated with entrepreneurial behaviour (Gibb, 1996). The formal education system has been recognised as a strong influence in the development of conformist, anti-entrepreneurial behaviour in Kenya, South Africa, Singapore, Finland and Slovenia. This has resulted in population masses ambivalent towards entrepreneurship as a consequence of their educational conditioning. Current examples of direct intervention within the formal education systems, designed to promote an entrepreneurial culture, were presented in the cases of North America, Scotland and Mexico.

It has been identified that a characteristic of entrepreneurship is that it tends to pervade family life, with the entrepreneur being unable to divorce business from social living (Deakin, 1996). In this respect, family background plays a role in two ways. First, if an entrepreneur has previous experience of the effect of entrepreneurship from a family member they are more prepared for the consequences of their own activities. Second, family support of entrepreneurship can make a positive contribution to its sustenance. For all the entrepreneurs represented in the study, positive immediate family support for
their entrepreneurial behaviour had played an important part in its sustenance. What was also identified as of significance was the role of the extended family in enabling access to funds and markets to support individual entrepreneurs in the creation and development of their businesses. This was particularly emphasised in the findings from Kenya, South Africa, Australia and North America.

One of the reasons for the considerable variance in the responses of populations to entrepreneurship is a consequence of the history and resultant characteristics of their country (Haggett, 1983). This was found to be particularly relevant relative to the extent to which structures have historically been designed to enable individualism or communitarianism, and equality or hierarchy. In general, the historic political systems within Slovenia, South Africa, Kenya, and Finland have, to differing degrees, served to promote an anti-entrepreneurial culture due to the dependency on, or control of, the populace by the State which decreased the propensity for private enterprise. This has resulted in a significant power distance in society that has served to divide the population into the majority which are “ruled”, either formally or informally, by an elite group. This serves to grow persons who are lacking in the personal attributes generally associated with entrepreneurs, in particular leadership, creativity, self-reliance, and self-confidence. However, in the more egalitarian and democratic societies of North America and Australia these qualities are fostered, thus stimulating entrepreneurial behaviour.

The degree to which an entrepreneurial culture has been, and currently is, embedded in a country will result in the volume of practising and historic entrepreneurs who can be identified as role models for future generations (Anderson, 1995). From analysis of the entrepreneurs in the study, no direct link to inter-generational role models was apparent. At one extreme, was the female Kenyan entrepreneur, who is unique in her time and has few, if any, inter-generational role models to which to refer. At the other extreme was the North American entrepreneur, who has an abundance of role models. However, it would appear that the entrepreneurs represented within the study were less concerned with role models, and more interested in being entrepreneurial.

4.2 Societal constructs
Given the direct involvement of the state in all aspects of social and economic life it has a dominant power base, which will undoubtedly influence the culture of a nation. Specifically, over recent decades, there has been an attempt by policy makers to directly effect a change in the motives and values of next generations. In this way, they aim to establish a regime whereby the individual, rather than the state apparatus, can flourish in recognition of the value, qualities and contributions of entrepreneurs (Heelas and Morris, 1992). Thus, policy makers have identified culture as a dynamic, changeable variable and have intervened accordingly in the “cultural conditioning” of the populace with mixed degrees of success. Within the countries studied, the effects of political intervention have been mixed. Within a number of countries, such as Slovenia,
it has been inconsistently applied which has resulted in limited impact on the level of entrepreneurial behaviour. In the case of Finland, an example of start-up funding was provided which was deemed to have been moderately successful in the stimulation of new venture creation. The approaches adopted in Mexico, America, and Scotland were evaluated as being relatively considered, strategic and effective. However, in Kenya early attempts at intervention led to a dependency culture. This brings into question the degree to which the state should intervene to contrive what is essentially a natural expression of personal enterprise, self-sufficiency and initiative.

4.3 Evidence
The ideological practices of a population refers to the pattern of thinking which is most characteristic (Burrows, 1991). This was specifically evidenced in relation to the manner in which failure is viewed, and the management of financial resources at an individual’s disposal. Singaporeans, Slovenians, Finnish, and to a certain extent the Scottish, appear to have a low tolerance to failure which tends to leave a durable stigma. However, in more open societies, such as North America and Australia, entrepreneurial behaviour is applauded and failure has few associated negative connotations, with the significance and value of having applied personal initiative and enterprise, albeit unsuccessfully, viewed as positive. Furthermore, within some societies there is a practice of saving for the future, while within others the focus is on living and spending to enjoy the moment. This has an implication for the amount of personal funds that may be available for investment in business. At one extreme is Singapore with an obsession with saving for the future, in the form of provision for retirement. Short-termism as a dominant characteristic was clearly evidenced in the Kenyan example; however, this was tempered by a desire to provide for retirement. The remaining countries presented a varying degree of planning horizons, the majority bordering on the short term.

The dominant cultural attitudes, values and beliefs of a population at one particular point of time will result in a particular common mind-set relative to the degree to which entrepreneurship is supported by society (Gilder, 1971). In particular, the extent to which these cultural attitudes are communal or individual has been identified as significant for entrepreneurship. Societies that predominantly hold strong communal and collective values, such as Kenya, Slovenia, and South Africa, do not support individualistic wealth creation through entrepreneurship, while those with strong individualistic values, such as North America and Australia, generally do. Furthermore, in those countries where there is a moral obligation to provide for the community, the priority for income earned is to kin as opposed to investment in private enterprise.

5. Conclusions
From this investigation, it appears that there is a significant relationship between entrepreneurship and cultural specificity, combined with an intuitive response by individual members of society, albeit part innate and part cultural
conditioning. Certainly, the cultural context in which persons are rooted and socially developed plays an influencing role in shaping and making entrepreneurs, and the degree to which they consider entrepreneurial behaviour to be desirable. Cultural dimensions that are significant to the extent to which entrepreneurial behaviour is supported by a society have been identified as: communal versus individual; conformist versus divergent; and equal versus elitist. Furthermore, the role of the family, immediate and extended, is recognised as having the potential to make a positive contribution towards entrepreneurial behaviour through the provision of inter-generational role models, and as tangible and intangible support providers. Finally, the profile of an entrepreneur which emerges through the study is one who: is intelligent and analytical; is an effective risk manager and networker; possesses a strong set of moral, social and business ethics; exhibits a basic trader’s instinct; and is dedicated to life-long learning in its many forms.

It is concluded that if the “discipline” that has become entrepreneurship is to survive and flourish, entrepreneurship educators need to know more about the differences, rather than concentrating on globalised, conglomerate, sanitised similarities. The findings presented in this paper and the full treatise of the study (Morrison, 1998b) attempt to provide a small beacon of illumination relative to entrepreneurship at a sub-geographic region level. However, it is acknowledged that even this particularistic approach is in danger of being overly generalistic. Furthermore, as Hofstede (1991) warns, it is important not to perpetrate a “reserve ecological fallacy”. Thus, any explanation of what triggers the release of the spirit of enterprise leading to the initiation of entrepreneurship must work from an understanding of the collectives generally accepted as characteristics of certain societies and respect and acknowledge the individuality and uniqueness of members of such societies who are motivated to act entrepreneurially.

References
Entrepreneurship: what triggers it?


Appendix. Cross-country comparative study – research methodology
It is apparent that there exists no such thing as one identifiable and universal entrepreneurial culture. Thus, the author was motivated to instigate a cross-country comparative study designed to delve more deeply into the specificity and dynamics of culture and its relationship to entrepreneurship. According to Tayeb (1988), the major strength of applying such a cultural perspective is the recognition of: the role it plays in shaping work-related values, attitudes and behaviours of individual members of various societies; the fact that cultural values and attitudes are different in degree from one society to another; and that different cultural groups behave differently under similar circumstances because of differences underlying values and attitudes. All of these features are considered of significance in the development of an understanding of the triggers which may stimulate the initiation of entrepreneurship internationally.
Consequently, respected entrepreneurship educators (see note below) were carefully selected to research and present their findings of a study into the factors which initiate and/or inhibit
entrepreneurial behaviour within their specific geographic location and societal setting. The countries included in the study were Australia, Slovenia, Mexico, North America, Finland, Scotland, South Africa, and Kenya. Haggett (1983) argues that if we are searching for a single organisational unit in man’s organisation of the world today, there would seem to be simple and persuasive reasons for using the country as this basic unit. However, as Hofstede (1996) points out, the invention of “nations” is a recent phenomenon in human history. It was only introduced world-wide in the mid-twentieth century. Therefore, he warns that nations should not be equated to societies. Historically, societies are organically developed forms of social organisation, and the concept of a common culture applies, strictly speaking, more to societies than to nations. Furthermore, to apply national norms to a specific group of individuals would be to perpetrate the “reserve ecological fallacy” (Hofstede, 1991).

Within countries, factors such as social class, regional characteristics, ethnic grouping, and religion historically have interacted, and will continue to do so. This results in layers of sub-cultures, which mitigates against thinking of culture in macro-terms, such as persons being categorised as stereotypical American, African, British, etc. (Joynt and Warner, 1996). In most cases, plural cultures live under the one encompassing title of the host country. Yet a country is often the only feasible criterion for classification, and while micro-level difference are accepted, at the same time these people, groups and nations do tend to exhibit certain similarities. For example, Trompenaars and Hampden-Turner (1994) argue that people from the same country will generally try to resolve dilemmas in the same way, as cultural cohesion is a prerequisite for stability in a society. Clearly, when researching culture, national identity should be used with care.

The research project commenced in July 1996 and was completed in September 1997. Each researcher applied an identical research framework to facilitate analysis and comparison of findings. This involved three key elements as follows:

1. an investigation of the historical and current relationship between culture and entrepreneurship within their geographic region, identifying factors which contribute to the initiation and/or inhibition of entrepreneurial behaviour within the population;

2. an analysis of these factors relative to political interventionist policies, social development of individuals, the construct of the social structure in which they exist, and triggers which have the potential to mobilise entrepreneurial behaviour; and

3. a case study of a practising entrepreneur including details of their social background, personal motivations and characteristics, and the manner in which they interacted with the environment in which they were located.

The resultant data were largely qualitative in nature. In considering the most appropriate method of cross-country analysis, the author was cautious about applying any attempt which “forced” the data to “fit” a sanitised research agenda. It is believed that this may have devalued the richness and specificity of the content. Thus, the data were analysed and coded relative to key categories which emerged. These were then linked back to associated literature for further exploration, validation or otherwise, and formulation of findings.

Acknowledgements
The author of this paper wishes to acknowledge the contribution of the following colleagues to this cross-country study which is fully documented in the text: Entrepreneurship: An International Perspective, (1998) published by Butterworth-Heinemann, Oxford.

- Fatima Allie is the Deputy Head of the Centre for Entrepreneurship at the Graduate Business School of the University of Stellenbosch, South Africa.
- Aleke Dondo is the Deputy Managing Director of the Microfinance Research and Innovation Division, Kenya Rural Enterprise Programme, Nairobi, Kenya.
- Miroslav Glas is a Doctor of Economics within the Faculty of Economics, University of Ljubljana, Ljubljana, Slovenia.
• *Linda Human* is the Professor of People Management at the Graduate School of Business, University of Stellenbosch, South Africa, and a Visiting Fellow of Goree Institute, Senegal.

• *Antero Koskinen* is the Director of the Small Business Center of the Helsinki School of Economics and Business Administration, Finland.

• *Susan Laing* is a Senior Lecturer and Director of the Centre for Entrepreneurship at Napier University, Edinburgh, Scotland.

• *Frank Martin* is a Senior Teaching Fellow within the Department of Entrepreneurship at the University of Stirling, Stirling, Scotland.

• *Mwangi Ngumo* is the Executive Director of the Kenya Institute of Management, Nairobi, Kenya.

• *Rafael Alcaraz Rodríguez* is the Director of the Entrepreneurial Program at Monterrey Institute of Technology, Mexico.

• *Wee-Liang Tan* is a Senior Lecturer in the Division of Marketing and Tourism Management within the Business School, Nanyang Technological University, Singapore. He is also Director of the Entrepreneurship Development Centre at the University.

• *Markku Virtanen* is the Development Director at the Small Business Center, Helsinki School of Economics and Business Administration.

• *Harold Welsch* holds the Coleman Foundation Professor of Entrepreneurship at DePaul University, Chicago, USA.

• *Dianne Wingham* is Principal Researcher and founding entrepreneur of M.D. Wingham Consultants, Bicton, Australia.