

Index

- Accumulated Savings and Credit Associations (ASCAs), 142
- Africa
- agribusiness. *See* Indigenous agribusiness, Africa
 - business actors recommendations, 238
 - business practices and management theory, 227–228
 - business studies incorporation at education levels, 237
 - culture, 3–4
 - educators suggestions and recommendations, 233–238
 - ethno-finance, 5–6
 - ethno-manufacturing, 5–6
 - financial services, indigenous practices and philosophies in, 7–9
 - government and the third sector, 239–240
 - indigenous knowledge systems theory, 4–9
 - indigenous production, 6
 - management consulting, 236
 - multi- and inter-disciplinary research, 234–235
 - qualitative research, 233
 - research and scholarship, 233
 - ROSCA, 8
 - theory of, 228–229
 - Theory of Indigenous Business Practice (TIBP), 228–229
 - trade, 6
 - Ubuntu philosophy, 5
- African Continental Free Trade Area (AfCFTA), 214
- African Development Bank (AfDB), 205–206
- Agribusiness, 206–208, 210–211, 220–221
- Agricultural Credit Guarantee Scheme Fund (ACGSF), 150–154
- Agricultural Development Program (ADP), 152–153
- Apprenticeship practices, 48
- Association of Thrift Collectors (ATCI) Ibadan, 155, 157, 147–150
- advantages, 148
 - challenges, 148–149
 - context of, 147–148
 - economic outcomes, 150
 - formal financial institutions, 149–150
- Bank of Sierra Leone, 127–128
- Barclays Bank, 128–129
- Barter system, 127
- Belief systems, 114–115
- British West Africa Limited, 128–129
- Budgetary practices, 116
- Bukavu, small and medium enterprises (SMEs)
- accounting and finance practices, 109–111
 - context, 107
 - cultural values, 115–116
 - informal practices, 115–116
 - interview analysis, 109–116
 - leadership style, 112
 - methodology, 108
 - multi-site studies organisation, 109
 - national cultures, 113–115
 - organisation of operations, 112
 - ownership structure, 112
 - performance, 115–116
 - selected companies, 108

- selecting criteria, 108–109
 - value systems, 113–115
- Business sustainability, 73–74, 80, 82
- Butchery business sustainability,
 - Ghana, 53–57, 59–60
 - benefits and opportunities, 60–61
 - challenges, 61–62
 - demographic statistics, 58
 - design and context, 56–57
 - implications, 63
 - interview guide, 57–58
 - selection criteria, 57–58
 - solutions, 62–63
 - start-up, 58–59
- Case studies
 - case data analysis, 79
 - case data gathering, 78–79
 - case profiles, 77–78
 - case selection, 77
- Cash journal, 109–110
- Central Bank of Nigeria (CBN), 151, 153
- Chama Women's Group in Rural Western Kenya, 164–165
 - critical participatory action research (CPAR) method, 172–173
 - digital finance skills, 162–163
 - empirical and theoretical studies, 162
 - ethical considerations, 173
 - financial literacy, 167–168, 171, 173–174
 - formal microfinance services, 169
 - indigenous financial knowledge, 167–168
 - indigenous pedagogies, 174–175
 - methodology, 172–173
 - numeracy, 162–163
 - pooling of resources, 163–164
- Rotating Savings and Credit Association (ROSCA), 165–167
- social and economic institutions, 163
 - state-led and market-led interventions, 171–172
- Coffee processing factory, JR Farms, 212
- Common Market for Eastern and Southern Africa (COMESA), 214
- Community engagement, 174
- Congolese national cultures, 115
- Corporate Affairs Commission (CAC), 147
- Cost–benefit analysis, 80–81
- Credit Bureau Act, 131–132, 2016
- Credit Unions, 131–132
- Critical participatory action research (CPAR) method, 172–173
- Cultural values, 3, 109, 115–116, 225–226
- Dagombas/Nanumbas, 61
- Dashboards, 111–112, 116
- Debt issues, 30–31
- Demographic statistics, 58
- Digital finance skills, 162–163
- East African Community (EAC), 214
- Ethical considerations, 22, 79–80, 173
- Ethno-finance, 5–6
- Ethno-manufacturing, 5–6
- Excel, 116
- Exchange theory (ET), 43–44, 49
- Female business owners, Uganda
 - business sustainability, 73–74, 80, 82
 - case data analysis, 79
 - case data gathering, 78–79
 - case profiles, 77–78
 - case selection, 77
 - case studies, 75–77, 80
 - cost–benefit analysis, 80–81
 - ethical considerations, 79–80
 - indigenous entrepreneurship, 72–75
 - proposed sustainability, 80–82

- Financial literacy, 136, 167–168, 171, 173–174
- Financial services, indigenous practices and philosophies in, 7
- Focus group discussions (FGD), 45–46
- Food and Drug Authority, 63
- Formal adoption, 113
- Formal institutions, collaboration with, 136–137
- Formal microfinance services, 169
- Funds provider, 132
- Global North, 107
- Green Agribusiness Fund (GAF), 213
- Gross domestic product (GDP), 107, 206
- Grounded theory approach, 22
- Heads of managers, 116
- Indigenous African Enterprises (IAEs), 227
- Indigenous agribusiness, Africa
African Development Bank (AfDB), 205–206
country context, 206–207
JR Farms. *See* JR Farms
map of, 207
methodology, 207
Rwanda and Zambia country data, 206
- Indigenous entrepreneurship, 72–75
- Indigenous financial knowledge systems (IFKS), 167–168
- Indigenous knowledge
culture, 3–4
ethno-finance, 5–6
ethno-manufacturing, 5–6
financial services, indigenous practices and philosophies in, 7
indigenous production, 6
ROSCA, 8
theory of indigenous knowledge systems, 4–9
trade, 6
- Ubuntu philosophy, 5
- Indigenous pedagogies, 174–175
- Indigenous savings groups, Nigeria
Accumulated Savings and Credit Associations (ASCAs), 142
Alajo, 142–143
Association of Thrift Collectors (ATCI) Ibadan, 146–150
business actors implications, 155–158
case studies on, 144–154
monthly rotational savings among youth corps members, Ibadan, 145–146
Rotating Savings and Credit Associations (ROSCAs), 142
Susu, 142
Trust Fund Model (TFM), 150–154
- Individual negotiation, 109
- Informal and unplanned social assistance, 112–113
- Informal assistance, 112–113, 117
- Informal Chama groups, 166
- Informal credit, 128
- Informal internal control, 116
- Informal practices, 115–116
- Informal value transfer systems (IVTS), 9
- Institutional arrangements, 137
- International Fund for Agricultural Development (IFAD), 126, 153–154
- Interview analysis, 109–116
- JR Farms
agribusiness, 220–221
beginnings at, 208–209
coffee processing factory, 212
future mapping, 219
government policies, 214
indigenous strategies, 218–219
International Labour Organization Regional Office, 212
partnerships, 210–213

- Rwanda, 209–210, 216
 - shaping model, 217–218
 - small scale, 213
 - social branding, 217
 - value addition, 210–213
- Zambia, 214–216
- Katsina State Government, 153–154
- Kiswahili, 46–48
- Kuma*, 127
- Labour Congress, 135
- Less formalised management
 - accounting, 116
- Lift Above Poverty Organization (LAPO) microfinance bank, 27–28
- Likert-type scale, 193–194
- Maasai livestock traders, business
 - negotiation at
 - advice from others, 47
 - apprenticeship practices, 48
 - assistance from relatives, 47–48
 - exchange theory (ET), 43–44, 49
 - focus group discussions (FGD), 45–46
 - literature review, 43–44
 - market intelligence, collecting, 44–45
 - methodology, 45–46
 - negotiation goals setting, 46–47
 - participants' profile, 45
 - practical implication, 49–50
 - pre-negotiation, 44
- Management control practices, 105–107, 109, 113, 116–117
- Mann–Whitney U test, 198
- Market intelligence, collecting, 44–45
- Membership recruitment, 133
- Micro- and macro-economic indicators, 64
- Micro Credit Scheme for Agricultural Development (MCSAD), 153
- Microfinance, 35, 127, 129, 144, 162, 165
- Microfinance institutions (MFIs), 131
- Money disbursement process, 144–145
- Monthly rotational savings among
 - youth corps members, Ibadan, 145–146
- MPesa*, 172
- Multi- and inter-disciplinary research, 234–235
- Multi-site studies organisation, 109
- Muslims, 56, 137
- National Board for Small Scale Industries (NBSSI), 54
- National cultures, 113–115
- National Development Bank, 128
- National Stokvel Association of South Africa (NASASA), 186, 191–192
- National Youth Service Corps (NYSC), 145
- Nation's money supply, 128
- Negotiation goals setting, 46–47
- Neighbourhood Weekly Rotational Savings (Ajo-Etile), Abeokuta Metropolis
 - money disbursement process, 144–145
 - unstructured savings group, 144
- Nigeria, 21–22
 - Accumulated Savings and Credit Associations (ASCAs), 142
 - Alajo, 142–143
 - Association of Thrift Collectors (ATCI) Ibadan, 146–150
 - business actors implications, 155–158
 - case studies on, 144–154
 - monthly rotational savings among youth corps members, Ibadan, 145–146
 - Rotating Savings and Credit Associations (ROSCAs), 142
 - Susu, 142

- Trust Fund Model (TFM), 150–154
- Non-governmental organisations (NGOs), 150–151
- Non-specialised computer software, 116
- Normality test, 194
- Ose dudu* black soap entrepreneur
 - copyright challenge, 28–29
 - debt issues, 30–31
 - finance challenge, 27–28
 - financial challenge, 31–32
 - findings, 32–33
 - grounded theory approach, 22
 - methodology, 21–22
 - other soap brands competition, 32
 - policy recommendations, 34–36
 - pricing issue, 32
 - production challenges, 26–29
 - sale challenges, 29–32
 - sellers, large number of, 29–30
 - socio-demographics of producers, 23
 - socio-demographics of sellers, 24–26
 - spiritual and antagonist challenges, 28
 - succession challenge, 29
 - support, lack of, 31
 - weather challenge, 26–27
 - Yoruba ethnic group, 20–21
- Ownership, 79, 112, 165–166
- Participant EK/ES/SLLC, 127, 135–136
- Pooling of resources, 8, 163–164
- Pre-negotiation, 41–47
- Primary butchery, 55
- Proposed sustainability, 80, 82–83, 93
- Purposive sampling technique, 56–57
- Returns on investment (ROIs), 218
- Rotating Savings and Credit Association (ROSCA), 8, 142, 165, 167
 - challenges, 135–136
 - community, needs of, 134–135
 - composition, 133
 - financial literacy, 136
 - formal institutions, collaboration with, 136–137
 - funds provider, 132
 - goals and objectives, 133
 - institutional arrangements, 137
 - membership recruitment, 133
 - methodology, 127
 - needs of members, 134
 - services offered, 133–134
 - sustainability, 135–136
 - Tawoponneh's model, 132
 - theoretical review, 129–131
 - traditional indigenous business practice, 127–129
- Rotating Stokvel model, South Africa
 - building constructs application, 195
 - constructs of, 187–191
 - COVID-19, 186
 - critique and discourse, 184–187
 - Likert-type scale, 193–194
 - location, samples distribution by, 191–194
 - Mann–Whitney U test, 198
 - membership distribution, 192
 - methodology, 191
 - National Stokvel Association of South Africa (NASASA), 186, 191–192
 - normality test, 194
 - operations, 187–191
 - performance, 187–191
 - stages, 190–191
- Rotational saving and credit unions, 128
- Rural Development Loan, 153–154
- Rural Finance and Community Improvement Programme (RFCIP), 126
- Rwanda, 209–210, 216
- Rwanda Development Board (RDB), 214

- Rwanda Youth in Agribusiness Forum (RYAF), 211
- Self-Help Groups Linkage Banking, 151
- Self-help savings group, 154
- Semi-annual control, 109–110
- Semi-structured savings group, 155
- Shell Petroleum Development Company (SPDC), 153
- Sierra Leone, 127, 129, 131–132
- Sierra Leonean Government's Social Safety Net Program (SSNP), 126
- Sierra Leone Commercial Bank, 128
- Sierra Leone Labour Congress, 127, 135
- Small and medium enterprises (SMEs), 53–54, 60, 132, 155, 157
- accounting and finance practices, 109–111
 - context, 107
 - cultural values, 115–116
 - informal practices, 115–116
 - interview analysis, 109–116
 - leadership style, 112
 - methodology, 108
 - multi-site studies organisation, 109
 - national cultures, 113–115
 - organisation of operations, 112
 - ownership structure, 112
 - performance, 115–116
 - selected companies, 108
 - selecting criteria, 108–109
 - value systems, 113–115
- Social and economic institutions, 163
- Social branding, 217
- Socio-cultural contexts, 114
- Socio-demographics
- producers, 23
 - sellers, 24–26
- Southern Africa Development Community (SADC), 215
- Standard Chartered Bank, 128
- State-led and market-led interventions, 171–172
- Sustainability, 53–57, 59–60, 73–76, 80, 82–83, 93, 95–96, 136, 184, 213, 226, 228–229
- Susu, 142
- Table banking, 162
- Tamale Technical University, 57
- Tawoponneh's model, 132
- Tawoponneh Traders Association, 127, 132–133
- Tax government, 62
- Theory of Indigenous Business Practice (TIBP), 228–229
- definition, 228
 - development, 228
 - management, 228
 - performance, 229
 - sustainability, 228–229
- Theory of indigenous knowledge systems, 4–9
- Trade, 6
- Traditional indigenous business practice, 127–129
- Traditional methods, 21
- Triple Bottom Line (TBL) concept, 73–74, 76, 94
- Trust Fund Model (TFM), 150–151, 154
- context of, 150–151
 - establishment, 151–152
 - features of, 152
 - future outlook, 154
 - impact of, 153–154
 - modalities, 152–153
- Ubuntu philosophy, 5
- Union Trust Bank, 128
- United Nations (UN), 54
- Value addition, 210–213
- Value systems, 113–115
- West Africa Currency Board (WACB), 128–129

Women Enterprise Fund,
171–172

World Bank, 126

Yoruba ethnic group, 20–21

Yorubaland, 29

Zairianization, 107

Zambia, 214–216

Zambia National Cassava Association
(ZANACA), 215