The Role of the Traditional African Family Setting on the Performance of Micro, Small and Medium Enterprises (MSMEs) in Nigeria: The Case of Bayelsa State Medium Small and Medium Enterprises

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Abstract

The study was commissioned to determine the role of traditional African family settings in the performance of Bayelsa’s micro, small, and medium enterprises. Indeed, to some extent, micro, small, and medium enterprises have played a crucial role in driving the economic and industrial transformation of Nigeria. In other words, MSMEs are the lifeblood of any economy, and hence hindering factors ought to be taken care of to experience sustainable growth and development of the economy. Of course, traditions and customs somewhat play a significant role in the success and dearth of any business, and MSMEs are not immune from the interference and the constant challenges associated with traditional African family settings. The African family settings in most parts have contributed to the success and collapse of MSMEs. To this end, the study applied a descriptive survey research design methodology to scrutinize and give analytical views on existing works of literature and concepts surrounding the role of traditional African family settings as well as the performance of micro, small and medium enterprises in Nigeria. After a thorough analysis, it is very clear that there is budding and enormous potential and opportunities for MSMEs in Nigeria and, as such, they can be seen to be the engines of growth, wealth creation, industrialization, or employment generation that are geared towards the reduction of poverty. Also found were the features of African family settings and challenges, which are quite extraordinary and uniform across the African regions. Nonetheless, there is some uniqueness to these African family settings that are familiar and evident in the Nigerian context. Interestingly, after giving an analytical point of view with regards to African family settings and challenges, it is significantly clear that African family settings and challenges are very instrumental in determining whether an entrepreneurial venture is successful or not. It recommends that promoters of MSMEs should ensure the availability of managerial capacity and acumen to manage the role of the traditional African family settings as regards the performance of micro, small and medium enterprises (MSMEs) in Nigeria.

Keywords: Micro, Small and Medium Enterprises, Performance, Role and Traditional

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Background to the Study
The purpose of this discussion is to develop and establish a theoretical and empirical understanding of the significance of traditional African family contexts in the performance of micro, small, and medium enterprises (MSMEs) in Bayelsa and the surrounding areas. According to Basil (2018), Nigerian MSMEs have not had a great deal of success as compared to other African and developed countries. In the case of Bayelsa, there is still a lot of work to be done with regards to establishing a comprehensive pipeline and entrepreneurial venture directions. The traditional African family settings provide a good reflection of the everyday socio-cultural and moral realities that are so important in the Bayelsa State micro, small, and medium enterprise sector. Micro, small, and medium enterprises (MSMEs) account for over 70% of the Nigerian business area, even though they are still considered the informal sector of the economy (Felicia, Olusoji; Oluwakemi; and Mofope, 2014). Traditional and other socio-cultural, political, technological, and political realities and variables entangle 21st-century corporate organizations and entrepreneurial initiatives, resulting in sophisticated outcomes.

Traditional African family settings and other socio-cultural activities continue to be important components of the Nigerian entrepreneurial space, as such traditions and socio-cultural settings influence general entrepreneurial and business performance and growth (Olaoye, 2003; Odetola and Ademola, 1986). Interestingly, almost all African entrepreneurs and other business owners are usually faced with the challenges of first generating ideas, nurturing their businesses, and promoting innovation and entrepreneurial creativity (OCED, 2009). The rapid changes in the global business landscape, such as in technology, transportation, trade, commerce, and communication, are still being driven by a socio-cultural and African entrepreneurial spirit that is intrinsically formed by an attitudinal disposition (Ekeledol & Bewayo, 2009). In other words, the development, success, and failure of entrepreneurial ventures are generally rooted in the African traditional family setting, the socio-cultural aspect of cultures, and the individual aspect of cultures (Felicia; Olusoji, & Mofope, 2014). Traditional African family settings, such as poor economic input, family control, and family and community cultures and attitudes, which in most cases play a critical role in the formulation of policies for entrepreneurial ventures, are often attributed to the failure and success of entrepreneurial ventures in Bayelsa, just like in most states in the Niger Delta region. Bayelsa has recently emerged as an MSMEs hub in the Niger Delta region, including gas stations, motels, eateries, fast food restaurants, retail and wholesale stores, supermarkets, and other SMEs operations. On the other hand, micro, small, and medium enterprises frequently lack funds and have often been rejected or even discriminated against by money-deposit banks and other financial institutions due to the significant risk associated with financing them due to the entrepreneur's cultural and family background. However, it is not accurate to argue that there have not been efforts made to create MSMEs in Bayelsa State that meet the global standard. Indeed, the wealth-generating and job-creating capabilities of micro, small, and medium firms are too appealing to be overlooked by any individual or government. Nevertheless, there is still a dearth of literature and research on the impact of socio-cultural and traditional realities on the development and performances of MSMEs in Bayelsa and Nigeria as a whole.
The aim of the research is to develop empirical knowledge about the role of traditional African family attitudes in the growth and performance of MSMEs in Bayelsa and its environs. Indeed, the study's main goal is to examine the influence of traditional African family contexts on MSMEs' success in Bayelsa. Specifically, the study's goal will be to examine MSMEs' owners' attitudes toward time, business attitude, socio-cultural realities and levels, value system, approach to conflict resolution, decision-making, resource management, religion, socio-cultural realities and levels, and general practice.

Statement of the Study
The emphasis of this research is to propagate the role of traditional African family settings as regards the performance of MSMEs in Bayelsa. The failures of MSMEs and other entrepreneurial initiatives in the in Sub-Saharan Africa especially in Nigerian settings are discussed from the positions of the government's not having the correct rules for thriving MSMEs operations, a lack of funding, and a lack of necessary technology to make excellent products (Makinwa-Adebusoye, 2001). Some of these challenges may have received some attention from the government, but the problems and failures of MSMEs persist and hang over the economies of Bayelsa and Nigeria as a whole. Indeed, a shift is required, given that all of the aforementioned practical difficulties have failed to help MSMEs prosper. This study highlights a gap that needs to be filled, and it attempts to do so by looking beyond the aforementioned tangible difficulties that have plagued the MSMEs conversation. Therefore, the study is poised to critically explore the significance of traditional African family settings in the performance of micro, small, and medium enterprises in Bayelsa without neglecting other socio-cultural intangible issues.

Micro Small and Medium Enterprises (MSMEs)
Although there are no universal definitions of micro, small, and medium enterprises, multiple definitions based on policies, agencies, programs, and organizations have emerged from various countries. According to Asaolu, Oladoyin, and Oladele (2005), micro, small, and medium enterprises (MSMEs) are best explained as a diverse set of businesses that include restaurants, hotels, manufacturing industries, agricultural startups, ICT or computer startups, betting shops, and other miniature machine shops, among many others. MSMEs' survival has been a critical component of any economy's growth around the world (Oba & Onuoha, 2013). According to studies, MSMEs play a vital role in the global economy, accounting for 80% of total economic growth and fortune (Nnanna, 2002). Furthermore, research has revealed that the classification of MSMEs varies from country to country, even though the essential notion of MSMEs remains the same (Adeyemi, 2011; Ogechukwu; Oboreh; Umokoro, and Uche, 2013). Also, MSMEs, according to Obafemi Awolowo University's Ile-Ife Centre for Industrial Research and Development (CIRD), are businesses with a working capital base of not more than two hundred and fifty thousand (#250,000) naira and fewer than 50 full-time employees. In 2005, the Central Bank of Nigeria (CBN) defined SMEs as businesses with annual revenues of less than N500, 000 but not more than N500, 000. According to Olabisi, Olagbemi, and Atere (2011), the Federal Ministry of Commerce and Industries defines a small business as one with a total investment of #750,000 and a limit of 50 employees,
excluding the cost of land and capital (Felicia et al., 2014). MSMEs are also defined as businesses with a working population of 101 to 300 people and managerial staff, as well as a running cost of N50 million to N200 million, including working capital but excluding land costs (Felicia et al., 2014).

The African traditional/Socio-Cultural Perspective
Anything not part of a business or governmental system makes up Africa’s traditions and socio-cultural milieu (Weatherly and Otter, 2011). Weatherly (2011) goes on to say that a political and social milieu or backdrop is made up of a variety of behaviors and connections that people engage in in their respective personal and professional lives, such as religion, nationality, occupations, partners or relationships, age, values, and attitude. Naturally, these are critical components and patterns of behavioral characteristics that lead to the formation of various cultural qualities and values in various communities. Indeed, some of these factors influence both the creation of new enterprises and the burdening of existing businesses (Weatherly, 2011). While culture has relevance for economic behavior and the success of firms or SMEs, it is independent of geopolitical, sociological, intellectual, and economic perspectives (Shane, 1993). Culture is the communal mental programming of the mind and the “software,” or silent component, of the human mind (Hofstede, 1998). Hofstede (1998) further described culture as a combination of physiological, economic, and intellectual wealth created by man via a process of social and historical context and growth. More so, culture is seen as a distinctive individual way of life, identifying with the environmental aspect of life and the perception of general rules, standards, roles, and values. Culture is considered a unique, personalized way of life that includes associating with the surroundings and understanding existing regulations, practices, duties, and values.

The Socio-Cultural and Attitudinal Perspective
First and foremost, research of this magnitude necessitates a quick understanding of what attitude entails. From Allport's perspective (1935), the attitude is a mental and neurological condition of readiness and bravery to evolve into a structured knowledge attitude. In other words, attitudes have the power to influence how people act and react to situations and objects within and around them (Allport, 1935). According to Krosnick and Abelson (1992), attitudes are stronger predictors of a person's behavioral inclination. As a result, a society's attitude toward any undertaking, including notable attitudes toward politics, economics, and the like, is formed in many circumstances. Culture, on the other hand, is the source of a person's attitude formation. In other words, culture serves as the foundation for any individual's attitude. Other sources of attitude formation, according to Douglass and Pratkanis (1994), include nucleus and extended family or parental upbringing or family structure effects, laws of the land, mass and now social media, educational institutions, schools, parents (peer, reference groups, and direct experiences), and educational institutions, schools, and parents (peer, reference groups, and direct experiences). More importantly, attitudes are taught and may be passed on or transferred from one generation to another. As a result, attitudes cause a physiological and behavioral readjustment to achieve particular components and circumstances in the present (Hofstede, 2001; Fisher & Lovell, 2006).
The Perspective of Values and Value Creation
Values are a set of standards that serve as a guide for individuals, influencing their ideologies, thought processes, behaviors, attitudes toward objects, and mental state (Felicia et al., 2014). In other words, values are self-presentations to others to assess, set policy, justify actions, draw parallels to others, and attempt to influence others. More specifically, values are the guiding concepts or standards that guide one's judgment processes. According to Nauta (2009) and Schwartz (2005), values are steady trans-situational goals that fluctuate in terms of priority and encourage similar behaviors. Roccas, Sagiv, Schwartz, and Knafo (2002), on the other hand, claimed that values have the intriguing capabilities of most parts of the character that are relevant or appear to encourage people. In other words, values have a strong proclivity to express specific matters concerning objects and others (Hofstede, 2001). These absolute principles of values are unique and yet universal and applicable to a different set of people. No doubt, the measurement of success by a business or MSMEs' owners, managers, or employees frequently discloses their value systems and orientations, and often evens their customers' (Gorgievski, Ascalon, & Stephan, 2011).

The Religion Perspective of MSMEs Performance
Religion is one of the most commonly mentioned variables in Nigeria and Africa at large. It drives reasons and sets certain recognized social rules that reinforce standards of morality in so many things, especially economic development. In many quarters, religion, in particular, plays a vital influence in the creation and governance of MSMEs. The most widely discussed religion (Christianity) and its leaders, according to Emerson and Mckinney (2010), God is an omniscient and omnipotent being who observes and holds individuals accountable for their humanitarian deeds. Based on such ideas or positions, Max Weber (1905) identified the relationship between religions and the economy or place of labor in his work. Max Weber (1905) posited a link between the teachings and preaching of religion and individuals' economic and behavioral patterns. In a similar vein, Kirkpatrick (2005) believes that religion is a vital emotional interaction that is driven by a person's emotional attachment.

Socio-Cultural Realities and (MSMEs) in Bayelsa and Nigeria
It's worth noting that the definition of a small business differs from sector to sector and country to country in terms of size and staff counts (Conrad and Darren, 2009). MSMEs are in three segments of SME businesses. According to Darren and Conrad (2009), micro-SMEs are the smallest of the other groups, whereas small businesses are larger in size, number of employees, organizational structure, wealth creation, and financial considerations for the country than the micro-business category. Small businesses, according to the European Union (EU), employ up to 50 people, whereas medium-sized businesses employ less than 250 people with an annual investment cycle of fewer than 50 million Euros (European Commission, 2003).

The World Bank defines SMEs as business enterprises with a maximum capacity of 300 employees and a 15 million annual revenue generation capacity (Gibson et al. 2008).
According to the International Finance Corporation, SMEs have a full staff limit of 300 staff and a wealth creation strength of $15 million per year (Gibson et al. 2008). Furthermore, the central bank considers small-scale enterprises with a sales volume of less than 500,000 Naira, except for land, and a labor force of somewhere between 11 and 300 people to be investments (Ajose, 2010). Medium businesses are frequently larger than micro and small businesses concerning business, labor capacity, workforce, hierarchical organization, working capital, and size (Esuh, 2012). Progressive economics and other SME academics, like Allen and Udell (2004), have also described five common and familiar elements of the operations of MSMEs in emerging regions like Africa. These factors include the continuation of marked informational asymmetries, a lack of transparency in accounting and reporting systems, a lack of a successful business plan, poor corporate governance practices, and an unfriendly business attitude, ethic, and culture.

Likewise, Basil (2005), outlined numerous elements that contribute to MSMEs' sluggish economic growth and mortality rates in Nigeria, including a lack of financial capital, inadequate demand, a lack of strategic planning, insufficient managerial skills and expertise, inappropriate infrastructure improvement and assistance, unrelenting disruption of relatives, savings and investment attitudes and skills, and a high level of unethical organizational practices. SME's in Nigeria frequently operate in an informal context and are classified as one-person enterprise models or, at most, two or three relatives and friends running the SME business.

Naturally, separating private and business interests is quite tricky, even though they all play a critical role in all aspects of MSMEs' businesses. MSMEs, according to Bolton (1971), have a personalized style of management that is free of formal structural ownership but has sole control by the owner (Spencer, 1999). Felicia et al. (2014) found that MSMEs are one of the recognized key players in social and capital investment, which, of course, is a crucial factor in curbing societal challenges. According to Habisch (2004), this has not been the case or practice because MSMEs owners in developing countries are primarily motivated by personal moral conviction. As a result, MSMEs will continue to be the focal point for the development and growth of both emerging and developed countries (Zacharakis, Neck, Hygrave, and Cox, 2002). In other words, MSMEs are significant drivers of creating employment and significant contributors to revenue generation, as well as the progress of technology and innovation. As a result, MSMEs will remain a focal point for both emerging and industrialized countries' development and progress (Zacharakis; Neck; Hygrave, and Cox, 2002). Indeed, MSMEs are critical to job creation and wealth generation, as well as the advancement of technological advancement.

Methodology of the Study
This study employed both a qualitative and a survey methodology. Respondents were asked to fill out questionnaires in order to get a response. In addition, each of the ten MSMEs studied was interviewed by about eight staff members. The study's participants
include registered MSMEs and the Small and Medium Enterprise Development Association of Nigeria (SMEDAN) in Bayelsa State. The scope of the investigation is to look into MSMEs that are all registered with the Small and Medium Enterprise Development Association of Nigeria (SMEDAN) and have been in operation for at least five years.

**Sampling Technique and Analysis**
Bayelsa is one of the states in Nigeria with the lowest concentration of MSMEs, with about 35 registered MSMEs, according to SMEDAN (2010). Using a purposeful non-random sample technique, 10 MSMEs from a range of crucial industries in the state—including farming and poultry, trade and commerce, business support services, financial services, food and restaurant enterprises, and information technology and sports betting shops in Yenagoa, Bayelsa—were chosen in order to analyze the effects of African traditional family contexts and other socio-cultural characteristics on the performance and efficacy of MSMEs in the state.

**Table 1:** Characteristic of respondents

<table>
<thead>
<tr>
<th>S/N</th>
<th>Sector</th>
<th>Industry</th>
<th>Year of Operation</th>
<th>Participant</th>
<th>Location</th>
<th>Metropolitan Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Restaurant and Snacks</td>
<td>Catering and Restaurant</td>
<td>7</td>
<td>COO/MD</td>
<td>Off Azikoro</td>
<td>Ekeki Yenagoa</td>
</tr>
<tr>
<td>2</td>
<td>Trade and Commerce</td>
<td>Wholesale &amp; Retail</td>
<td>1</td>
<td>COO/MD</td>
<td>Akenfa</td>
<td>Etegwe Yenagoa</td>
</tr>
<tr>
<td>3</td>
<td>Financial Service</td>
<td>Microfinance</td>
<td>10</td>
<td>COO/MD</td>
<td>Akenfa</td>
<td>Akenfa, Yenagoa</td>
</tr>
<tr>
<td>4</td>
<td>Information and Comm. Tech</td>
<td>Information tech</td>
<td>17</td>
<td>Owner</td>
<td>Computer Village</td>
<td>Tombia, Yenagoa</td>
</tr>
<tr>
<td>5</td>
<td>General Business Support</td>
<td>Infrastructure and architecture</td>
<td>8</td>
<td>MD</td>
<td>Kpansia</td>
<td>Kpansia, Yenagoa</td>
</tr>
<tr>
<td>6</td>
<td>Super Mart and Confectionary</td>
<td>Bakery and Tea</td>
<td>15</td>
<td>MD</td>
<td>Opolo</td>
<td>Opolo, Yenagoa</td>
</tr>
<tr>
<td>7</td>
<td>Agriculture</td>
<td>Livestock production</td>
<td>7</td>
<td>MD</td>
<td>Igbogene</td>
<td>Igbogene, Yenagoa</td>
</tr>
<tr>
<td>8</td>
<td>Building/Estate</td>
<td>Real Estate</td>
<td>9</td>
<td>CEO/MD</td>
<td>Imiringi</td>
<td>Imiringi, Yenagoa</td>
</tr>
<tr>
<td>9</td>
<td>Agriculture/ Agro Business</td>
<td>Snail Farming</td>
<td>8</td>
<td>COO/Owner</td>
<td>Agudama</td>
<td>Agudama, Yenagoa</td>
</tr>
<tr>
<td>10</td>
<td>Telecommunication</td>
<td>Telecom Services</td>
<td>7</td>
<td>MD</td>
<td>Computer Village</td>
<td>Tombia, Yenagoa</td>
</tr>
</tbody>
</table>

**Source:** Researcher’s computation, April 2022.

According to the figures above, the survey questioned about eight MSMEs' owners, with two managers taking part in the one-on-one interview. Additionally, a qualitative approach and surveys were used since the study sought opinions on the significance of traditional African family contexts in the performance of MSMEs in Bayelsa and its environs. Because the primary stakeholders provided the information directly, it was possible to get comprehensive data on the phenomenon being studied for generalization (Patton, 2002). Given that qualitative research is typically used to investigate irrational or
non-quantifiable characteristics in traditional African family settings (culture, values, norms, religion, status), which also includes interviews and focus group discussions, etc., see Nkwi, Nyamongo, and Ryan (2001) as well as Pope (2000).

**Table 2:** The impact of socio-cultural realities on MSMEs in Bayelsa State: A qualitative analytical framework.

Micro, Small and Medium Sized Enterprises in Bayelsa: Analysis of Generalized Narratives (Attitude)

<table>
<thead>
<tr>
<th>Socio-cultural Realities</th>
<th>Attitude towards contractual commitment and obligation</th>
<th>MSMEs owners work attitude</th>
<th>Financial Services</th>
<th>General Business Support</th>
<th>Trade &amp; commerce</th>
<th>Poultry farming</th>
<th>Restauranteurs/Confectionary</th>
</tr>
</thead>
<tbody>
<tr>
<td>MSMEs owners often takes or use business monies for personal activities, which in most parts kills the envisaged fortune of the SMES. Yet, do not have a firm control fund withdrawals and usage</td>
<td>There are delays salary payments by SMES owners to staffers as well non and delay compliances agreement.</td>
<td>There is a survival mentality approach by owners of the MSMEs and that is commendable. And as such, business atmosphere is not okay for those who are with a low work attitude &amp; commitment</td>
<td>Some owners of MSMEs are quite motivated with strong convictions &amp; commitments, yet, some still push for profit oriented goal as their overall goal and not organizational growth</td>
<td>Managers/owners of MSMEs in a way dictate the direction of the business. Yet others may do their in carefree manner or their own way</td>
<td>There is work pressure commonly known in the MSMEs still, workers give less attention to income or proceeds accrued to owners of MSMEs</td>
<td>MSME owners are conscious of time &amp; sees as regards to time which is key in Livestock and Poultry Farming business in order to having a quality harvest.</td>
<td>MSME owners manage their businesses by themselves and are just interested in their business. Thus, enforces unnecessary employees commitment &amp; forces erring staffers at will</td>
</tr>
<tr>
<td>MSMEs owners of MSMEs are very much conscious of time and as such exhibits a good attitudes as regards to time which is key in Livestock and Poultry Farming business in order to having a quality harvest.</td>
<td>It is only natural that stiff &amp; harsh SMES business space will naturally reflect or result to delay and failure to paying contractual agreement in due time</td>
<td>There is a survival mentality approach by owners of the MSMEs as well as the Nigerian man/or woman factor. Notably, some owners of MSMEs lacks the right vision, mission and plans to drive their SMEs hence changes from one business to another</td>
<td>Most MSME owners are involved in unethical style of doing business although, with a blend of some form of professional and unprofessional sharp practices.</td>
<td>There is work pressure commonly known in the MSMEs still, workers give less attention to income or proceeds accrued to owners of MSMEs</td>
<td>MSME owners are conscious of time &amp; sees as regards to time which is key in Livestock and Poultry Farming business in order to having a quality harvest.</td>
<td>MSME owners manage their businesses by themselves and are just interested in their business. Thus, enforces unnecessary employees commitment &amp; forces erring staffers at will</td>
<td></td>
</tr>
</tbody>
</table>

**Source:** Researcher’s computation, April 2022.
**Table 3: The impact of socio-cultural realities on MSMEs in Bayelsa State: A qualitative analytical framework.**

**Micro, Small and Medium Sized Enterprises in Bayelsa: Analysis of Generalized Narratives (Value and religion)**

<table>
<thead>
<tr>
<th>Socio-cultural Realities</th>
<th>Restaurants/Confectionary</th>
<th>Poultry farming</th>
<th>Trade &amp; commerce</th>
<th>General Business Support</th>
<th>Financial Services</th>
<th>Impact assessment levels</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Decision making</strong></td>
<td>Majority of these MSMEs owners operate on family settings, though, to a large extent some allows non-relatives for adequate management and control of the business</td>
<td>Under this category of MSMEs, owners are operating more in the localities and business decisions are taken exclusively</td>
<td>The various MSMEs owners manages their own businesses with some family relatives at some point. Yet at some point manages such business as well as making critical decisions</td>
<td>Under this MSMEs category, the common denominator is family and cronies are highly involved in the day-to-day running of the business.</td>
<td>There exist some form of systematic decisions making processes and apparatus, Yet, MSMEs owners are largely involved in those decision making processes.</td>
<td>Thus, faced with a high level of ambiguity, uncertainty &amp; vagueness</td>
</tr>
<tr>
<td><strong>Conflict resolution</strong></td>
<td>More often than not owners of these MSMEs resolve. Differences amongst staffers with the help other relatives</td>
<td>Owners of MSMEs are vividly seen to be handling conflicts to resolving issues amongst their staffs as well as resolving other conflicting individual or business issues</td>
<td>Relatives who are also partners of the and MSMEs business often involved in deciding what happens and when not</td>
<td>Not a common culture, but some owners of MSMEs sometimes meets with their staffs and even go further to resolving problematic issues</td>
<td>Under this, a formal but partial structural system is adopted in resolving perceived or existing conflicts. Still, some are seen to be heading such semi-structured structures</td>
<td>Personal and collective type of resolution, family and close ties and tradition</td>
</tr>
<tr>
<td><strong>Resource management</strong></td>
<td>Financial and other non-core activities solely carried out by owners of MSMEs. E.g payment of salaries, wages and other capital expenditures</td>
<td>There is totally no separation between the owners of MSMEs and the day-to-day management of the resources. Still some owners of SMEs engaged unskilled staffers that are also involved in the running of the business</td>
<td>MSMEs owners often are fully in charge of the financial operation and other resource management obligations and as such, majority of MSMEs owners in most directly employs their close friends and relatives</td>
<td>Business sense of transparency level is low as there is no clear cut detachment of owners and the management of the entire SMEs model. Thus, makes owners of MSMEs directly spend some times without following financial guidelines</td>
<td>The tenet of this category of SMEs is to having some form of separation between the owners and the daily operational management and the entire running of the MSMEs</td>
<td>Invariably, it is quite difficult to separate owners personal fund and resources from the MSMEs’ indios</td>
</tr>
<tr>
<td><strong>Beliefs</strong></td>
<td>Some owners of MSMEs often employ based on their religious beliefs as the core values of the business.</td>
<td>Some Muslim owners of SMEs in most cases do not operate in the peak of piggy SMEs business</td>
<td>Some MSMEs owners do permit praying, handshakes greetings during working periods</td>
<td>MSMEs owners show off religious symbols in their business premises as identity.</td>
<td>To some owners of MSMEs, funding and building of church, mosque or shrines expresses the tenets of their faith</td>
<td>Religion is a vibrant socio-cultural pillars in the heart of most MSMEs owners. Some uphold their religious beliefs and activities to form their core values &amp; also inform their belief systems with regards to business decisions as well</td>
</tr>
</tbody>
</table>

**Source:** Survey of Selected 10 MSMEs in Bayelsa State, 2022
Results and Discussions
Upon the examination of ten chosen MSMEs in Bayelsa State's Yenagoa metropolitan area, the study spoke with CEOs, owners, and managers, among others. The respondents were all managers, CEOs, or owners of MSMEs, and they were all asked the same set of questions throughout the interview to ensure validity and to lessen or control the respondents' biases. Table 2 depicts respondents' more fundamental and general opinions as a result. The numerous socio-cultural constructs are displayed in the first column of Table 2 above (Norms, Attitudes, Values, and Religion). The following columns in Table 2 above, with the exception of the final one, which highlights the importance of the evaluation, show the general views of MSME owners.

Attitude
The investigation evaluated MSME owners' and managers' opinions from three angles: attitudes toward work or the job, attitudes regarding rules and contractual agreements, obligations, or customer manners, and attitudes toward starting and ending times. Table 2 demonstrates that the most significant and impactful factors determining the overall attitude and operational practices of MSME CEOs or owners are their personalities and orientations. The results also showed that people's views on time are influenced by the types of enterprises they manage. MSMEs are more optimistic about time management than larger businesses in the production of livestock and financial services, respectively. While some CEOs and managers of MSMEs employ brilliant individuals to lead their businesses, they are less concerned or uncaring with the welfare of their staff. In all of the cases in Table 2 that were investigated or questioned, the owners and employees of MSMEs had significantly different perspectives on work. Family ties, social and political affiliations, and engagement are additional essential variables in the development of these MSMEs for Nigerians and Bayelsans in particular.

Values
Once more, culture has altered human behavior over time, and this change was brought about by values that led some people to view culture as a tool for achieving a particular end (Swidler, 1986). As a result, table 2 presents respondents' opinions on the subject matter. According to Parsons (1951: 11-12), values are components of a shared symbolic system that serve as the benchmark for choosing among alternative points of view that are inherently open in a situation. Despite the fact that Table 1 contains three stages of components, the majority of respondents' business values are typically linked to numerous socio-cultural complexities, such as the influence of family and friends on decision-making and the employment of family members in tactical positions of power.

Religion
Table 2 shows the general viewpoints on religious practice as a socio-cultural reality in MSMEs in Bayelsa State and its surroundings, illuminating the owners' perspectives on their religious convictions, prayers, and fasting to overcome difficulties. Some MSME owners use religious symbols as a sign of loyalty and religious affiliation. These entrepreneurs frequently include daily prayer meetings with their staff in their mission
and vision statements. Some even go so far as to ask their Prophets, leaders, and priests for assistance. Or, to put it another way, the majority of MSMEs conduct their businesses under the pretense of religious zeal, which is typically harmful.

Conclusion
From the foregoing perspectives and presumptions about the implications of African traditional family settings, as well as other socio-cultural realities, the study concludes that the majority of MSMEs entrepreneurial activities in Bayelsa are implemented effectively, organized, and functioning from a socio-cultural perspective. Even if there is a compelling and complete argument against the aforementioned viewpoint, such viewpoints should nevertheless address the social and cultural aspects that are inextricably linked to global economic undertakings. Socio-cultural realities and African family settings are powerful forces and elements of the entrepreneurial ventures and general business environment, particularly in Bayelsa state and its environs, where such realities are noticeably manifested every day in different forms. Such socio-cultural realities include religious symbols as a mark of identity and affiliation; religious beliefs; traditions; and communicating with languages.

Additionally, for obvious reasons, MSMEs endeavors in Bayelsa State and Nigeria by extension might be ingested or adopted as common corporate and entrepreneurial mindsets and practices in most parts of Africa, notably in MSMEs in Bayelsa State and Nigeria. Typically, MSMEs' are commonly associated with operations that are classified as unstructured, require significant risk in operations, have a weak entrepreneurial mindset, and, most importantly, possess weak economic ethical standards. Similarly, MSMEs' are often managed or owned by a single person or a maximum of three people, with owners of MSMEs operations that are connected in most parts to a variety of cultural connections, beliefs, and spiritual inclinations, beliefs, and characteristics. To this end, the study addresses African family situations and other intangible socio-cultural realities of perception, inclination, and value proposition as key and essential components affecting MSMEs in Bayelsa and Nigeria as a whole.

Recommendations
In fact, MSMEs and other organizations should promote competency, and staff members are free to focus on their own norms and goals. During this approach, products with innovative features will appear. Businesses should encourage individualistic cultures since workers prefer competition to cooperation and believe that planning their success is more important than luck. Without a doubt, this will position the companies and other MSMEs in Nigeria and Bayelsa as industry leaders.
References


