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BARRIERS TO BUSINESS IN SUB-SAHARAN AFRICA: AN EVALUATIVE REVIEW OF CHALLENGES AND ECONOMIC IMPLICATIONS

***Dr. Wilson Freddy Makaya**

Horizons University Paris.

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***Corresponding Author: Dr. Wilson Freddy Makaya**
Horizons University Paris.

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ABSTRACT:

This study provides an evaluative analysis of the obstacles to doing business in Sub- Saharan Africa and contributes to the existing literature by addressing two central research quest- ions: (1) what is the relationship between the ease of doing business and economic development, and (2) what are the principal obstacles to doing business in the region? To address these questions, the study examines the nexus between the ease of doing business and economic development across six key dimensions: wealth creation and distribution, employment generation, balanced regional and economic development, gross domestic product (GDP) and GDP per capita, living standards, and export performance. In addition, the study identifies and discusses major challenges to business activity in Sub-Saharan Africa, including the high costs associated with starting and operating a business, inadequate access to energy and electricity, limited access to finance, high taxation, and constraints on cross-border trade. The findings underscore the critical role of an enabling business environment in fostering sustainable economic development and highlight the structural and institu- tional barriers that continue to impede business growth in the region.

KEYWORDS: Obstacles, Business, factor, Sub-Saharan, economic development, kinships, evaluative review.

INTRODUCTION:

Businesses in Sub-Saharan Africa face daunting social, political, and economic risks that hinder long-term investment and the implementation of sustainable development policies. These challenges are particularly pressing given that, according to a 2015 World Bank report on the achievement of the Millennium Development Goals (MDGs), extreme poverty declined in every region of the world from the mid-1990s except in Africa. In Sub-Saharan Africa, approximately 50% of countries were substantially off-track in achieving the MDG extreme poverty target (Tcha- myou, Erreygers & Cassimon, 2018). This study is positioned as an evaluative review of the obsta- cles to doing business in Sub-Saharan Africa, motivated by gaps in the existing literature. While research on the ease of doing business in the region has explored topics such as the cost of doing business (Eifert, Gelb & Ramachandran, 2008), legal challenges (Taplin & Synman, 2004), deter- minants of business in East Africa (Khavul, Bruton & Wood, 2009), trade and business cycle syn- chronization (Tapsoba, 2010), long-term poverty-mitigation impacts (Mensah & Benedict, 2010), entrepreneurial intentions of students (Gerba, 2012), gender-related factors (Bayraktar & Fofack, 2018; Mannah-Blankson, 2018; Elu, 2018), social networks and human capital (Kuada, 2009), the knowledge economy (Tchamyou, 2017), inclusive human development (Asongu & Odhiambo, 2019), and the role of information technology, governance, and entrepreneurship (Asongu, Nwa- chukwu & Orim, 2018; Asongu & Nwachukwu, 2018a), there remains a lack of a comprehensive survey on the obstacles to doing business in contemporary Sub-Saharan Africa.

This study complements the existing literature by providing an evaluative review of these obstacles. Such a review is relevant for both scholars and policymakers. For scholars, it synthesizes trends and consolidates the current state of knowledge regarding business operations in Sub-Saharan Africa.

For policymakers, it provides insights into the structural and institutional barriers that governments should address to facilitate the ease of doing business and, by extension, promote positive develop- ment outcomes. The study is structured as follows: Section 2 presents the literature review, provi- ding a strategic overview of the business environment in Sub-Saharan Africa. Section 3 discusses the methodology employed for the evaluative review. Section 4 outlines the findings, including the main obstacles and strategies for successfully penetrating Sub-Saharan African markets. Section 5 concludes with recommendations, future research directions, and policy implications.

1.1. Study statement: Sub-Saharan Africa holds significant economic potential, yet businesses in the region face persistent challenges, including high operational costs, inadequate infrastructure, limited access to finance, and governance issues. These obstacles hinder private sector growth, employment creation, and broader economic development. This study therefore reviews the key barriers to doing business in Sub-Saharan Africa and examines their implications for economic performance and development outcomes.

1.2. Objectives: The aim of this study is to review the obstacles and challenges affecting businesses in Sub-Saharan African countries, with particular focus on the ease of doing business and its relationship to economic development. Specifically, the study seeks to identify the principal barriers to business operations in the region and to examine how these challenges influence economic performance, employment generation, and overall development outcomes.

Literature review: As international interest in Africa continues to grow, many investors in- creasingly view the continent as a promising investment destination due to its substantial opportuni- ties. These opportunities include abundant natural resources, a rapidly growing population, rich cultural diversity, and relatively underexploited markets when compared with more mature econo- mies such as Europe and the United States. Consequently, numerous organizations from developed countries are positioning Africa as a key frontier for business expansion. Despite these opportuni- ties, investors face significant challenges, particularly in accessing reliable information related to investment conditions, taxation, regulatory frameworks, and political stability in several African countries. Africa is among the fastest-growing markets globally, yet many opportunities remain untapped across the continent. However, firms must recognize that market inefficiencies, weak governance structures, and institutional malpractices in some countries may adversely affect profit- ability (Irogbe, 2013). Conversely, empirical evidence suggests that many traders and firms have achieved success in African markets by carefully observing local conditions and adopting strategies tailored to specific market contexts (Mafukata, 2016). Given the size, diversity, and uniqueness of the African continent, it is essential for businesses to implement country-specific strategies rather than applying uniform approaches across different markets.

2.1 The Business Environment in Sub-Saharan Africa: Sub-Saharan Africa (SSA) is a vast and diverse region, comprising 43 countries with a total population of approximately 954.7 million pe- ople. In terms of gross domestic product (GDP), the region ranks ninth among global economies, reflecting both its potential and its economic challenges. SSA includes countries at various income levels low-, lower-middle-, upper-middle-, and high- income and encompasses 20 fragile or conflict- affected states, as well as 13 small states with limited populations, constrained land areas, and low human capital. Despite these challenges, the region is endowed with abundant natural resources, hosts the world’s largest free trade area, and represents a market of over 1.2 billion people, posi- tioning it to pursue a new development trajectory through the effective utilization of its resources and human capital. According to the latest regional economic updates, SSA’s economic growth is projected to increase from 3.3% in 2024 to 3.5% in 2025, accelerating further to 4.3% in 2026–27. Nevertheless, rising conflict and violence in 2024 and early 2025 have exacerbated acute food inse- curity, with approximately 120 million people currently facing food crises, 80% of whom reside in conflict-affected countries. Extreme poverty remains a persistent challenge, affecting an estimated 464 million people in the region in 2024. Debt vulnerabilities are also elevated, with 53% of Inter- national Development Association (IDA)-eligible countries at high risk of, or already experiencing, debt distress. Projected per capita growth of 1.8% between 2025 and 2027 is expected to only mod- estly reduce poverty, with the proportion of people living on $2.15 per day (2017 PPP) declining from a peak of 43.9% in 2025 to 43.2% by 2027.

Africa’s demographic trajectory presents significant opportunities for inclusive growth. Over the next three decades, the region will experience the fastest increase in working-age population global- ly, with a net addition of approximately 740 million people by 2050. Each year, up to 12 million youths are expected to enter the labor market, yet only about 3 million formal wage jobs are cur- rently created annually. As economies recover, policies that invest in human capital, promote economic diversification, and encourage job-rich growth will be critical to sharing the benefits of economic development more broadly. Despite these opportunities, the region remains highly frag- mented and unconnected, with significant geographic, political, and economic heterogeneity between countries (Morris & Aziz, 2011). Each country requires tailored approaches and strategies to achieve business success. The continent is rich in natural resources including oil, gas, timber, coltan, and other industrial minerals which offer substantial opportunities for investment (Baum- gartner, 2016). Many African countries have historically exhibited low inflation rates, relatively stable exchange rates, and average regional growth of around 6% (Kenyatta, 2013). However, high growth rates may be temporary and carry substantial risks (Byanyima et al., 2016). While macroeconomic indicators highlight potential, the region also faces significant structural challenges. SSA remains a relatively high-cost region compared to its productivity and income levels (Eifert et al., 2005), and extreme poverty persists. Unlike East Asia and South Asia, where extreme poverty rates declined significantly between 1990 and 2012, SSA’s extreme poverty rate has not fallen below its 1990 level, despite nationwide growth that could have reduced poverty by two-thirds by 2015 (World Bank, 2016b, p.2). Foreign direct investment (FDI) flows into Africa are substantial but concentrated in a few countries and primarily limited to extractive industries and natural resour- ces. The business environment in SSA is further constrained by regulatory inefficiencies. It takes, on average, 148% of per capita income to start a business in SSA, compared with just 38% in Asia (Bannock & Darroll, n.d.). Illicit financial flows (IFFs) are a persistent challenge, with Transpa- rency International estimating a 32.5% growth in IFFs from Africa between 2000 and 2009, surpas-sing outflows from other regions (Uwimana, 2014). Corruption remains endemic, as evidenced by a regional Corruption Perception Index score below 50 (0 = very corrupt, 100 = very clean), despite widespread public concern over its eradication (Africa.com, 2016; Uwimana, 2014). In conclusion, while Sub-Saharan Africa presents significant investment opportunities due to its demographic growth, natural resources, and emerging markets, businesses must navigate complex structural, re- gulatory, and institutional challenges. Success in the region requires country-specific strategies, careful observation of local conditions, and adaptive approaches to institutional, political, and economic environments.

2.2 Overview of some Sub-Saharan countries: Ghana is often portrayed as a country with a stable economy and rich cultural heritage (Portrait of a Nation, video). Its economic performance and social stability make it an attractive destination for investment. Similarly, South Africa has emerged as one of the continent’s most stable economies following its political transformation (History Channel, *Miracle Rising South Africa*, video). As Africa’s second-largest economy, South Africa had a GDP of USD 739.1 billion, positioning it as a middle-income emerging market with abundant natural resources. The country benefits from well-developed financial, legal, communications, energy, and transport sectors, alongside Africa’s largest stock exchange, which ranks among the top 20 globally. Rwanda stands out as one of Africa’s most technologically advanced countries, with minimal bureaucratic hurdles and a business-friendly regulatory environment. Strategic economic structures, attractive incentives, tax breaks, and other supportive policies foster investment and business growth. Combined with relative political stability, peace, and a skilled workforce, Rwanda is both a promising investment destination and a model of stability in the region. Botswana is recognized as one of the most peaceful countries in Africa, providing a conducive environment for business with low crime and corruption rates. Since independence, the country has maintained consistent political stability, low inflation, and favorable investment policies, making it an appealing location for enterprises. Kenya’s economy continues to grow, with government efforts aimed at improving living standards and expanding economic opportunities (Kenyatta, 2013).

Nigeria, Africa's largest economy and most populous country, is one of the fastest-growing economies on the continent (World Bank, 2011). While oil remains the primary source of foreign exchange earnings and government revenue, the country's large domestic market and dynamic population create substantial business opportunities. The Democratic Republic of Congo (DRC), with its capital in Kinshasa, is a large and resource-rich country in central southern Africa. The DRC is home to approximately 103.2 million people. Despite historical political instability, the economy has grown steadily in the 21st century, with a nominal GDP of USD 72.48 billion in 2024 and projected growth of 5% in 2025. The country's abundant natural resources present significant opportunities for foreign investment, although political instability in the eastern regions remains a challenge. Senegal has experienced significant economic, social, and legal development over the last decade, positioning it as a favorable destination for regional and international investment. Its strategic location bordering five countries (Mauritania, Mali, Gambia, Guinea-Bissau, and Guinea) and its proximity to Europe enhances its potential as a commercial and industrial hub. Senegal's infrastructure, including one of West Africa's largest ports and an international airport, further supports trade and investment opportunities. Côte d'Ivoire is experiencing robust economic growth, attracting domestic and foreign investors. Investment opportunities are diverse, ranging from the establishment of new companies to equity participation in existing businesses. With strong sectors in agriculture, energy, and infrastructure, coupled with political stability and investor-friendly policies, Côte d'Ivoire is an ideal environment for business operations.

Finally, doing business in the newly formed Economic Confederation of Sahel States (AES), comprising Burkina Faso, Mali, and Niger, presents unique opportunities. Following their withdrawal from the Economic Community of West African States (ECOWAS), these countries are pursuing initiatives such as a regional investment bank, common customs policies, and the potential introduction of a unified currency. This economic bloc aims to facilitate a more integrated regional market, enhance cross-border trade, and support shared development projects. Opportunities exist across sectors including agriculture, energy, industrial processing, and infrastructure development. With a rich cultural heritage and a dynamic population, the AES countries offer a promising yet challenging environment for investment.

2.3. Fact doing business in Sub-Saharan African countries.

2.3.1- What are the ranking trends? • Mauritius (13) is the highest-ranking Sub-Saharan African economy overall. It is also the only economy from this region in the top 20 cohort. • The second highest ranked economy in the region is Rwanda (38). • Mauritius (13) and Rwanda (38) are the only two Sub-Saharan African economies in the top 50 on the ease of doing business ranking. South Sudan (185), Eritrea (189), and Somalia (190) are the lowest ranked economies in the region. • Other large economies in the region and their rankings are Kenya (56), South Africa (84), Ghana (118), Nigeria (131), and the Democratic Republic of Congo (183) • The region's economies perform best in the area of getting credit (113). Conversely, the region underperforms in the areas of getting electricity (146), trading across borders (140) and registering property (129). For example, the cost to obtain a permanent electrical connection in Sub-Saharan Africa is 3 times higher than the global average and 52 times higher than in the OECD high-income group. It takes over 200 hours in Côte d'Ivoire and Cameroon to comply with export border procedures for maritime transport, compared with 13 hours in OECD high-income economies. Ports in Sub-Saharan African are the least efficient of any region. •Sub-Saharan Africa remains one of the weakest-performing regions on the ease of doing business ranking with an average score of 51.8, well below the OECD high- income economy average of 78.4 and the global average of 63. Compared with the previous year, Sub Saharan African economies increased their average doing business score by 0.9 points.

2.3.2-What are the reform trends? • For a second year in a row, Togo is among the top 10 economies that most improved ease of doing business through regulatory reforms. Nigeria also joined the top 10 improvers group. • Kenya and Nigeria each implemented six reforms each, followed by Togo and Zimbabwe with 5 reforms. • While 25 % of the reforms recorded by Doing Business 2020 were in the economies of Sub Saharan Africa, several economies in the region continue to lag. Seventeen economies implemented no reforms in the 12 months through May 2019; three economies (Eritrea, Somalia, South Sudan) have not implemented any reforms in the past five years and two economies (Somalia and South Sudan) have never implemented reforms in the areas measured by Doing Business. • The most reforms implemented in the region were in the areas of starting a business, dealing with construction permits and getting credit. Twelve reforms were recorded in each of these areas. Conversely, the areas of protecting minority investors and trading across borders were the areas with the least number of reforms with only two in each area. • Examples of reforms include: - Togo introduced reforms in five areas: ▪ Starting a business was made easier by abolishing the requirement to notarize company documents and reducing the time to register a company. ▪ Dealing with construction permits was made less expensive and faster by reducing fees and adopting an online portal for the submission of applications ▪ Getting electricity became less expensive as Togo reduced the cost of connection works and the security deposit for new connections. ▪ The process of registering property was streamlined, and costs reduced. 1 2 ▪ Togo improved access to credit information by expanding the coverage of the credit bureau and beginning to distribute data from utility companies - Kenya made improvements in six areas. It is one of the two Sub-Saharan African economies (the other being Zambia) that reformed in the area of protecting minority investors. Kenya did so by requiring shareholders to approve the election and dismissal of an external auditor. - Nigeria made the process of trading across borders easier by reducing the time to export and import by further upgrading its electronic system and by launching e-payment of fees.

2.4 Strategic consideration of doing business in Sub-Saharan countries: According to Wanasika & Harraf (2015), argue that businesses should consider developing local talents from the outset, since there exists a serious talent gap in sub-Saharan African countries. There exists a lack of training and education, thus leading to a shortage of managerial expertise to meet certain objectives in the market. Lack of managerial and business expertise leads to high competition for talents and these commands low salaries compared to managers in developed nations Silva, Roque & Caetano, (2015). Most of the expats operate in the region in relatively short term due to high costs of living thus widening the gap. Therefore, it is important for businesses intending to invest in sub-Saharan Africa to consider developing local talents to improve business operations. Another critical aspect is for organizations to consider establishing local connections to ensure the success of the business is real. It is important for businesses to consider having connections and local knowledge in the effort of navigating the complex approvals and regulations in the markets Silva,Roque & Caetano, (2015). By establishing a local connection such an acquisition, an organization will have a chance of accessing local resources as well as managing local talents. Successful companies must have strong local ties with local governments and strong connections with global communities to establish economic and business ties with Noguera-santaella, (2017). The other alternative to overcoming various hurdles locally is direct acquisition of established local entrepreneurship venues to achieve success in the market goods. In sub-Saharan Africa, government involvement in the private sector is real both officially and unofficially Mafukata,(2015).

Business companies should develop an amicable relationship with all governments at all levels as well as aligning strategies with government development agenda. Virtually all countries in Africa have five to ten-year development strategy and agenda, especially in the fields of health, manufacturing and finance sectors Hiez & Menétrey (2015). Most of the governments expect any commercial engagements to ensure international companies respond appropriately to government priorities thus making organizations face internal and external pressures Bardy, Drew & Kennedy, (2012). Working with government at all levels is not an option but a must for all private organizations with commercial engagements in most of the regions in Africa. It is important for an organization to consider doing a lot of research on a specific country before entering the market for various transactions. It is important for an organization to consider understanding suppliers, competitors, and consumers as well as the operating environment Richardson, (2016). Knowing more about the market will enable an organization to invest adequate resources and strategic adoption in the effort of meeting organizational objectives. According to Morris & Aziz, (2011) argue that African based organizations are most successful in Africa compared to European based organizations operating in the country. It is difficult for an organization to make decisions from European based offices for various operations in Africa. Additionally, organizations must have to develop products focused on addressing various issues facing many Africans in various countries Alemu, (2013). For instance, Samsung and Toyota usually manufacture products that fit the capability and the needs of various consumers to meet increased demand and success.

2.5. Obstacles doing business in Africa: Over the past decades, Africa has gone through unpre- cedented phases of economic liberalization and implementation of policies designed to improve doing business conditions (Amavilah, Asongu & Andrés, 2017). However, the continent has also notoriously stood out from other regions of the world in doing business, which obviously has consequences on the lofty ambitions of unlocking the continent’s potential in the light of agenda, sustainable development agenda (DeGhetto, Gray & Kiggundu, 2016)2. A weak export sector and a large young population are awaiting opportunities for the creation of new businesses and expansion of existing ones. Accordingly, reforms are needed to address the corresponding challenges to doing business. In this section are discussed some obstacles affecting business in Sub-Saharan Africa. Obstacles such as:

First, the costs of starting a business and doing business in Africa are quite high, not only because many procedures are involved, but also because the process of starting a business sometimes entails corrupt practices. Such high start-up costs entail registration and licensing requirements that are many (Abor & Quartey, 2010). This position is also supported by the broad literature on entrepre- neurship in Africa (Eifert et al., 2008; Tchamyou, 2017; Asongu, 2017). This concern extends to associated issues with doing business, such as: (i) cost of business start-up procedure; (ii) procedu- res to enforce a contract; (iii) start-up procedures to register a business; (iv) time required to build a warehouse; (v) time required to enforce a contract; (vi) time required to register a property; (vii) time required to begin a business; (viii) time to export; (ix) time to prepare and pay taxes, and (x) time to resolve an insolvency (Asongu, Nwachukwu & Orim, 2018). The underlying issues pertai- ning to the starting and doing of business can be addressed by improving institutional and economic governance. Moreover, digitalizing the process of creating a business as well as processes surroun- ding doing business, will substantially curtail the time needed for the improvement and execution of the business dynamics highlighted above.

Second, the costs of getting electricity as well as procedures required for electrification are daunting. Moreover, even when the electricity is installed, electricity outages, which at times represent several working days, stifle the smooth running of business operations. As recently shown by Asongu, le Roux and Biekpe (2018), the management of energy in Africa has not been effective.

According to the authors, the energy crisis is a critical policy syndrome in the post-2015 develop- ment agenda because access to energy is still limited to about 5% of the population in sub-Saharan Africa. Furthermore the consumption of energy in the sub region is below the global average of 17%, which is equivalent to the total energy consumed in a single state in the USA, such as New York. This narrative on shortage of energy and electricity in Africa is consistent with a bulk of stu- dies on energy management and efficiency (Apkan & Apkan, 2012; Asongu, le Roux & Biekpe, 2017). In the light of the underlying literature, encouraging the production and consumption of green energy and discouraging the consumption of fossil fuels (especially through subsidies) are some natural steps in the direction of decreasing incidences of shortages in energy and electricity across the continent.

Third, the lack of access to finance in Africa (such as payments, credit, corporate and private insu- rances) is traceable to a multitude of factors, inter alia: affordability, physical access and informa- tion asymmetry between lenders and borrowers (Batuo & Kupukile, 2010). These causes of lack of financial access are consistent with the broad stream of literature on excess liquidity in African fi- nancial institutions (Asongu, 2014). As a means of addressing this concern, the institution of infor- mation sharing offices or credit reporting agencies has been proposed in order to reduce the under- lying asymmetric information, notably: (i) adverse selection on the part of lenders (ex-ante of the borrowing process) and moral hazard from borrowers (ex-post of the lending process) (Kusi & Opoku- Mensah, 2018). Moreover, with growing information and communication technologies, mobile banking services have provided the previously unbanked population with access to finance (Asongu & Odhiambo, 2017).

Fourth, high taxes and low cross-border trade are also major impediments to doing business in Af- rica. According to Verhagen (2017), almost all fiscal systems in Africa apply high taxation to capital flows leaving the country. This is contrary to Western countries, which restrict tax ation at the sour- ce to interest, royalties and dividends. While limited economic integration and poor infrastructure, inter alia, have severely limited cross-border trade in Africa over the past decades (Akpan, 2014), the Continental Free Trade Area (CFTA: a continent-wide trade agreement that was signed by 44 of the 55 member states of the African Union in Kigali, Rwandan in March 2018) is expected to in- crease cross-border trade.It is relevant to note that the underlying low cross-border trade can be tra- ceable to problems surrounding the diversity of products. Accordingly, if products in neighbouring countries are homogenous, there is less incentive to trade across the border unless neighbouring countries are confronted with issues of scarcity, high prices and poor quality in the underlying pro- ducts.

Fifth, faillure of political governance; has made corruption endemic in Sub-Saharan Africa, and is a shared fundamental root cause. Most African governments come to power trough corrupt and week institutions, such as electoral commissions and the judiciary. It is too much to expect a government that comes to power through a corrupt electoral systems to, then turn round and fight corruption or do necessary reforms for the development of the country.

Sixth, corruption and its impact on business; corruption in Sub-Saharan Africa takes various forms, such as bribery and extortion. Businesses may face demands for bribes or kickbaks, which had costs and create ethical dilemas. Corruption often leads to lack of transparency in business transactions, public procurement processes, and regulatory procedures. This lack of transparency can impede fair competition and create an uneven playing field for businesses. In addition to that, corruption diverts resources away from productive sectors, hindering economic growth, affecting the development of the country. It also erodes public trust, undermines institutions, and discourages foreign investment.

2.6. The facility of doing business, and economic development: The nexus between the faclity of doing business and economic development can be engaged in six main strands, in the light of recent entrepreneurship literature (Adu-Gyamfi et al., 2018), notably: exports, living standards, GDP and GDP per capita, balanced development, wealth sharing and creation and opportunities of employ- ment. The points are expanded in the same order as they have been highlighted. First, an extensive strategy or export-focused economic development strategy is based on market-oriented economic policies that provide enabling conditions for entrepreneurship and the doing of business domestically. The domestic business environment should also be competitive by means of cutting-edge techno- logies and participation in foreign markets. Foreign reserves that are generated from export surplus are essentially used in stabilizing the economy in times of both monetary and fiscal crises. Such stabilization is necessary in order to attract future investments as well as prevent domestic entrepre- neurs and foreign investors already operating in a country on the continent to leave. Accordingly, entrepreneurs and investors have been established to prefer engaging in economic environments that are less ambiguous (Kelsey & le Roux, 2018). Second, doing business can contribute towards the improvement of living standards in a country because entrepreneurs in the business environment pioneer and tailor innovations that enhance the overall living quality for employees, customers and other stakeholders in the community. Such innovations pertain to goods and services that are envi- ronmental-friendly as well as the development of smart cities. The underlying view of positive ex- ternalities of doing business in economic development is in accordance with literature on the im- portance of doing business in the delivery of public goods (Alvarez, Barney, & Newman, 2015) and reduction of poverty (Bruton, Ahlstrom, & Si, 2015). Third, doing business naturally provides enab- ling conditions for increased GDP growth and GDP per capita. In essence, doing business improves aggregate investments, consumption and exports which are constituents of GDP. Moreover, the process of doing business employs labour, land and capital that contribute to value-added goods and services which augment national income, national product and by extension, GDP per capita, especially when the national product is equitably distributed across the population. These associated positive economic externalities from doing business are consistent with recent knowledge economy and entrepreneurship literature (Tchamyou, 2017; Asongu & Tchamyou, 2016, 2018).

Fourth, policies of setting-up businesses can be tailored to address concerns of unbalanced regional development in the perspective that entrepreneurs can be provided with incentives to locate and develop their businesses in localities and regions that are less developed. The corresponding positive development externalities associated with the establishment of new businesses which can contribute towards balanced regional economic development include: amelioration of transport infrastructure (e.g. roads, rail linkages and airports), employment avenues, and enhancement of private and public services such as stable electricity, schools, water supply and hospitals. This narrative on the relevance of entrepreneurship in community development (education, healthcare, training and public commodities) is consistent with recent literature (Qian & Jung, 2017). Fifth, doing business contributes to the creation and sharing of wealth in an economy. This is essentially because, in the establishment of a business, capital is attracted from a plethora of shareholders (i.e. banks, the public and investors) by entrepreneurs. Moreover, the process of creating a business does not exclusively mobilize wealth from the public, but also permits participating investors to share benefits from the transformation of new ideas into production processes with a pool of new capital. Ultimately, the process of business development leads to wealth creation and distribution among shareholders and stakeholders. The positive externality from business development is consistent with the literature on the importance of institutions in boosting conditions for doing business (George, Rao-Nicholson, Corbishley, & Bansal, 2015), especially favourable financial access institutions (Im& Sun, 2015) as well as conducive politico-economic institutions (Autio & Fu, 2015). Sixth, doing business and entrepreneurship naturally provide an enabling environment for employment because the underlying business operations are associated with human capital which is materialised through job creation. Accordingly, job creation may be direct and indirect. On the direct front, doing business is a means to self-employment, given that at least one worker or the entrepreneur is needed to manage the business operations. With regard to the indirect framework, many job seekers can be taken on board if the newly established business is characterised by complex frameworks of organisation and value creation. Moreover, the people employed are associated with other elements that increase economic development, notably: consumption in the economy and the payment of taxes. The positions in this strand are in line with recent entrepreneurship literature (Brixiová et al., 2015). In the light of the above, doing business can boost economic development by inter alia: creating opportunities for employment, increasing economic prosperity and GDP per capita, balancing economic development, especially through avenues of the creation and distribution of wealth accruing from economic prosperity and improving living standards. Unfortunately, there are many factors doing business in Africa.

Methodology: This study adopted a qualitative research approach to explore the obstacles to conducting business in Sub-Saharan Africa. Qualitative methods were deemed appropriate as they enable an in-depth examination of participants' experiences, perceptions, and interpretations within their real-world contexts. Data were collected through semi-structured interviews conducted with representatives from multiple firms across the region. The interview questions were designed to address the central research question of the study: *What are the key obstacles to doing business in Sub-Saharan Africa?* Semi-structured interviews allowed for consistency across participants while also providing flexibility to probe emerging themes and capture context-specific insights. A total of eighty-five (85) participants from various Sub-Saharan African countries took part in the study. The sample included actors from both small and large organizations, as well as public-sector institu- tions, enabling the collection of diverse perspectives on the business environment. This methodo- logical approach facilitated a comprehensive understanding of structural, institutional, and market-related factors influencing business operations in the region.

Data collection: Data were collected through qualitative interviews conducted with firm ow- ners (small, medium, and large enterprises) and managers from both the public and private sectors. Interviews were selected as the primary data collection method because they allow for in-depth ex- ploration of participants' experiences, perceptions, and insights regarding business challenges in Sub-Saharan Africa. The interviews were conducted online using multiple platforms, including email correspondence, WhatsApp (text and voice), and Zoom video conferencing. The use of vari- ous communication tools increased accessibility and accommodated participants' preferences, geo- graphic dispersion, and technological constraints. An interview guide was used to ensure consisten- cy across interviews while allowing flexibility for participants to elaborate on issues they consid- ered most relevant. Participants were permitted to respond to interview questions at a time and in a setting of their choosing, including their homes, workplaces, or other preferred locations. This ap- proach was intended to enhance participant comfort and reduce potential barriers to participation. All participants voluntarily agreed to take part in the study. Interview responses were anonymized, and confidentiality was strictly maintained. All data were collected for academic purposes only and were stored securely in an anonymized format. Each interview lasted approximately 15 to 25 minutes. Following data collection, the interview data were organized and managed using Google Drive. A thematic coding process was employed to analyze the data, whereby responses were sys- tematically segmented and assigned codes corresponding to the main themes of the study. This pro- cess facilitated the identification of recurring patterns and key issues related to the challenges of doing business in Sub-Saharan Africa.

Participants: Eighty five (85) participamts were chosen to complete the research, and one, two or several participants from each country chosen were selected for the interviews, some participants
(20) received an e-mails as part of the interview, and others prticipants (65) was interviewed via zoom and whatsapp.

Findings: Briefdescription of the participants characteristics and selection. This qualitative study involved a purposive sample of eighty-five (85) participants selected to cap- ture diverse perspectives on business practices across Sub-Saharan Africa. The sample comprised twenty-five (25) owners of small businesses, twenty (20) managers of small firms, twenty (20) di- rectors of large enterprises, and twenty (20) chief executive officers (CEOs) from the public sector. This combination of private- and public-sector actors was intended to provide a broad and compara- tive understanding of market dynamics in the region. Participants were recruited from multiple Sub-Saharan African countries to ensure geographical and contextual diversity. These included the Re- public of Congo (n = 7), Côte d'Ivoire (n = 2), Senegal (n = 4), Cameroon (n = 4), Nigeria (n = 6), the Democratic Republic of Congo (n = 8), Ghana (n = 4), South Africa (n = 6), Kenya (n = 8), Ga- bon (n = 4), Rwanda (n = 8), Uganda (n = 2), Zimbabwe (n = 1), Zambia (n = 1), Tanzania (n = 1), Botswana (n = 2), Burkina Faso (n = 2), Togo (n = 1), The Gambia (n = 1), Mali (n = 1), Guinea (n
= 1), and Ethiopia (n = 1). Data were collected using semi-structured qualitative interviews conduc- ted through multiple communication modalities, including Zoom video conferencing, email cor- respondence, WhatsApp text-based interviews, and WhatsApp voice calls. The choice of data col- lection method was determined by participants' availability, geographic location, and access to digi- tal infrastructure. Employing multiple interview modes enhanced participation and inclusivity while maintaining consistency in the interview protocol across participants.

Demographical profile of the respondents: Beginning with the gender of the respondents, out of 85 participants, 65 % were male, and 35% were female. Moving to the age of the participants, the vast majority (75%) of the participants were between the ages 25-45 years old, this is followed by 20% of the respondents who were between the ages 48-52. The rest of the participants were over 53 years old, which represents only 5%. No one was above 60 years old. Moving to "marital status", most of the participants were single (55%), few married (25%), di- vorced (10%), and widow (10%). The education level and occupation of the participants most of them received formal education, 75% of them have graduate degree at university and higher educa- tion level, while 25 % went to professional school. Some of the participants were owners, manag- ers, CEO, and professional level.

Finding the keys to market entry in Sub-saharan Africa

The findings derived from participants' responses highlight the necessity of developing targeted strategies to ensure successful penetration into Sub-Saharan African markets. Based on these fin- dings, the researcher proposes a framework to address key challenges particularly corruption by identifying ten critical success factors ("keys") for market entry and sustainability in the region.

1. **Product design for African markets:** Product design is a crucial factor, as African consumers often exhibit distinct preferences. For example, in the clothing market, consumers tend to favor bright, colorful, and visually striking designs. Aligning products with local tastes and cultural prefe- rences can significantly enhance market acceptance. Firms should differentiate their products by offering unique features, superior quality, and greater durability. Continuous innovation is essential, particularly through the introduction of features that address specific local problems. In addition, firms should systematically collect and analyze customer feedback to better understand consumer needs and preferences.
2. **Advertising and Public relations:** Effective advertising and public relations strategies can gene- rate awareness and strengthen brand recognition. Companies should utilize a wide range of media channels, including traditional and digital platforms. Social media campaigns using platforms such as Facebook, TikTok, and Instagram can be particularly effective in engaging potential customers and fostering brand communities. Collaborating with local influencers can further expand market reach and enhance brand credibility.
3. **Payment strategies:** Payment systems must reflect local financial realities. A significant pro- portion of consumers in Sub-Saharan Africa do not have access to formal banking services and con- tinue to rely on cash-based transactions. Consequently, firms should develop simple and flexible payment options. For instance, in countries such as Nigeria, ***"pay on delivery"*** systems allow con- sumers to pay in cash upon receiving goods, thereby increasing trust and accessibility.
4. **Electronic business (E-Business):** E-commerce should be integrated as a core mode of opera- tion. Firms must develop user-friendly and accessible digital platforms that encourage

African con-sumers to purchase goods online, particularly local products. Given that many consumers do not own personal computers, mobile-based solutions are essential. Developing mobile applications op- timized for smartphones can significantly facilitate online shopping and broaden market access.

5. **Consumer training and education:** Consumer education is an important responsibility of the marketing function. Training can be delivered through informative advertising, such as television programs demonstrating how to shop and make payments online. Educating consumers helps redu- ce uncertainty, builds confidence in digital platforms, and supports the adoption of new technolo- gies.

6. **Market research:** Conducting thorough market research is fundamental to successful market entry. This includes understanding competitors, suppliers, consumers, and the broader operating environment. Firms intending to enter African markets should spend sufficient time within the tar- get country to gain insights into local culture, consumer behavior, and institutional contexts. Com- prehensive market analysis is essential before making strategic investment decisions.

7. **Pricing strategies:** Pricing strategies are particularly important due to the high levels of income inequality across the region. Flexible pricing mechanisms, such as bargaining, should be conside- red. Sales promotions including discounts, special offers (e.g., "buy one, get one free"), and seaso- nal price reductions can attract new customers. Additionally, loyalty programs can help retain exis- ting customers and encourage repeat purchases. Referral incentives, such as discounts for introdu- cing new customers, can further expand the customer base.

8. **Selection of the right country:** Choosing the appropriate country for expansion is a complex but critical decision. Firms should assess potential markets based on customer market maturity, size, and purchasing power. Adopting a regional expansion strategy may be advantageous, as regional trade agreements can facilitate access to neighboring countries. Language differences and cultural barriers should not be underestimated. Firms should evaluate their internal linguistic and cultural capabilities to determine the most suitable entry markets.

9. **Building local partnerships:** Strong local partnerships are vital for success in Sub-Saharan Afri- ca. Local partners can provide valuable market knowledge, assist in navigating regulatory and insti- tutional challenges, and facilitate relationships with local customers, authorities, and other stakehol- ders.

10. **Combating corruption:** Corruption can be likened to a pervasive virus that undermines

economic development, governance, justice systems, and human rights. Addressing corruption must be a top priority for governments, civil society, and organizations to ensure sustainable develop- ment. Raising public awareness about the dangers and societal costs of corruption is essential. Awa- reness campaigns should be conducted through media outlets, educational institutions, and local marketplaces.

Punishing acts of corruption can serve as an effective deterrent, discouraging corrupt practices and associated networks. Practical anti-corruption measures include enhancing transparency and impo- sing severe penalties for corrupt behavior. Additional measures include:

a) Strengthening anti-corruption laws and regulations and establishing independent commissions to investigate corruption across all sectors.

b) Developing technological solutions that enable citizens to report corruption, such as online plat- forms and mobile applications. Social media can be particularly effective in addressing corruption in real time.

c) Promoting transparency by encouraging firms to operate openly and engage with both traditional and social media.

d) Enhancing institutional capacity by establishing specialized anti-corruption courts within the judicial system. Corruption should be treated as a serious criminal offense, given its profound socie- tal consequences.

e) Promoting integrity, defined as the use of public power for the public good, which represents the complementary objective of anti-corruption efforts.

Dicussion and interpretation of the findings: The responses gathered from participants re- garding the ***obstacles to doing business in Sub-Saharan African countries*** indicate a clear consen- sus: businesses in the region face more significant challenges than in other continents. The research yielded reliable and insightful data, as participants provided positive, candid, and informed respon- ses that reflect the realities of operating in these markets. This study sought to address two central research questions: (1) What is the relationship between the ease of doing business and economic development? and (2) What are the principal obstacles to doing business in Sub-Saharan Africa? The participants’ responses provide direct insight into both questions. Regarding the first question, the findings confirm that an enabling business environment is closely linked to economic develop- ment. Participants highlighted that improvements in business conditions such as access to finance, regulatory clarity, and infrastructure have a direct impact on job creation, wealth generation, and overall economic growth. This supports existing literature that emphasizes the importance of private sector activity as a driver of sustainable development in the region. In relation to the second research question, participants identified several key obstacles to business operations in Sub-Saharan Africa. These include high start-up and operational costs, unreliable energy supply, limited access to finance, burdensome taxation, and restrictive cross-border trade practices. Participants empha- sized that these challenges not only hinder new business creation but also limit the growth and competitiveness of existing firms. These findings align with broader empirical evidence suggesting that structural and institutional constraints continue to impede private sector development in the region.

Overall, the participant responses underscore the dual importance of both addressing systemic obstacles and creating supportive policies to enhance the ease of doing business. By directly linking their experiences to the research questions, the findings provide practical and policy- relevant insights that can inform interventions aimed at promoting entrepreneurship, investment, and sustainable economic development in Sub-Saharan Africa.

CONCLUSION: This article has systematically reviewed the key obstacles to doing business in Africa and clarified their relationship with economic development. It contributes to the literature by addressing two central questions: how doing business influences economic development, and what constraints continue to hinder business activity on the continent. The analysis demonstrates that doing business is closely linked to economic development through six main channels: wealth crea- tion and distribution, employment generation, balanced regional development, GDP and GDP per capita growth, improvements in living standards, and export performance. The study further identi- fies major obstacles to doing business in Africa, including high start-up and operating costs, inade- quate energy and electricity supply, limited access to finance, high taxation combined with low lev- els of cross-border trade, weak political governance, and pervasive corruption. Addressing these constraints is of critical contemporary importance, particularly in Sub-Saharan Africa, where the public sector is increasingly unable to absorb a rapidly growing labour force (Asongu, 2013). As a result, private sector investment, entrepreneurship, and an improved business environment are essential for mitigating unemployment associated with demographic expansion (Brixiova et al., 2015). With Africa's population projected to double by 2036 and to represent nearly 20 percent of the global population by mid-century (Asongu, 2015b), the challenge of job creation has become in- creasingly urgent. An enabling environment for doing business offers a viable mechanism for trans- forming this demographic trend into a demographic dividend rather than a source of economic strain (AERC, 2014). The findings of this article are therefore relevant to both scholars and policy- makers. For policymakers in particular, the study highlights priority areas that should inform the design and implementation of reforms aimed at improving the business climate and fostering sus- tainable economic development across the continent. Furthermore, this study provides both theoret- ical and practical contributions, offering guidance for policymakers, investors, and scholars inter- ested in enhancing the ease of doing business and promoting sustainable economic development in the region.

Limitations of the study: The primary limitation of this study was the challenge of collecting data from all Sub-Saharan African countries. Due to logistical, financial, and accessibility constraints, it was not possible to obtain input from every country in the region. As a result, the fin- dings may not fully capture the diversity of business environments and obstacles across all Sub- Saharan African nations.

Future research directions: Future research could address this limitation by expanding the geographic scope to include additional countries, allowing for a more comprehensive and representative analysis. Further studies could also adopt longitudinal or mixed-method approaches to examine how the ease of doing business and its associated challenges evolve over time. In addition, future research could explore sector-specific obstacles, the role of regional economic communities, and the impact of digital transformation and technological innovation on mitigating business constraints in Sub-Saharan Africa. By addressing these gaps, subsequent research can provide more nuanced insights and practical guidance for policymakers, investors, and scholars seeking to enhance private sector development and economic growth in the region.

Future studies can also focus on assessing how the sharing economy can contribute towards redu- cing unemployment and boosting favorable conditions for doing business in Africa. Moreover, em- pirical studies should also be considered in the light of how backward African countries in terms of doing business can catch-up with their frontier counterparts.

Suggestion & Recommendations: Sub-Saharan Africa remains rich in potential and business opportunities; however, several critical factors must be considered when undertaking business activities in the region. This research suggests that African investors, company owners, and managers should work collaboratively to build sustainable business ecosystems. Corruption and weak governance remain among the most significant challenges confronting the continent. Accordingly, political leaders, managers, executives, and business owners must jointly commit to reducing corruption through the implementation of strong anti-corruption policies, enhanced transparency, and the development of a single digital market. Political leaders, particularly those responsible for national governance, are urged to translate commitments into action by adhering to the rule of law and enforcing existing regulations. Greater clarity in contractual agreements, alongside robust data protection frameworks, is also essential for improving investor confidence. Furthermore, political leaders should lead by example, as effective governance requires not only policy formulation but also consistent implementation and accountability. Job creation should be prioritized through the promotion and support of entrepreneurship and the establishment of start-up incubators and innovation hubs. Governments should actively encourage, finance, and support talented individuals and small business owners, while fostering a culture of entrepreneurship as a central component of national development strategies. In addition, addressing fundamental infrastructure deficits particularly in water and electricity should be treated as an immediate policy priority, alongside institutional reforms and innovation-friendly regulations. Expanded infrastructure investment is also necessary to support outsourcing and service-based industries across the continent. South Africa provides a useful example of how reform, negotiation, social cohesion, and collective effort can drive meaningful change and transform seemingly unattainable goals into tangible outcomes. From an academic perspective, this research builds on existing scholarship by synthesizing current knowledge on the contemporary challenges of doing business in Africa. Such a synthesis is valuable to scholars as it consolidates existing insights and reduces the time required to review fragmented literature on the subject.

To this effect, the following policy recommendations are proposed:

a. Promote access to finance: Facilitate greater access to finance for businesses, particularly small and medium-sized enterprises (SMEs). This can be achieved through initiatives such as credit guarantee schemes, enhanced financial literacy programmes, and the development of robust credit information infrastructures to reduce information asymmetries and lending risks.

b. Strengthen monitoring and evaluation frameworks: Establish comprehensive monitoring and evaluation systems to assess the impact of policy interventions on the ease of doing business and economic growth. Regular and systematic evaluations will support evidence-based policymaking and ensure the effectiveness and adaptability of reforms over time.

c. Streamline regulatory processes: Implement measures to simplify bureaucratic procedures and reduce administrative barriers to business operations. These may include the digitisation of docu- mentation processes, the standardisation of licensing requirements, and the creation of one-stop service centres. However, such reforms should be implemented cautiously, as certain regulations— particularly those related to the importation of priority commodities and services—may require stricter oversight in the public interest.

d. Invest in capacity building and skills development: Human capital is central to the successful implementation of business reforms. Governments should prioritise capacity building by investing in education, vocational training, and skills development programmes that equip the workforce with competencies suited to an evolving and competitive business environment. The effective implemen- tation of these recommendations requires coordinated efforts among governments, private sector actors, civil society, and international development partners. In addition, governments across Sub- Saharan Africa should pursue greater regional cooperation and policy alignment to strengthen their collective bargaining power in international partnerships. Crucially, all recommendations must be adapted to the specific institutional, economic, and social contexts of individual countries prior to adoption.

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