

Cultural Adaptability and Business Acumen: Key Drivers of Rwandan Retail Business Success in Zambia

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Abstract

This study explores the factors behind the remarkable success of Rwandan-owned retail businesses in Zambia, focusing on the interplay between cultural adaptability and business acumen. Across both rural and urban neighbourhoods, Rwandan entrepreneurs have established thriving shops that have become vital parts of the local economy. Through a qualitative research design involving semi-structured interviews, focus group discussions, participant observations, and document analysis, data were collected from 500 male Rwandan retail entrepreneurs across ten provincial capitals in Zambia. Thematic analysis revealed key success drivers including cultural adaptability, where entrepreneurs actively learn local languages, respect Zambian traditions, and engage in community activities to build trust with customers. Equally significant is their business acumen manifested in strategic pricing, seasonal stock adjustments, sound financial management, and daily reinvestment of profits. A notable finding is the role of informal mentorship and knowledge transfer among Rwandan entrepreneurs, which sustains a self-reinforcing business network. These factors collectively enable Rwandan retailers not only to navigate Zambia's complex retail environment, but also to thrive despite limited initial capital or formal support structures. The study contributes to the broader literature on immigrant entrepreneurship and economic integration, offering insights into how diaspora communities leverage cultural intelligence and entrepreneurial strategies to establish sustainable livelihoods in foreign economies. It highlights best practices that can inform policy and support frameworks aimed at enhancing the contributions of immigrant entrepreneurs in host countries.

Keywords: Cultural Adaptability, Business Acumen, Entrepreneurship, Networking, Operational Efficiency

Introduction

In various neighbourhoods across Zambia, from rural areas to urban areas, it is common to see local shops run by Rwandans. From the volume of merchandises on display and sheer customer traffic in these shops, one can easily conclude that their businesses are successful. The author has also observed that a single shop started with few groceries soon multiply into two or more, each operated by different members of the same family. What sets them apart? This success of Rwandan retail businesses in Zambia is a testament to the dynamic interplay between cultural adaptability and business acumen. As globalization continues to shape economic landscapes, entrepreneurial immigrants must navigate new cultural environments while leveraging their business expertise to sustain and expand their ventures. The ability of Rwandan business

owners to integrate into Zambia's economic framework while maintaining their entrepreneurial spirit has played a pivotal role in their success. This paper explores how cultural adaptability and business acumen serve as key drivers for the growth and sustainability of Rwandan retail businesses in Zambia. Cultural adaptability refers to the capacity of individuals to adjust to new cultural environments, embracing local customs, communication styles, and social norms. For Rwandan entrepreneurs in Zambia, this adaptability is essential for establishing strong customer relationships, negotiating favorable business conditions, and understanding consumer preferences. Many Rwandan business owners have successfully bridged cultural gaps by learning local languages, respecting Zambian traditions, and participating in community activities. Such efforts not only enhance their social capital but also foster trust and loyalty among their clientele, which is crucial in a competitive retail market.

Business acumen, on the other hand, encompasses the strategic and financial knowledge necessary for managing and growing a business. It includes skills such as market analysis, financial management, customer service, and operational efficiency. Rwandan entrepreneurs in Zambia have demonstrated remarkable business acumen by identifying market gaps, offering competitive pricing, and delivering high-quality products and services. Their ability to adapt to changing market conditions, manage supply chains effectively, and implement innovative business strategies has significantly contributed to their business success. The retail sector in Zambia presents numerous opportunities and challenges. While the country has a growing consumer market, businesses must navigate regulatory requirements, economic fluctuations, and competition from both local and international retailers. Rwandan entrepreneurs have thrived by employing resilience, resourcefulness, and strategic networking. Many have established strong supplier relationships, leveraged digital marketing, and utilized innovative customer engagement techniques to maintain a steady customer base. Their entrepreneurial mindset, coupled with a willingness to learn and adapt, has allowed them to carve out a niche in Zambia's competitive retail landscape.

Understanding the intersection of cultural adaptability and business acumen provides valuable insights into immigrant entrepreneurship and economic integration. This study aims to analyze how these two factors contribute to the success of Rwandan retail businesses in Zambia and explore best practices that can be applied in other contexts.

2.0 Literature Review

Academic research on entrepreneurship has gained a significant momentum in the last two decades and contributed to the establishment of a robust theoretical basis in this field. Although such research provides ideas about different aspects of entrepreneurship, it usually focuses on the success of entrepreneurs (Sarasvathy 2004), cognitive entrepreneurship (Baron 1998, 2004), characteristics of entrepreneurs (Begley & Boyd, 1987), capital for entrepreneurship (Chandler & Hanks, 1998) and as such. Chilembo (2021) asserts that entrepreneurs create employment opportunities not only for themselves but for others as well. Entrepreneurial activities may influence a country's economic performance by bringing new products, methods, and production processes to the market and by boosting productivity and competition more broadly. The Rwandan diaspora has increasingly become a pivotal force generally in global entrepreneurship, particularly within the retail sector in Zambia.

This literature review explores the factors contributing to the success of retail businesses established by Rwandans living abroad, drawing insights from recent studies and reports.

2.1 Conceptual Framework

The conceptual framework is crafted after identifying the possible independent variables that could be res-

possible for the success of businesses run by businesspeople of Rwandese extraction and wider literature reviewed as below.

2.1.1 Networking

Global business network operations in essence utilise four networks, namely (1) internal relations and networks that are connected to the (2) dynamic networks of external businesses through (3) parallel and flexible linkages with as hared set of collective outcomes and supported by a (4) cost-efficient information technology infrastructure network (Desanctis & Fulk, 1999:71-72). Businesses engage in networking relationships on different levels, for instance on industry level, on a group level and then within the business on their own level of connections (De Man, 2004:118-129). Business networking systems involve the tendency of businesses to move closer to its partners through mergers orby forming new alliances. By changing their own or a partner's position in the network, risks may be hedged, and competitors may be disrupted, or constricted (De Man,2004).

2.1.2 Innovation and adaptability

Many existing studies have proven that innovation positively impacts Business performance (M. K. Kim et al.,2018; Wasiq et al., 2023). However, the innovation will fail to address SMEs' challenges during the post-COVID-19 recovery period if SMEs can not adapt. Several studies also mentioned leadership capacity is the key factor in the recovery of SMEs, but SMEs often operate with limited resources and need employee engagement to go through the pandemic (Zaki Dajani, 2022; Zhang et al., 2023; J.H. Kim & Chung, 2021). Leadership skills cover a range of capabilities and strategies small and medium-sized businesses use to adapt, recover, and thrive in theface of challenges and disruptions (Zaki Dajani, 2022). Furthermore, the lack of empirical research on actual implementation in specific regions hinders the translation of theoretical predictions into viable strategies, creating gap between theoretical understanding and their real-world application.

2.1.3 Operational Efficiency

Operational efficiency pertains to the degree of productivity and optimisation in the execution of activities or business processes inside an organisation or organisation (Madapusi &D'Souza, 2012). The objective of attaining operational efficiency is to optimise outcomes by effectively utilising the resources at hand (Ahsan et al., 2019). Operational efficiency holds significant importance within the realm of small businesses, since these entities must effectively manage their limited resources and capital in order to attain commercial success and ensure continuity. Tambunan et al (2022) assert that there are several important aspects associated with operational efficiency and suggested:

Resource Utilisation:

Operational efficiency involves using resources such as labour, raw materials, equipment and time in an optimal manner. Identifying and eliminating wastage in business processes helps improve efficiency and reduce costs.

Business Processes:

Ensuring business processes are well organised and run seamlessly is an integral part of operational efficiency. Efficient business processes should be designed to avoid duplication of tasks, reduce bottlenecks, and minimise errors.

Inventory Management:

Small businesses need to manage their inventory carefully to avoid overstocking or understocking. Proper inventory management will avoid unnecessary costs and ensure the availability of the right items when needed.

Technology and Automation:

The use of technology and automation in operational processes can improve efficiency by reducing human involvement in routine tasks and speeding up business processes.

Labour Management:

Ensuring that the workforce is organised at a high level of productivity and placed in positions that match their skills will help improve operational efficiency. The advantages associated with attaining operational efficiency encompass heightened production, diminished expenses, enhanced client happiness, and an improved capacity to compete effectively inside the marketplace. Continuous optimisation of operational efficiency is crucial for small businesses in order to sustain competitiveness within the dynamic business landscape. In order to attain consistent and enduring growth, it is imperative for organisations to incorporate the systematic assessment and enhancement of operational processes into their overarching business strategy. Small businesses refer to a business sector comprised of small and medium-sized businesses that share certain characteristics in terms of operational scale, number of employees, and asset value.

2.1.4 Financial Management

Nkwina & Akinola (2023) assert that financial management has a favorable impact on competitiveness, the sufficiency of company records, and the survival of SMEs. Business records are crucial to small business existence and their ability to acquire funding from investors and/or financial institutions. Poor cash management has an impact on the financial position and liquidity of businesses, and financial management helps to eliminate it. In order for SMEs to maintain liquidity and continue operating, financial management is crucial. Financial management gives SME owners the information and foresight necessary to anticipate future cash flow issues, which are essential for the sustainability of the company (Harlim et al. (2022). Allocating financial resources with the use of financial management increases the likelihood that a business will survive.

2.1.5 Market Analysis

Market research and analysis is concerned with market trends, market players (i.e., direct and indirect competition), and target market attributes customers want and need. It is one of the most significant elements used in maintaining competitiveness over competitors. It includes social and opinion research. It is related with systematic gathering, analyzing and interpreting information about a market, about a product or service to be offered for sale in the market to target customer and about the past, present and potential customers for the product or services with the help of statistical and analytical methods and techniques of the applied science to gain insight or support decision-making and to know the what that group of customer and market actual need (ICC/ESOMAR, 2008). It is very important in large scale production because the volume of production hinges on the continuity demand from customers.

2.1.6 Language and Communication

The capacity to interact with people both inside and outside their company is a key characteristic of successful business builders. While some people feel that communication is a crucial feature of business, others say that the position of a communicator is unproductive and that a dedicated communications department is unneeded. The success of a business depends on sales, planning, logistics, accounting, business growth, markets, and other managerial tasks. All of these roles need knowledge of effective communication strategies on the part of the managers. To accomplish so, one needs to create a well-managed and thorough communication process flow. It is critical to convey the pre-requisites and relevant information to the project's stakeholders at the planning stage. This aids in correct comprehension, which

leads to efficient implementation. A suitable communication channel is essential to transmit messages to internal staff as well as external clients, keeping everyone up to speed on corporate news. Employee happiness, client retention, and a company's public image all benefit when communication is given successfully. Ineffective communication in the workplace may lead to miscommunication, misconceptions, and an uncomfortable working environment (P.M. Podsakoff, S.B. MacKenzie, N.P. Podsakoff, D.G. Bachrach 2008). Various communication strategies are used by a corporate organization. It might be a message sent to staff, a public advertisement, or an e-mail sent to clients. Communication may also be used to listen and provide feedback.

2.1.7 Respect for Local Customs and Traditions

Cultural sensitivity refers to the awareness, understanding and respect for cultural differences. It involves recognizing and appreciating the values, beliefs, customs, and behaviours of different cultures (Rosoke 2024). Cultural sensitivity promotes empathy, tolerance, and effective communication across diverse groups. Respecting local traditions is not only a matter of courtesy but also a key to ensuring a positive and meaningful travel experience. When tourists respect local customs and norms, they contribute to the preservation of cultural heritage and foster harmonious relationships with local communities

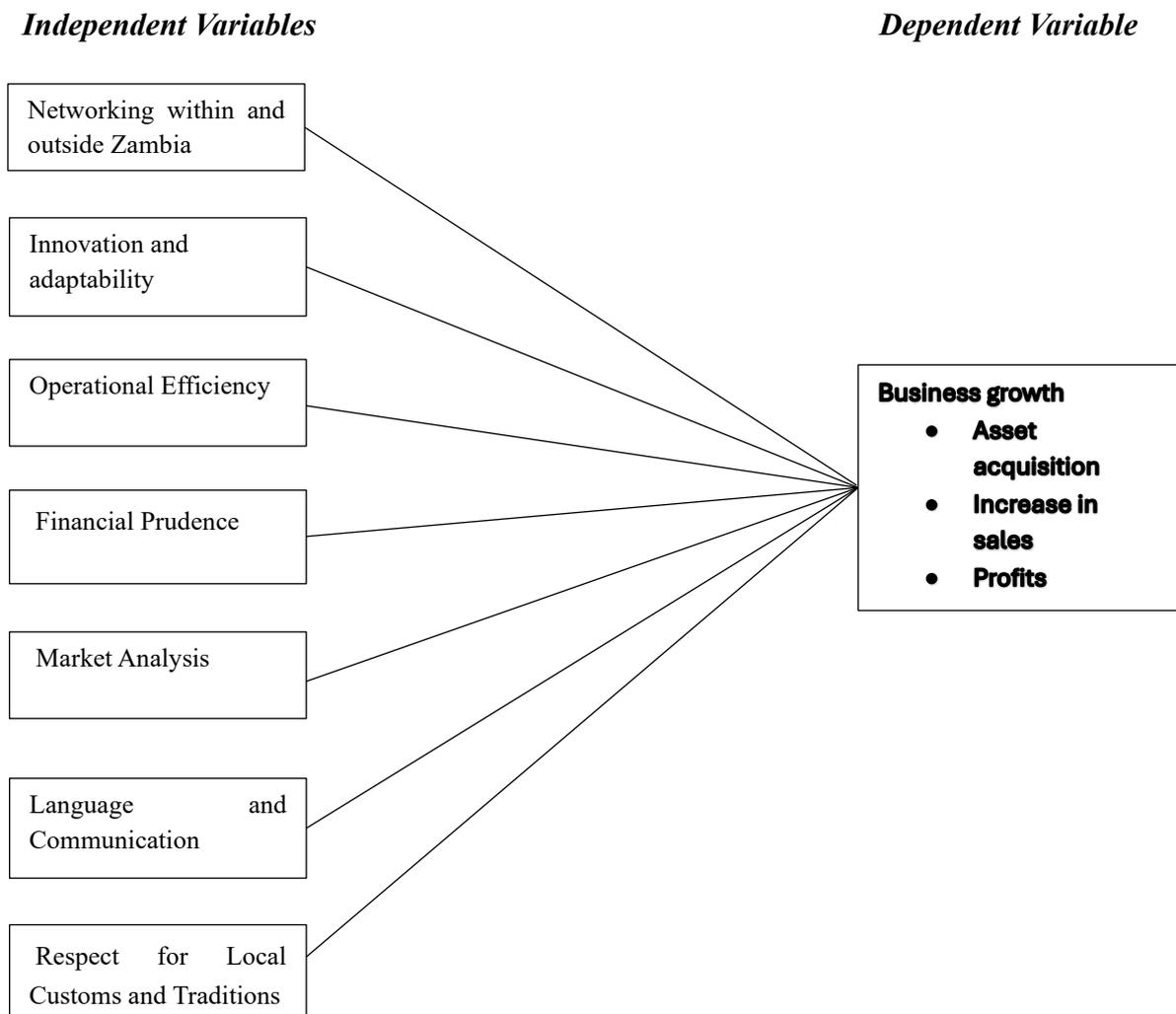


Figure No 2.1 Conceptual framework, source: Author, 2025

3.0 Methodology

3.1 Research Design

This study adopts a qualitative research approach to explore the role of cultural adaptability and business acumen in the success of Rwandan retail businesses in Zambia. A combination of interpretive phenomenological analysis and thematic research analysis designs are employed to gain an in-depth understanding of the lived and observed experiences of Rwandan entrepreneurs in Zambia. This approach allows for the exploration of personal narratives, strategies, and challenges faced by these entrepreneurs in their business ventures.

3.2 Study Area

The research was conducted in various urban and rural areas of Zambia where Rwandan retail businesses are prevalent. The study areas, which were picked are Lusaka, Ndola, Chinsali, Solwezi, Kasama, Chipata, Choma Mansa, Mongu, Kabwe (provincial capitals) were included to capture diverse experiences across different economic and cultural settings.

3.3 Target Population and Sampling Strategy

The target population for this study consisted of Rwandan entrepreneurs operating retail businesses in Zambia. A purposive sampling technique was used to select participants based on the following criteria: Rwandan nationality or heritage, ownership or operation of a retail business in Zambia for at least three years, willingness to participate in the study and share experiences and representation from both urban and rural business environments. Using purposive sampling technique, a total 50 participants in each of the towns was selected. The sample exclusively male participants. The choice of male participants was based on the cultural orientation of Rwandan society. Back home in Rwanda, the 1992 Family Code established men (husband, father, elder son) as the head of the household, the decision maker, the owner of the family assets, the breadwinner and the family protector. Women and girls were caretakers at home, responsible for childcare and domestic work of cooking, cleaning, fetching firewood and water and caring for the sick or elderly relatives (Adekunle 2007). Women were expected to defer to men in decision-making and were discouraged from speaking in public and expressing their needs in the presence of men (Patra and Ansoms, 2013). Men were to talk and think for women. A woman who dared to challenge men in public was considered insolent (Uwineza & Pearson 2009). In brief, women were treated as minors who were not permitted to engage in economic transactions, control financial resources in the homes or own or inherit land (Carlson and Shirley 3).

3.4 Data Collection Methods

Multiple qualitative data collection methods were used to enhance the depth and reliability of the study. These included:

3.4.1 Semi-Structured Interviews

In-depth, semi-structured interviews will be conducted with Rwandan business owners to explore their experiences, strategies, and challenges. The interviews will cover themes such as cultural integration, business strategies, customer engagement, and market competition.

3.4.2 Focus Group Discussions (FGDs)

FGDs were organized with groups of Rwandan entrepreneurs to facilitate discussions on common challenges and shared strategies for business success. These discussions will provide comparative insights and collective perspectives on cultural adaptability and business acumen.

3.4.3 Participant Observations

Observational methods were used to understand business operations, customer interactions, and day-to-day decision-making processes. The researcher visited selected retail shops to observe business practices, networking strategies, and customer relations firsthand.

3.4.4 Document Analysis

Relevant documents such as business records, market reports, and daily sales reports were reviewed to complement primary data sources. This provided additional insights into market trends, and business performance indicators.

3.5 Data Analysis

Thematic analysis was employed to analyze qualitative data. The steps in the analysis included: *Data Familiarization*: Transcribing and reading through interviews, FGDs, and observation notes. *Coding*: Identifying key themes related to cultural adaptability, business strategies, and success factors. *Theme Development*: Grouping codes into broader themes that align with the study's objectives. *Interpretation*: Drawing insights and conclusions from the identified themes to understand the interplay between cultural adaptability and business acumen.

3.6 Ethical Considerations

Ethical considerations were upheld throughout the research process, including:

Informed Consent: Participants were briefed about the study's purpose and their voluntary participation.

Confidentiality: Data were anonymized to protect participants' identities and business information.

Non-Maleficence: The study ensured that no harm went to participants, either through disclosure of sensitive information or unintended business risks. This was so important because Rwandan based in Zambia are always fearful of the Zambian Immigration authorities who are always pouncing on illegal immigrants

3.7 Trustworthiness of the Study

To ensure the credibility, transferability, dependability, and confirmability of the research, the following measures will be taken:

Triangulation: Using multiple data sources (interviews, FGDs, observations, and document analysis) to validate findings.

Member Checking: Participants reviewed transcripts and preliminary findings to ensure accuracy.

This methodology provides a structured approach to understanding the success of Rwandan retail businesses in Zambia, shedding light on their cultural adaptability and business acumen as key drivers of growth and sustainability.

4.0 Data Presentation and Analysis

This chapter presents and analyzes the qualitative data collected through semi-structured interviews, focus group discussions, participant observations, and document analysis. Thematic analysis was employed to organize the findings into key themes aligned with the research objectives. The insights illustrate how cultural adaptability and business acumen contribute to the success of Rwandan retail entrepreneurs operating in Zambia.

4.1 Demographic Profile of Participants

The study engaged 500 Rwandan male retail entrepreneurs across 10 provincial capitals in Zambia. All participants met the criteria of having operated a retail business in Zambia for at least three years. The

majority were aged between 30 and 55, with varied levels of education, ranging from secondary school completion to university degrees. Business types included grocery stores, clothing shops, electronics outlets, and general merchandise stores.

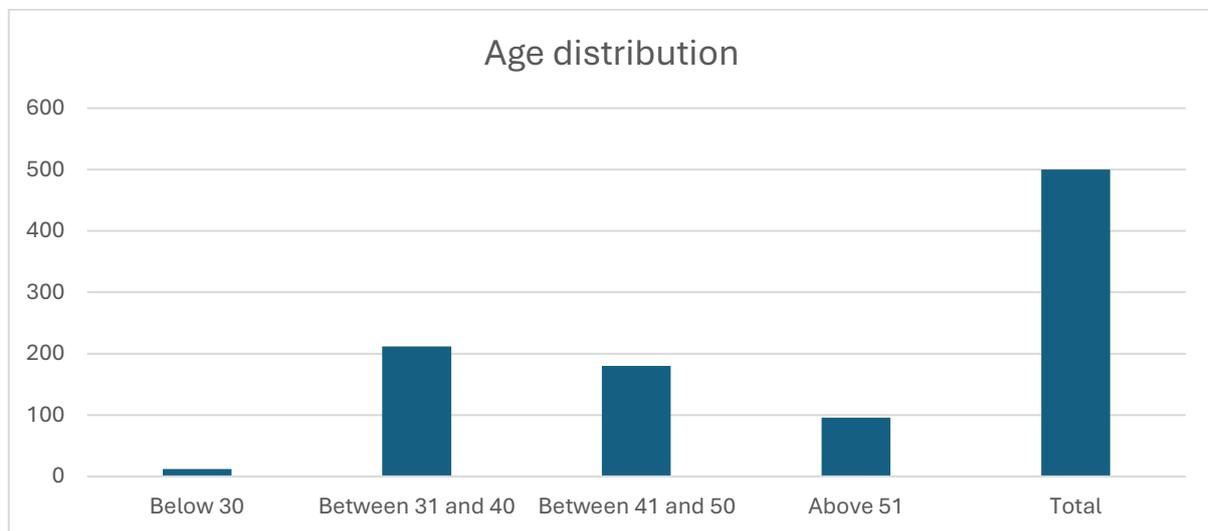


Figure 4.1 Age distribution

The majority of the businesspeople 42% were of the age ranging between 31 and 40. This can be attributed to the fact that this is the most productive and energetic age group that has been empowered financially by their parents who may have lived long enough in Zambia. It is worth noting that 31 years after genocide in their home country, the majority of the sample may have not witnessed their horror as they were either not yet born or were too young, but stories of horror have been passed on to them. 36% of the respondents were aged between 41 and 50 and are stable and have been in business for some time now. 96 or 19% of the respondents were aged above 51 and are passing the business acumen to their children while a paltry 12 of the respondents were below 30

4.2 Emerging Themes and Analysis

Theme 1: Cultural Adaptability as a Business Enabler

Participants consistently emphasized the need to adapt to Zambian cultural norms and customer preferences as a foundation for business success. "In Rwanda, customers are straightforward. Here, you must smile and take time to talk. If you do not, they will not come back". Several respondents highlighted efforts to learn local languages (e.g., Bemba, Nyanja) and integrate into community structures as a means of building trust. "I learned Bemba and Nyanja to speak with my customers. It helps build connection." (*Respondent No 14, Chaisa, Lusaka*). I live in Kabwe and every year, I contribute money for the annual traditional ceremony called Kulamba Kubwalo, (*Respondent No 53, Kabwe*)

Theme 2: Business Acumen and Entrepreneurial Strategy

Business success was linked to practices such as: Pricing strategies tailored to local economies, daily reinvestment of profits, and diversification of goods based on seasonal demand. "In December towards Christmas, I stock more groceries in anticipation of surge in demand. In January, I switch to school supplies such as biscuits, books, pens and pencils, photocopying paper etc." (*Participant, No 115 Kapata, Chipata*)

Theme 3: Financial Management

Managing finances is crucial for any business. Most respondents indicated that they are careful with expenditure and are mindful of the dangers of income leakages. “If a customer is short by even K1 (One Kwacha), I will ask them to find it before they can collect any goods from my store” (*Respondent No 60 Kabwe*)

Theme 4: Informal Knowledge Transfer and Mentorship

A recurring theme was the informal mentorship that older Rwandan entrepreneurs provided to newcomers. This peer/family support system has created a self-sustaining business ecosystem that continually strengthens the presence of Rwandan retailers. “This one selling this afternoon is my daughter. She normally sells in the afternoon when she knocks off from school”, (*Participant No 53 Kanyama, Lusaka*)

4.4 Lower Operating Costs

It was observed that participants have very low operating costs. Most of the participants indicated that they sleep behind their shops and hence need not pay for rentals for their families. It was also noted that the participants make orders regularly for perishables such as bread on daily basis using bicycles and where necessary small cars for those that can afford. “My stay herewith behind my shop with the whole family and we make daily orders using my bicycle”, (*Respondent No 66, Linda, Livingstone*).

4.5 Summary of Findings

The findings underscore the importance of: Cultural adaptability as a mechanism for customer loyalty and market penetration, strategic business practices such as inventory control and community engagement, resilience and social networks in overcoming systemic barriers, and the emergence of a transnational entrepreneurial identity rooted in both Rwandan and Zambian cultural elements.

5.0 Conclusions

In conclusion, the success of Rwandan retail entrepreneurs in Zambia illustrates the powerful synergy between cultural adaptability and business acumen. By embracing local languages, customs, and social norms, these entrepreneurs have managed to forge meaningful relationships with their Zambian clientele, building trust and loyalty that serve as a strong foundation for business growth. This cultural sensitivity, when combined with strategic business practices such as timely inventory adjustments, prudent financial management, and reinvestment of profits, allows them to remain competitive in a dynamic market. Their ability to navigate and harmonize with the local socio-economic environment has significantly contributed to their resilience and sustainability.

Moreover, the informal mentorship networks and family-based business structures further reinforce their entrepreneurial ecosystem. Knowledge is passed down through generations, and support systems are in place to onboard and guide new entrants effectively. These findings highlight how immigrant entrepreneurship, when supported by internal cohesion and external cultural adaptation, can thrive even in unfamiliar territories. Policymakers, development agencies, and scholars can draw valuable lessons from this case to design support structures for immigrant entrepreneurs in similar contexts, ensuring that entrepreneurship remains an inclusive engine for economic development.

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