

UNIVERSITY OF EDUCATION, WINNEBA

**ROLE OF WOMEN ENTREPRENEURS AND THE CHALLENGES THEY
FACE IN THE OPEIKUMA COMMUNITY IN THE AWUTU SENYA EAST
MUNICIPALITY OF GHANA**



**A Dissertation in the Department of Social Studies Education,
Faculty of Social Sciences, Submitted
to the School of Graduate Studies in Partial fulfilment
of the Requirements for the Award of the Degree of
Master of Education
(Social Studies)
in the University of Education, Winneba**

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DECLARATION

Student's Declaration

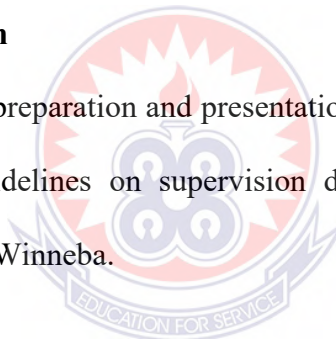
I, Olivia Ankrah, hereby declare that this thesis, with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole for another degree elsewhere.

Signature:

Date:

Supervisor's Declaration

I hereby declare that the preparation and presentation of this work were supervised in accordance with the guidelines on supervision dissertation as laid down by the University of Education, Winneba.



Supervisor: Dr. Ignatius Joseph Obeng

Signature:

Date:

DEDICATION

This work is dedicated to my family, especially my mum and children.



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ABSTRACT

This study was designed to examine the role women entrepreneurs play and the challenges they face in the Opeikuma community in the Awutu Senya East Municipality of the Central Region of Ghana. The purposive sampling technique was employed to select fifteen women entrepreneurs, and data was collected using an female entrepreneurs in the study area contributed to the economy through the provision of employment. The challenges include access to credit, challenges in human resource management, high prices of rent and other inputs and lack of networking opportunities. Based on the findings of the study, it was recommended that, female entrepreneurs take advantage of non-traditional lending sources such as microcredit and “susu” services who neither charge high interest nor demand for collaterals such as land for the loans. Also, it was recommended that, there is the need for more awareness creation, regarding network affiliations such as the women’s associations in the country.





CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

According to Dzisi (2008), the past two decades of the 20th century has witnessed an enormous increase in entrepreneurial activities. This increase in activities is attributable to the rapid changes occurring globally, hence providing entrepreneurial opportunities for both males and females (Dzisi, 2008) alike. In 2003, the Global Entrepreneurship Monitor (GEM) reported that, women have been starting businesses at a rate more than twice that of men globally (GEM, 2003). This statement illustrates that, there are more women-owned businesses in the world as compared to men-owned businesses. The Organisation of Economic Cooperation and Development (OECD) contends that, between 15 and 35 percent of businesses are mostly owned by women in developed countries, including America, Luxemburg and the United Kingdom, with 28, 27 and 16 percent of women respectively involved in entrepreneurial activities.

Likewise, a rapid increase in women entrepreneurs in developing countries in Africa, Latin America and Asia was examined by OECD in 2004. For instance, in sub-Saharan Africa, 80 percent of the foodstuffs are produced or marketed by women, giving them knowledge of the local markets and customers (Coughlin & Thomas, 2002). These individuals are entrepreneurs who are active in all levels of the economic sector, both locally and globally. However, women are marginalised by a patriarchal culture that assigns them the “God-given” domestic role of wife and mother (Jalbert, 2000). They are those responsible for child bearing and rearing, as well as the well-being and welfare of both their children and husbands. Women have

been bonded by traditional norms, beliefs and values in which they are given secondary status in their communities as compared to men. Ghana is no exception, as women are not given the same opportunities as men (De Groot, 2001). Women are governed by rules imposed on them by a culture dominated by men. They do not enjoy the same opportunities as men within the social, academic and economic realms of the country. Women are constrained in these areas due to the deep-rooted discriminatory socio-cultural values and traditions in the society (Roomi & Parrott, 2008). They are expected to be humble, modest and subservient, rather than being assertive and powerful just like their male counterparts.

The constraints on female entrepreneurs span across economic domains regarding access to information and credit. Women are mostly found in small and medium scale enterprises (SMEs) in the informal sector, but financial institutions give out loans or their services to medium and large-scale enterprises in the formal sector of the economy. Such financing is detrimental to female entrepreneurs because they are mostly found in the informal SMEs. Access to credit is a necessity for the survival and growth of any business and to sustain business activities to afloat. Additionally, the demand for collaterals and the process of obtaining credit from these financial institutions such as banks are very bureaucratic, and thus influences women to resort to raising capital from their personal savings, families and/or friends. Due to such restrictions, female entrepreneurs are reluctant to approach banks for loans, and this makes it difficult for them to create and develop viable business plans (Roomi & Parrott, 2008).

The expected role of women in Ghana, however, is beginning to change. Socially, economically and politically, women are becoming more independent. Much of the

change can be attributed to the fact that, they are increasingly familiar with new developments associated with modernization as Ghana undergoes political, social and economic reforms. Though Ghana was a socialist nation under the rule of Dr. Kwame Nkrumah, it has transformed into a more democratic society. There is social equity, and individuals, including women, are at liberty to engage in various economic activities. With increasing access to education and more equitable treatment at the workplace, women have grown measurably more independent (Dzisi, 2008). In Ghana, many women work outside the home, and others manage their own businesses. Increasing flexibility within a male-dominated society coupled with economic necessity has also allowed women to run and operate more local businesses, including salons, restaurants and clothing shops (Dovi, 2006).

Furthermore, recent change in the African economy has created economic opportunities for women who want to own and operate their own businesses. The number of women-owned businesses has increased in both Asia and Africa. Among African countries, Ghana has shown a particularly marked increase in which 85 percent of the women are self-employed, and are in the private sector of the Ghanaian economy (Jalbert, 2000). Though there are an increasing number of female entrepreneurs in Ghana, they face many challenges. This affects the survival and growth of their businesses.

1.2 Statement of the Problem

Female entrepreneurs are important to the Ghanaian economy and represent an incredible amount of untapped potential that could benefit the country as a whole. Currently, the potential is hidden in informal sectors such as local, small-scale farming, restaurant and hairdressing businesses, light manufacturing such as textiles

and garments and arts and crafts. A major factor that contributes to the informal nature of most women's businesses in Ghana is the lack of access to capital with which to start an enterprise (Dovi, 2006).

Research undertaken by Jalbert (2000) and Roomi and Parrott (2008) contend that, most women have historically been and continue to be discriminated against in Pakistan. Likewise, women in Ghana experience such obstacles influencing them to become socially and financially independent by working or opening their own businesses for their benefit and well-being. However, without real prospects for financial independence, they cannot free themselves from these situations. For those who do manage to establish independent businesses in Ghana, 80 percent remain at the micro level because of their inability to expand due to the lack of properly coordinated support, cheap and long-term credit and insufficient access to new technologies (Dovi, 2006).

This research was designed to examine the role of women entrepreneurs in the economic development of the Opeikuma community in the Awutu Senya East Municipality of the Central Region and the problems they encounter as females in growing or promoting their business ventures.

1.3 Purpose of the Study

The purpose of this study was to examine the roles played by female entrepreneurs and the challenges they face in the Opeikuma community in the Awutu Senya East Municipality of Ghana.

1.4 Objectives of Study

The objectives of the study were to:

1. examine women's motivation for becoming entrepreneurs in the Opeikuma community.
2. determine the role of women entrepreneurs in the socio-economic development in the Opeikuma community.
3. determine the challenges faced by female entrepreneurs in the community
4. suggest solutions to the challenges of female entrepreneurs in the Opeikuma community.

1.5 Research Question

The study was based on the following research questions:

1. What motivates the women to become entrepreneurs in the Opeikuma community?
2. What roles do women entrepreneurs play in the socio-economic development in the Opeikuma community?
3. What are the challenges faced by female entrepreneurs in the Opeikuma community?
4. What are the ways of addressing the challenges of female entrepreneurs in the Opeikuma community?

1.6 Significance of the Study

This study will clarify the issues that act as challenges towards female entrepreneurs in the Opeikuma community, in the Awutu Senya East Municipal. It focuses on how the inaccessibility to credit doubles up as a major contributing factor towards entrepreneurs especially females. In addition, it provides information that can assist

the Ghanaian government and financial institutions to map out strategies for the betterment of female entrepreneurs in the Opeikuma community in Awutu Senya East Municipal, Ghana. This study will also contribute to providing evidence that will serve to contribute to the literature on female entrepreneurs in Ghana and Opeikuma in Awutu Senya East Municipal in particular.

1.7 Definition of Terms

The terms used in the literature are clearly defined below:

Microcredit – a financial facility that gives loans to small and medium entrepreneurs by private banks or other institutions such as “susu” as it is locally known in Ghana. Susu loan is offered to groups or individuals without collateral. It is directed towards the poor by providing them access to financial services that are formal and secure. It helps solve the problems of earlier kinds of lending such as insisting on repayment, charging interest rates that could cover the costs of delivering credit, and by focusing on clients whose alternative source of credit was informal and insecure (ACCION International, 2007).

Informal and formal sectors – The informal sector of the industry comprises individuals who are semi-skilled, and/or are mainly involved in the service sector. However, few are also involved in the manufacturing and construction sectors. The service informal sectors include food traders, sellers in the market, and caterers. They are predominately with low education, though in Accra they attained secondary educational or vocational skills. Formal sector involves skilled and highly literate individuals working in the service sectors such as banks, consultancy and hospitals (The Statesman Newspaper, 2007).

Women's Associations – They involve a group of people that have a common interest in women's development within a society. For example, some of the women's organisations in Ghana are the African Women's Development Fund (AFWD), Ghana Association of Women Entrepreneurs (GAWE) and Global Mamas to mention a few. These non-government Organisations support women within the country, sub-region and region. The AFWD is a fund-raising and grant-creating programme whose objective is to support African women by communicating the works and achievements of these women (AFWD, 2011). Likewise, GAWE and Global Mamas share similar objectives in that, they support women by strengthening their entrepreneurial abilities and provide sustainable livelihoods for the girls and women in Africa (Global Mamas, 2010).

1.8 Organisation of the Study

The study is organised into five chapters. Chapter One contains the introduction to the study, and discusses the background to the study, statement of the problem, objectives of study, significance of the study. Chapter Two concentrates on a review of literature related to the study. Chapter Three contains the methodology adopted for the study. Chapter Four concentrates on the findings and discussion. Chapter Five deals with the summary of the study, conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter concentrates on the review of literature related to the study under the following sub-topics:

- (i) Theoretical Framework
- (ii) Defining the Concepts “Entrepreneur” and “Entrepreneurship”
- (iii) The Role of Entrepreneurship in Economic Development
- (iv) Female Entrepreneurship
- (v) The Situation of Women Entrepreneurs
- (vi) Drivers of Female Entrepreneurship
- (vii) Challenges faced by Female Entrepreneurs

2.1 Theoretical Framework

Women's roles in most civilisations are firmly ingrained in the culture and way of life of the society. These cultures determine how society perceives their contribution to the social-economic growth of society and this differs per culture. Various anthropological and entrepreneurship theories have been proposed to hint to the reality that women, regardless of community, are giving more and more to society in their roles as caregivers as well as in the money economy. This section highlights some of the theories that underline and support the constructs investigated in this research study.

2.1.1 The Liberal Feminist Theory

Feminism is a social movement that promotes equality between men and women (Carter, Williams & Reynolds, 1997). The movement maintains that, equality must

exist in every aspect of life. Modern feminism arose in the nineteenth century as an organised movement in Europe, America and Japan, in reaction to the significant discrepancies in the rights of women and men as citizens. The Liberal Feminist Theory was developed from the liberal political philosophy's conviction in the equality of all humans, who are considered as fundamentally rational and self-interested actors. According to proponents of gender inequalities, are mostly the outcome of unequal access to power and opportunities for men and women in society (Beasley, 1999). Thus, the failure of women to attain particular societal levels is due to unequal access to opportunities and resources, which has prevented them from acquiring the necessary skills and talents to compete competitively with males.

Equal access to resources and opportunity, according to the liberal feminist hypothesis, will cause gender inequalities in performance to disappear (Lorber, 2011). This study is compatible with the theory because it explains the apparent differences in the performance of women and men entrepreneurs. In the field of entrepreneurship research, this methodology is evident in the studies of possible prejudice in the manner in which lenders treat female entrepreneurs. Women-owned businesses are viewed as necessity-driven as opposed to development-driven. Consequently, their capacity to optimally contribute to the socio-economic development owned by men business of the society is diminished, and their contribution is disregarded.

2.1.2 The Classical Modernisation Theory

Classical Modernisation Theory postulates that a rise in democracy and human choice is a direct result of economic growth (Lipset, 1959; Rostow, 1960; Deutsch, 1964; Bell, 2001). According to this perspective, economic growth is essential for increasing the number of women eligible for positions of social authority. Therefore, in

connection to the present study, the theory assumes that the more women contribute to the economic growth of society, the more opportunities they will have to participate in historically male-dominated jobs. Entrepreneurship is one means through which women may increase their contribution to economic growth. There has been an upsurge in the number of women engaged in entrepreneurial and other income-generating activities in recent years. There has also been an increase in the number of women occupying positions of social authority over the same time period. This move might indicate that women's contributions to the socio-economic growth of society are being taken seriously. This study aims to prove and demonstrate that if women are permitted to participate in economic activities, they would be able to have a voice in their day-to-day lives, and also improve the well-being of their families and society as a whole.

2.1.3 The Cultural Modernity Theory

This modern theory stresses that economic growth is a cultural process of human development that leads to a liberal and empowering worldview, as demonstrated by self-expression principles that highlight human choice and autonomy, especially women's choice and autonomy (Welzel, 2013). The growth of these emancipatory perspectives has led in increased flexibility for women to engage in entrepreneurial endeavours and other non-traditional pursuits. Traditionally, women were only expected to be caregivers and homemakers; however, as the emphasis on women's empowerment grows, more and more women are engaging in business ventures and seeking employment in order to earn income and contribute to the socio-economic growth of their families and the society.

2.2 Defining the Concepts “Entrepreneur” and “Entrepreneurship”

The term, “entrepreneurship” has been widely used in commerce, academia and in daily conversation of ordinary people. Defining the term, “entrepreneurship” is challenging as its meaning varies according to scholars and practitioners thus there is a lack of an agreed definition of the term (Gartner, 1990). The term, “entrepreneur” originated from the French word, “entreprendre,” signifying “to undertake” in old French; and was first used in 1852 (Porfeli, 2009). The definitions of entrepreneurship and entrepreneur in literature are very diverse and vary as they include human attempts to commerce a new product or service (Jennings, 1994). Jalbert (2000) agree with the above statement and explains, entrepreneurship exists from a person’s creative spirit into long-term business owner, job creation and economic security (Jalbert, 2000).

Schumpeter (1934) and Kearney et al. (2008) describe an entrepreneur as an innovator. That is, a person who introduces a unique idea or something new in the economy. Such innovations may be the creation of new products, a process of production and the organization of the industry (Dzisi, 2008). Being an innovator can be difficult at times as it does not only involve the ability to develop and conceptualize an idea, but also the capability to understand the forces at work within the environment the person is working. Other interpretations of entrepreneur is that, they “add value” by acquiring and utilizing available resources to generate products and services satisfying customers and marketers (Butler, 2003). In so doing, they are risk-takers as Cantillon (1755) stresses that they are arbitrageurs who conduct all exchanges and bear the risk as a result from buying at certain prices and selling at uncertain prices (Cantillon, 1755). The phrase illustrates that entrepreneurs can buy their products at certain prices, but when selling, they sell at ambiguous prices as it

changes due to the request of the consumer whose needs and wants are being satisfied.

Moreover, entrepreneurs involve individuals who operate their own ventures by innovating and creating their own products and means of production and accepting the risks involved. The process of creating such new ideas, taking and accepting the risks involved is referred to as entrepreneurship (Kearney et al., 2008), and individual males or females become entrepreneurs.

2.3 The Role of Entrepreneurship in Economic Development

Economic development is the process of change in which the real per capita income increases over a time period (Nafziger, 2007). The role of entrepreneurship in economic development involves more than increasing the per capita output and people's incomes in an economy. It initiates and constitutes reform in the structure of business and society (Hisrich *et al*, 2008). Entrepreneurship has become important as entrepreneurs use available resources such as land, labor and capital for the development of new products and services in the economy. Nevertheless, they may vary from one economy to the other because some are in more favorable conditions than others, especially those in developing countries because of the following reasons:

- (i) It generates employment, especially for the less educated and graduates.
Employment generation for citizens can be direct and indirect because some are either self-employed or employed by public or private individuals.
- (ii) The national income is influenced as the goods and services manufactured will be domestically consumed, and may sometimes meet international requirements, hence being exported. This influences entrepreneurial activities as it increases the demand for locally-produced goods due to increase in

consumption. Additionally, the standard of living of people increases because of the increase in their incomes.

(iii) It creates innovation as new ideas are introduced and are combined with new factors of production in order to generate new products and services in that economy.

2.4 Female Entrepreneurship

It is a known fact that naturally entrepreneurship is a field for men. As in most countries, a significant amount of businesses are owned by men (Dzisi, 2008). Indeed, women are still the minority in the business world, but exhibit entrepreneurial potential and are an important resource in economic growth. Thus, women entrepreneurs can influence positive economic growth because employment will be created, standard of living improved as income increases. Though, in Ghana, most women are in the private informal sector of the economy and do not partake in economic development and growth since they are not supported by the government and/or other support systems (Drine & Grach, 2012).

The role of women in societies has triggered a lot of controversy as well as their participation in economic activities. The argument is that, the role of women is restricted to the home and children, and should play a subordinate role in the economy and in public affairs (Amu, 2004). Besides, Leavitt (1971) contends that, the most significant role of a woman is her ability to participate in economic life and control over the property and have products she creates (Amu, 2004).

Women have always been in business, mainly in the agricultural and service sector of the economy with few ones in the manufacturing. Examples include women who have established food shops, restaurants, beauty spots and private schools mainly “crèche”.

These examples illustrate the point that women entrepreneurs are utilizing “problem-solving strategies to manage transpiring issue, deal with multiple activities, form teams, organize resources and develop organisations” (Dzisi, 2008).

Currently, women entrepreneurs are on the rise and have increased over the past decades due to structural change. The upsurge of women entrepreneurs is part of the societal, political and economic change occurring around the globe as more are in the workforce, in businesses and commencing businesses (Fielden & Davidson, 2005).

Moreover, more women are having late marriages because they are becoming more independent socially and financially. The level of women’s education was reflected in the results of the 2010 Population and Housing Census and supported by the Ghana Living Standard Survey Four (GLSS4), that showed that enrolment of females in tertiary education has decreased from 70 percent in 1960 to less than 25 percent in 2010 (Johnson & Kposowa, 2018). Moreover, more women are independent and educated as they have late marriages as they aspire for financial independence to promote their businesses (Fielden & Davidson, 2005).

2.5 Women Entrepreneurs

Not just in terms of business activities, but also in terms of customs, beliefs, culture, and religion, gender inequities and gender gaps are amplified and reinforced by customs, beliefs, culture and religion. Women in undeveloped countries patriarchal settings face larger societal impediments than the multitasking whirlpool. Family or the immediate social context has a significant impact on any form of public action, discouraging female entrepreneurship and leadership. Females are often seen as subordinates and servile to men, a social reality that is particularly prominent in

Islamic surroundings, which are defined by traditional and patriarchal communities" (Mehtap et al., 2016).

Obstacles to self-employment are exacerbated by social expectations about women's identity and principal roles-family responsibilities and domestic duties. Women are responsible for all domestic work, which is disproportionately heavy in rural locations with big family units (extended rather than nuclear), posing greater impediments to self-employment. This restriction also applies to unmarried women, as parents are concerned about their daughters' reputation and honor, particularly in the context of future marriage chances. In a society that considers the submissive nature as a woman's greatest advantage (a female's shyness and meekness), a single woman who is viewed as independent, energetic, self-sufficient, or dominant is socially-stigmatised and unable to find a mate (Chengadu & Scheepers, 2017; Okeke-Uzodike et al., 2018; Mazonde 2016; Anwar & Rashid 2012).

Nsengimana et al. (2018) argue that, religion, culture and conventions create gender gaps, focusing on how one feels to be a woman entrepreneur in a patriarchal environment. In Kigali, Rwanda, 398 women entrepreneurs participated in a study on patriarchal beliefs that hinder women from pursuing entrepreneurial jobs. "How does being a woman effect the management of your business?", was the key research topic. A questionnaire was given to all the 398 women entrepreneurs, the majority of whom had been in company for two to ten years, with 64.6 percent working in retail and 33.7 percent in services. The Statistical Package for the Social Sciences (SPSS) software was used to analyse the data. The study found that, due to family-domestic duties and worries, women entrepreneurs worked fewer hours than men; their firms were smaller than men's; they had a difficult time selecting whether or not to start a

business; and women's businesses contributed less to the country's socio-economic development. Entrepreneurship is regarded as a "man-led activity" in the Rwandese society, which is why "it is not uncommon to discover their minimal contributions to commercial activity from womenfolk" (Nsengimana et al., 2018:152). According to the study, women owned 71.3 percent of registered enterprises, compared to 28.7 percent of unregistered businesses; 79.3 percent of the 398 women entrepreneurs had 1–3 employees, while 20.7 percent had 4–30 employees. Their husbands contributed the most (39.7 percent), followed by their own savings (33.2 percent), while only 0.5 percent accepted bank loans as a source of start-up cash. The bulk of the 398 female entrepreneurs (79.1 percent) were married, and 60.2 percent were between the ages of 29 and 43. In terms of their educational attainment, 61 percent attended primary school and vocational/training, while 26.3 percent completed high school. Only 11.7 percent completed post-secondary education, with the remaining 1 percent having no formal education. They also note out that in Rwandese society, women have just recently begun to engage in entrepreneurial activities in order to supplement family income, among other things (Nsengimana et al., 2018).

A large amount of scholarship highlights the importance of entrepreneurship for empowering women, increasing family income, reducing poverty, creating jobs, and promoting economic progress. Francesca et al. (2017) researched into factors that promote female entrepreneurship in Kenya, Indonesia, Nigeria, Egypt, and South Africa, which encouraged the formation of new firms managed by women. It was found that the social media gave new chances, networking, and flexibility for women in these nations in their discussion on women in business and why women entrepreneurs and managers used it. The study, however, found that, women not only lacked basic digital skills, which are critical for success as entrepreneurs, but also

faced socio-cultural barriers relating to gender, such as the difficulty to strike a work-life balance.

In the narratives of women leaders in Africa, the Middle East and the Far East, how women overcome or rise above familial limitations, work-family conflicts and invisible social hurdles such as the glass ceiling were explored. Chengadu and Scheepers (2017) focused on the challenges women encountered in non-western societies, with a particular focus on women in leadership roles in emerging economies, particularly in the fields of engineering, accounting, consulting, law and medical. Chengadu and Scheepers explored how 50 female executives navigate their careers, the hurdles they experienced and their accomplishments, specifically how these 50 women overcame societal barriers in patriarchal societal organisations. The study found that, among other things, a supportive family, as well as encouragement and support from the immediate social context or community, facilitates women's growth.



Mazonde (2016) claims in her dissertation, which investigated culture and the self-identity of women entrepreneurs in a developing country, that family and culture could either be a barrier or an enabler of female entrepreneurship in a society where gender discrimination is prevalent. She addressed the coping techniques of women entrepreneurs in Zimbabwe who were defying conventional norms and social expectations, pointing out that there has been comparatively little research on women's entrepreneurial experiences in the developing world.

Mazonde (2016) in an attempt to gain a better understanding of female entrepreneurship from the perspective of female entrepreneurs, in terms of their subjectively constructed world, using the Social Constructivist Theory for her work.

In her research, she interviewed 43 female entrepreneurs whose enterprises had moved from the informal to the formal market. Their original identities evolved through a process of liberation unshackling or unchaining themselves from enforced patriarchal frameworks to forging new identities, according to the research. They had to balance family obligations, household tasks or jobs, and a variety of entrepreneurial activities, while relying completely on their own expertise and financial resources. Due to the favourable support of their families and communities, the female entrepreneurs were able to maintain their commitment to their businesses and prospered, according to the findings of the study. Profit was not the only factor in their success, but they also had a supportive social environment. Thus, family and culture can either hinder or promote women's economic endeavours in patriarchal settings, according to the research.

Female entrepreneurs in Africa, particularly in the sub-Saharan region, face a range of challenges today, despite their active participation as owners and/or managers of small and medium-sized businesses. Etim and Iwu's (2019) work on the continued marginalisation of female entrepreneurs in sub-Saharan Africa, claimed that, women are not seen as citizens in a country where citizenship has always been built in masculine terms.

Nambiar's (2015) dissertation, which focused on the building of "A distinct psychosocial support environment for women entrepreneurs", also looked at entrepreneurship in South Africa as a gendered phenomenon. The study found that, South Africa has failed to maximise the entrepreneurial potential of its female population, which accounts for about 52 percent of the total population, with the majority of young black African women living in slums.

Nambiar (2015) also investigated the psychological barriers and enablers for women businesses in eight towns. She interviewed 40 women entrepreneurs and five small business support organisations in eight Townships across three South African provinces, as well as five business development service providers, in a qualitative semi-structured interview. She looked for current support systems, attitudes, and behaviours that may encourage women to start businesses, as well as those that may block or prohibit it, such as a lack of self-confidence, assertiveness, ambition, and innovativeness. The study found that, the main hurdles or impediments are; (a) jealousy and a lack of community support; (b) gender-related inequities; (c) critical or discouraging husbands; (d) lack of trust in one's own abilities to run and build a business; and (e) gender discrimination not being taken seriously as women by different stakeholders, including purposeful intimidation, among others. The findings suggests that, there is a lack of understanding of the challenges that women entrepreneurs face. Friends and family support, on the other hand, is one of the most crucial success components, including emotional support, encouragement, and some commercial assistance.

Women are economically marginalised in South Africa, owning only 8 percent of small, medium and micro-sized businesses, despite the fact that they account for 40 percent of all firms. According to Okeke-Uzodike et al. (2018), 'male dominance of economic activity is pervasive and pervades most industries in South Africa (p.8). KwaZulu-Natal, one of South Africa's poorest provinces, with a population of 10.6 million people, and the country's second largest province, in terms of total population (21.3%) and economic output (16.5% of national gross value added). In the light of this, investigated the influence of various government policies and activities on women's entrepreneurship in that province, as well as the hurdles that women

entrepreneurs are faced with. Their findings indicate that a greater emphasis on small, medium, and micro-sized businesses, as well as empowerment programs, is required.

The government of South Africa places a high premium on empowering women to become entrepreneurs. According to Meyer and Mostert (2016), promoting entrepreneurship and small business development is a viable option for providing jobs. Fourteen female entrepreneurs participating in an adult entrepreneurship programme in a South African university were given questionnaires. The researcher designed a self-administered questionnaire based on a thorough literature analysis as part of the research approach. The findings revealed that, the most significant obstacles women faced were a lack of financing and the inability to define their goals. Customer service, product or service quality, and business abilities were the most important success elements.

Because of the high prevalence of unemployment, poverty, and social injustice in South Africa, Fatoki (2016) claimed that, women are heavily involved in entrepreneurship. The majority of unregistered small-scale street traders in South Africa are women who engage in a variety of economic activities that contribute to economic growth, including purchasing and selling clothes, as well as delivering services, sometimes from the sidewalks (i.e. haircuts). They don't make things, but they do supply services to clients. Small businesses and informal traders, on the other hand, have a high failure rate, around 70–80 percent fail within the first few years of operation due to lack of funding, managerial skills, a high level of crime, strict government regulations, and the inability to use ICTs to improve performance.

Fatoki's (2016) study looked at the many forms of ICTs utilised by women informal traders in South Africa, as well as the challenges they encounter, using data obtained

through structured interviews in a survey, as well as descriptive statistics and thematic analysis. The study found that, women have a high failure rate due to a lack of digital abilities. Another barrier was cost, as a result, the cell phone was the most often utilised ICT. Fatoki also mentioned that, small firms in South Africa face challenges in adopting ICTs due to lack of skills and high costs of ICT equipment, as well as lack of understanding of the potential benefits.

Ndovela (2016) analysed the idea of entrepreneurial intent in Higher Education, utilizing a sample of 250 final-year commerce students at the Durban University of Technology, in order to support the growth of entrepreneurial culture in South Africa. The study's goal was to determine the elements that influence a student's entrepreneurial intent. Gender, culture, level of economic development, and occupational identity are the characteristics that have a direct impact on skills and employability, leading to entrepreneurial ambition, according to his research. The researcher further claimed that, while South African university graduates have the essential theoretical understanding, they fall short when it comes to innovation.

The findings show a positive relationship between individual risk-taking propensity and variables such as subjective norms, perceived behavioral control, proactive personality, entrepreneurial education, and student attitude toward entrepreneurial education and intentions, according to a quantitative survey design conducted among 250 respondents (153 female students and 97 male students). According to Ndovela (2016), practitioners should use the findings to build interventions that encourage the development of an entrepreneurial culture in South Africa.

Obstacles to women's entrepreneurship are discussed in another research conducted by the Jordanian University business students. Mehtap, Caputo and Matteo (2016) appealed to the universities and the Jordanian government to place more emphasis on practical entrepreneurial education, particularly in encouraging women to play a more active role in promoting the socio-economic developing of the Jordanian economy. Gender inequality, work family conflict, lack of cash, fear of risk, lack of knowledge and accessible options, and inability to make correct evaluations were among the hurdles that potential female entrepreneurs in Jordan faced. The Jordanian economy's weakness is often regarded as a major impediment to women's entrepreneurship.

2.6 Drivers of Female Entrepreneurship

Entrepreneurship as an activity of value creation has been widely recognized to be driven by certain factors. To this end, a number of studies have explored and documented what these motivations are. With respect to female entrepreneurship, Amoroso and Link (2018) contend that, its determinants could be influenced by the macro-economic environment and governance structure in the economy. This indicates the peculiarity of the nature of female entrepreneurship as it is thought to differ from male entrepreneurship in a number of dimensions. Some of the drivers of female entrepreneurship are discussed.

Chhabra et al. (2020) provided a number of instances from a number of studies that pointed out some factors that drive female entrepreneurship from a number of countries. Factors such as making more money (Tambunan, 2009); fulfilling social relations and family needs for married female entrepreneurs in Turkey (Ufuk & Zgen, 2001); decreasing poverty and improving hostile economic conditions in Nigeria (Woldie & Adersua, 2004); and income generation, desire for independence and

autonomy in the case of Afghani women entrepreneurs (Holmen et al., 2011) are some of the motivational factors of female entrepreneurship. The social environment, culture, and governance have all been discovered to have a role in clarifying the numerous motivational differences that exist between nations (Kiggundu, 2002; Srivastava & Misra, 2017).

2.7 Challenges faced by Female Entrepreneurs

Women entrepreneurs influence the economic growth of a country by providing jobs, increase income and the standard of living through the innovation, development and provision of products that satisfy the needs of the population and in so doing, they provide them with self-satisfaction, flexibility and independence. Nonetheless, these women are faced with some obstacles before reaching their goals such as their financial and psychological independence. Female entrepreneurs differ from their male counterparts as they encounter more problems as indicted by Jalbert (2000) and Saffu and Manu (2004). Research illustrates that, men face less challenges than women, especially with finance, education and management skills. Firms owned and managed by men have more sophisticated planning compared to females, and they survive and grow from medium to large scale enterprises because men are usually literates and have access to credit facilities since the societal norms are more in tune with them (Dovi, 2006).

2.7.1 Social-Cultural Constraints

Female entrepreneurs face some challenges in socio-cultural situations in certain societies and these impede the development and growth of female's owning or operating businesses. Most females find it difficult to start and operate their businesses because they deal with their traditionally ascribed roles; mainly being at

home. Ghana, being a democratic country that exercises the free-market economy has lingering patriarchy in its system, especially where women are of concern (Amu, 2004). Having lingering patriarchy is sometimes detrimental to women's economic and social position; in that their economic and social prosperity are lower than that of men and/or is non-existent at all (Parish & Willis, 1993). This provides men with the opportunity to capture newer high-paying jobs and open their own businesses with little or no obstacles.

Contrastingly, women entrepreneurs are confronted with challenges in starting and developing their businesses because they are expected to be dependent on family members and husbands as they are to remain at home. Women are perceived to be home carers, but not perform in the growth of the economy, reducing their self-esteem as they are made to believe that they are inferior to men, and can, therefore, not stand up for themselves (Amu, 2004). Due to these ideologies on women, they have difficulties in starting, developing and growing their own businesses as they lack the motivation from the men to do so.

2.7.2 Lack of Access to Credit

Access to financial resources such as cash and assets of the business is a critical success factor of a business (Bygrave & Timmons, 1992). Obtaining financial resources such as loans or credit is one of the major problems that female entrepreneurs in Ghana combat with. Financial resources that are injected into the business are attainable from sources such as personal savings, family members, venture capital funds, government programs and banks. Though, it is mostly difficult to attain because they have different complications for the business and the owner (Dzisi, 2008). Particularly, women entrepreneurs in Ghana lack access to finance from

banks and other formal institutions due to gender-related issues as reported by the Daily Graphic (2003).

Further, they are disadvantaged in acquiring finances since women have less experience and equity than men in the business; they are discriminated against by lenders on the basis of gender, nature and/or size of the business. With banks for instance, they often provide services to large and medium-sized companies to the disadvantage of small-scale enterprises that are owned mainly by women. Women-owned businesses are generally small, preventing banks to provide them with financial resources since small-scale enterprises are regarded as riskier than large-scale ones to invest in (Verheul & Thurik, 2001). In relation to the inaccessibility of finance, women face high interest rates and huge collaterals which are needed for the acquisition and repayment of loans (Amu, 2004). For example, banks in Ghana insist on land property as collaterals, making it hard for women since the control and ownership of land is often vested with the male members of the family (Bokei-Doku, 2000).

The inaccessibility of land becomes complicated for women to open and operate their own enterprises as they only use land for agricultural purposes (Bokei-Doku, 2000). Moreover, women in Ghana do not have land as compared to males, due to customary laws that are developed traditionally by the male members of the society. The land tenure system and its administration are intertwined in a complicated web of family and tribe holdings, where land is held in trust by the leaders of the family or tribe who most often are men (Amu, 2004). Women entrepreneurs in Ghana are faced with these problems because men are seen as the natural leaders (Duncan, 2004), though in

Ghana, there are constitutional provisions protecting the rights of women as well as other groups in the society with regard to land in Article 35 (1) (Amu, 2004).

Besides, women entrepreneurs in Ghana continue to have limitations regarding finance due to high interest rates. Interest rates are high as it is an instrument used to curb inflation rates in the country. Women are very risk averse and will not take loans that have 30 percent interest on them (Dovi, 2006). Interest rates continue to rise in Ghana, and as reported on the GhanaWeb (2010), the country has one of the highest interest rates on the continent, and the second highest in the world, following Brazil (Ofosu-Appiah, 2010). For example, banks such as the Standard Chartered Bank were charging an interest of 29.5 percent on loans in the year 2010. Having such high interest rates on loans drives away entrepreneurs, especially the females since they are not high risk-takers.

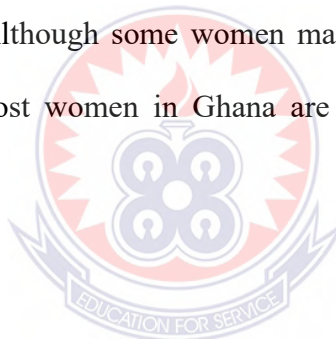
2.7.3 Lack of Education and Information

Women and men in Ghana play equal roles in the economic production of the country, however, women as compared to males, experience greater poverty, lower literacy rates, especially at the tertiary level thus have less or limited knowledge in financial literacy for book keeping (Roomi & Parrott, 2008). This is because gender has been identified in research as the major role in creating barriers; and due to limited education and financial skills, women tend not to have control over their incomes as they allow other members of the family or skilled individuals to record their finances (Dovi, 2006).

The educational level of women has increased, yet females still have high illiteracy rates compared to their male counterparts which remain significantly low. For instance, 6 in every 10 men are literate while 4 in every 10 women are literates (GSS,

2008). Due to such educational barriers, female entrepreneurs concentrate less on skill and knowledge-based industry, and this puts them in the informal private sector employment and self-employment in the informal sector (GSS, 2008). Ghana has sufficient human capital, especially with women and it requires harnessing, in which governments and parents invest in the form of education.

Low educational level impedes the growth of the business owned by women because less information is available regarding facilities that may benefit the business and themselves. Moreover, in order for women entrepreneurs to succeed economically, one needs to position herself to benefit or take advantage of the information available on new technology, existing and new markets opportunities so as to move ahead in business (Amu, 2004). Although some women may have access to certain business sensitive information, most women in Ghana are limited to most of the available information.



2.7.4 Other Constraints

Furthermore, these entrepreneurs are unable to expand because they lack coordinated support, cheap and long-term credit and sufficient access to new technologies as well; have poor infrastructure, low capacity and sometimes obstructive government policies (Dovi, 2006). Reasons such as these make about 80 percent of women-owned businesses in Ghana trapped at the “micro” level. Though they experience these issues, women become entrepreneurs to be liberated. Jalbert (2000), who focused on women entrepreneurs in the global economy observed that cultural and social traditions play an important role in determining who within the society becomes an entrepreneur.

Women entrepreneurs in Ghana are very common, but are predominantly in the informal sector because they lack technological skills, internal and external support, as well as absence of self-sustaining governmental intervention (De Groot, 2001). Besides, they often lack managerial skills and support systems, have less education, and have a lower financial literacy rate (De Geus, 2010). These affect the performance of female entrepreneurs limiting them to the informal sector including the service and manufacturing sector, such as local restaurants, salons, bakery, dress making, manufacturing of beads and local fabrics.

Moreover, female entrepreneurs in Opeikuma in Awutu Senya East Municipal, Ghana start businesses to avoid and eliminate gender, societal and generic imbalances because they become more independent, achieve job satisfaction, attain personal accomplishment and become economically self-sufficient (Jalbert, 2000). Being an entrepreneur enables individuals be it a male or female economic security.

2.8 Summary

This chapter reviewed the relevant literature as it pertains to the subject matter of this research study. In particular, it explored the concept of entrepreneurship as a tool for promoting economic and social growth in society. It further narrowed to female entrepreneurship by which the peculiar situations faced by women in their entrepreneurial engagements were explored.

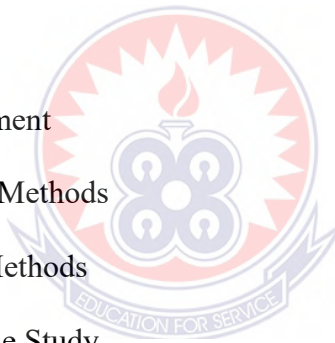
CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter covers the methodology that was adopted for the study under the following sub-topics:

- (i) Research Approach
- (ii) Research Approach
- (iii) Research Design
- (iv) Research Population
- (v) Sample and Sampling Technique
- (vi) Trustworthiness
- (vii) Research Instrument
- (viii) Data Collection Methods
- (ix) Data Analysis Methods
- (x) Limitations of the Study



3.2 Research Approach

The qualitative research approach was used for this study. In view of the Bryman (2008: 366), qualitative research places greater emphasis on the data. The research used interviews to gather information from the respondents which are analyzed thematically. The qualitative approach was selected because it tends to explore the roles and challenges of women entrepreneurs within their economic setting (Denzin & Lincoln, 1994). Characteristically, qualitative research places high premium on participants' perspectives concerning the role and challenges of women entrepreneurs in the selected area. The qualitative approach therefore limits the imposition of ideas

on participants and contributes to deeper insights into human experiences and actions (Bryman, 2008).

3.3 Research Design

The study focuses on the roles and challenges of women entrepreneurs in the Opeikuma community in the Awutu Senya East Municipality of Ghana. A descriptive case study was suitable as it allow the gathering of data in real-world context, and it took into account the political and ideological context within which the research was conducted (Cohen et al, 2003; in Lunn, 2006). It is an intensive description and analysis of a bounded system (Harper & Thompson, 2012; Bell, 2005; Mayring, 2014) used to gain an in-depth understanding of the situation and meaning for those involve. As the study was carried out in the Opeikuma community of the Awutu Senya East Municipality of Ghana, the data were used together to form one case. Several research scholars including Harper & Thompson (2012), Bell (2005) and Yin (2013) consider that case study are descriptive and heuristic and are particular to a certain context. Case studies have a more human face than other research methods, as it is strong in reality and context which enables ‘thick’ description.

3.4 Population

The population of the study consisted of the female entrepreneurs in the Opeikuma community in the Awutu Senya East Municipality. This population was selected due to the availability of various women businesses such as restaurants, salons, dressmaking shops, bakery, sachet water factory and provision shops.

3.5 Sample and Sampling Technique

A purposive sampling technique was used to sample the participants for the study because of their knowledge and expertise that made them suitable for the study

(Sarantakos, 2005). This method of sampling allows the researcher to select subjects who are relevant to the research. This method was preferred because, collecting data from all subjects that comprise the population is complex. With purposive sampling method, collecting data was not complicated because it eliminated the participants who did not meet the requirements or were not relevant to the study. This method is less time consuming and requires less research costs. However, using purposive sampling has its drawbacks. For example, the purposive sampling method creates bias because the researcher is at liberty to select certain individuals he or she likes (Sarantakos, 2005). For this research, a sample size of 15 women entrepreneurs was chosen mainly within the service sector. These included women in hairdressing businesses, dressmaking shop owners, restaurant owners, provision shop owners and bear bar owners.

3.6 Instrument for Data Collection

In the research, an interview guide was used for data collection. Such an approach provided the capacity for correcting misunderstandings by respondents and flexibility. It was flexible because the researcher was able to further ask other related questions that were not part of the interview questions. It also assisted in generating adequate responses which could not have been collected by sending out questionnaires. Additionally, the approach gave the researcher the opportunity to ask other relevant questions that were necessary answering the research questions.

3.7 Trustworthiness

Trustworthiness was pursued in this study. According to Polit and Beck (2012), trustworthiness is necessary to instill confidence in the data generated, the analysis conducted and the interpretations implied for a study. Trustworthiness also offers

credibility, vouches for the quality and relevance of the data collection tools and methods employed in the study. In this study, trustworthiness was ensured by following practices that reflect credibility, dependability, transferability and confirmability. These are discussed below.

3.7.1 Credibility

Credibility is one way of promoting trustworthiness in research which aim is to yield profoundness of quality data for the study. One way to obtain credible data or responses from research participants is to build rapport with them (Yin, 2014). With this in mind, the researcher promoted and maintained a genial ambience of friendliness during interactions with the research participants. This created a feeling of concern and genuineness and enabled for the provision of credible responses from the participants.

Silverman and Marvesti (2008) also maintain that, triangulation is a means to establishing credibility in research studies. Triangulation entails relying on multiple avenues of data collection. This could be through using multiple methods of data collection (Patton, 2002). Silverman and Marvesti (2008) define triangulation as a comparison of different methods and various sources of data. Triangulation helps to minimise biases as those methods sets have the potential to negate the weaknesses of each. The researcher relied on secondary sources of information to verify and contextualise the responses provided by the participants.

3.7.2 Dependability

Dependability is another means of ensuring trustworthiness. Dependability was adhered to. Polit and Beck (2014) indicate that, research data is dependable when such data retain their value in comparable setting. This suggests that research finding

could be repeated when conducted in different context. This is measured by the standard of which the research is conducted, analysed and presented.

Adequate documentation of the research process which was carried out such that an external researcher could replicate the findings of the study. This helped ensured that the result of the study can be depended on. Likewise, the rules and principles regarding methods of data collection were adequately adhered to. This helped ensured that other researcher who employs the indicated methods and procedure would yield similar results.

3.7.3 Transferability

Erlingsson and Brysiewicz (2013) describe transferability as the ability to apply research findings to other situations and contexts. Qualitative studies fulfill the transferability requirement when the results obtained are relatable to others who are not involved in the study and meaningful to them (Cope, 2014). The applicability of the results to other occurrences and situations confirms the transferability of the findings related to the phenomenon (Sousa, 2014). Also, transferability of the results also indicates the alternative options available to the research to apply the concepts and theories of the study to other scenarios (Elo et al., 2014). To fulfil this, I collected detailed descriptions of the roles and challenges that women faced in engaging in entrepreneurial enterprises in order to allow for a rounded appreciation of the research problem. By assessing transferability of the research findings, the appropriate sampling method, data collection and analysis techniques were adopted.

3.7.4 Confirmability

Trustworthiness of the study called for adherence to confirmability. Confirmability questions how the research findings are supported by the data collected. This is a

process to establish whether the researcher has been biased during the study. This is due to the perception that, qualitative research permits the study to employ unique perspectives. In this study, confirmability was ensured by presenting and interpreting the data collected from the participants to elicit credibility of the findings. Thus, the presented and analysed data are a reflection of the opinions and perspectives of the participants.

3.8 Data Collection Methods

The data collected for the research was mainly from primary sources, however, secondary sources of information were incorporated in the discussion of the findings. Primary data was collected from female salon business owners for the purpose of this study through interviews.

3.9 Data Analysis Methods

For data analysis, qualitative methods of analysis were employed. Because of the qualitative nature of the information for this study, thematic analysis was used where the various responses by the respondents were analysed to identify common themes that occur with their responses. The discussion in analysing the data brings into light factors that undermined and promoted female entrepreneurs in Ghana. It also helped to identify the key roles played by these set of entrepreneurs with their operational economy.

3.10 Limitations of the Study

Undertaking this study had its drawbacks, especially during data collection which involved interviewing salon owners. Firstly, acquiring secondary data from the internet was difficult because some reports, journals and books were for sale and which were very expensive. Further, certain journals and scholarly articles were

unattainable while outside the school campus. The research encountered other limitations such as the inconsistencies of some respondents when particular questions were asked because they were considered to be personal questions by them.

In addition, the time factor was a constraint because most of the appointment time was not met by the participants. This was because they were preoccupied during the interview sessions and others were not willing to take part in the study. Due to such limitations, 2 out of the 10 participants of the study declined prior to the scheduled interview dates. Finally, language was a barrier because majority of the interviewees struggled to express themselves in English since the researcher could not also speak any of the local languages.



CHAPTER FOUR

PRESENTATION, INTERPRETATION AND THE DISCUSSION OF FINDINGS

4.1 Introduction

This chapter concentrates on the presentation, interpretation and the discussion of finding. The focus of the study was to determine the roles and challenges faced by women entrepreneurs operating various businesses in the Opeikuma community in the Awutu Senya East Municipality of Ghana.

4.2 Motivations for engagement in entrepreneurship

This section answers the first objective of the study, that is, to examine women's motivation for becoming entrepreneurs in the Opeikuma community. It is necessary to understand the particular driving factors that encouraged the respondents to venture into entrepreneurship. The responses obtained were defined and categorised into two groups, and they are presented below.

4.2.1 Personal Motivations

The study found that the participants became entrepreneurs because of personal factors or motivations. The participants who owned restaurants, provision shops, sachet water businesses, hair dressing salons, event planning and decoration shops, dress making shops and cold stores informed the researcher that their love for beautiful things motivated them to begin their own businesses. For instance; VA, an interviewee and operator of a hairdressing salon at Opeikuma started her own business because she appreciated beauty, and was, therefore, inspired to make women look and feel beautiful. She had this to say:

I started this business because of my love for beautiful things. I wish to bring out the beauty in women through how they dress and present themselves. There is a certain confidence level that comes with beauty, and it is my desire to make people look and feel beautiful, especially women (Salon Owner).

In addition, most of the entrepreneurs were passionate about owning their own businesses and an interviewee had the passion to open her own business since age five. Now an owner and manager of her own dress making shop opined:

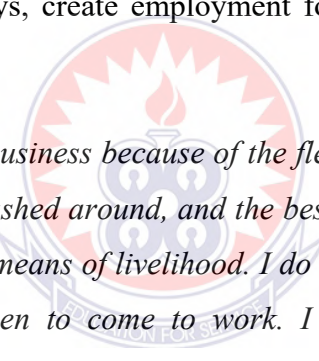
Growing up as a child from age five, I found myself attracted to dress making. I would spend most of my time sewing dresses for a doll that my mum bought for me. I would sew different styles and adorned them with beads. With that childhood passion, I grew up knowing that I wanted to engage in dress making as a profession and it has been fulfilling. (Dress making owner).

It was further found that the desire to control one's schedule and love for self-fulfilment served as reasons for some women to own a business, as was mentioned by most of the respondents. Women, especially those in Ghana are driven by self-fulfilment and achievement because in the Ghanaian society women are given little recognition for their accomplishments and abilities. This pushes them to create their own self-respect by being innovative and creatively influencing the growth of the economy as they create opportunities.

Thus, entrepreneurship, to most of the business owners provides opportunity to uncover new sense of accomplishments in assisting themselves rather than to depend solely on men. This was reiterated by the comment made by Gifty:

You cannot sit and expect your husband to do everything for you. As a lady, you have to get up and do something for yourself and make your family proud. This is what shows you are a lady indeed (Sachet Water Business Owner).

In addition, most female entrepreneurs involved in the study run their own businesses because of the flexible hours and the favorable working conditions they enjoy by working for themselves. Working for one's self as noted by most of them gives them flexibility because it is up to them to decide the number of hours to work in a day or week. It also gives them space as they call their "own time". Thus, flexibility to female entrepreneurs is paramount as it provides an environment in which they have control of where to work, how to work and when to work, giving them the ability to respond to the needs of their families. Thus, this enables them to balance their family responsibilities with work. Apart from time and space flexibility, it also provides these women with the sense of self-attainment and satisfaction because they earn income in respectable ways, create employment for other women under favourable conditions. One said:



I had to start this business because of the flexibility it offered me. I personally do not like to be pushed around, and the best way to have control over my life is to have my own means of livelihood. I do my work at my own time and pace and decide on when to come to work. I find fulfilment in what I do (A provision shop owner).

Besides, these businesses are owned by women believing that they are offering unique services that other business owners are not offering. For example, the salon owners interviewed are women who established their businesses, believing that as professional beauticians they are entitled to 'utilise their talents' by satisfying the taste of the female population who cherish beauty.

One participant said:

I started this business when there were few hairdressers here. I learnt hairdressing in Accra, and I offer one of the best services here. There is no hairstyle that I cannot do. You just have to imagine how you want to look and

I will do it to your satisfaction. It is my talent and I have to utilise it to promote the beauty of women here. (Salon Owner)

This study has found that most women entrepreneurs have personal motivation as the driving force to engage in their various business ventures. These include the desire to provide satisfaction, and the desire to provide employment to people to support their families financially.

4.2.2 Financial Motivation

Some of the women entrepreneurs identified financial motivation as the reason why they started their businesses. Interestingly, among all the participants, financial motivation was identified as a major reason for the interviewees to start their businesses.

Thus, one reason that was found to have motivated the women entrepreneurs to commence their businesses was as a result of the financial rewards associated with running their own businesses. Nowadays, more women are the bread winners of their households due to a number of reasons, including divorce and separation, in which they are the only parent that provides for the household. (Dzisi, 2008) For instance the man may father different children from different wives without economic support; and it the responsibility of the women to care for the family, thus becoming the primary provider of the household. (Dzisi, 2008). Due to such issues and circumstances that are common in Africa, women start their businesses, enabling them to provide for themselves and their families. A provision shop owner had this to say:

My previous work did not give me enough money, so I decided to operate a provision shop to make enough money to sustain myself and my family and since I started, people always patronise my goods so I am encouraged to

always come to work because I make more money than before (Provision Shop Owner).

One of the participants also responded as follows:

As you well know, one cannot live in this country without earning some form of income. You have to eat, drink, dress, take care of your children and a whole lot of other responsibilities. You cannot do all these without money, therefore, as a person I need to engage in an activity that will give me enough money to survive. I decided to learn bread making after SHS because my results were not very good and my parents did not have enough money for me to register and write WASSCE again. I have not regretted learning this trade because I am now able to take care of my needs and the needs of my family (Bakery Owner).

Although these women encounter certain obstacles during and after the process of starting their business, they are still determined to become entrepreneurs to improve their self-esteem and economic status in the Ghanaian society.

Also, some women acknowledge that, the financial reasons for starting their businesses were because their previous employment “insufficiently” paid them which made it difficult to provide the basic necessities of life, hence the reasons to own and operate their own business as it financially assists them to afford the necessities of life. One woman had this to say:

After school, I served as a waitress but was not sufficiently paid. So, I saved the little I made from there, and later enrolled as an apprenticeship in event planning and decoration. Now, I have my own shop and I earn far more than I used to when I was a waitress (Beer Bar Operator).

As has been presented and discussed, the findings from this study on their motivation from venturing into entrepreneurship by the respondents are found to be in agreement with a study by Dzisi (2008), who indicated that financial and personal motivations

are some of the reasons why women start their business and the researcher agrees with Dzisi because through the interviews, most of the women mentioned the financial rewards and flexibility as motivational factors to start their own businesses.

4.3 The Role of Women Entrepreneurs in the Development of the Opeikuma Community

This section deals with the second specific objective of assessing the role of women entrepreneurs in the development of Opeikuma in the Awutu Senya East Municipality. The study found that the female entrepreneurs in the Opeikuma community play very important roles in the socio-economic development of the community and they are discussed below.

4.3.1. Provision of Employment

An important role that was found to be contributed by the women entrepreneurs to the economic development of the study area was the provision of employment. As establishments that operate by requiring more hands, these group of entrepreneurs had apprentices and employees to work with in their enterprises. They provide employment opportunities to people. The study showed that the least number of employees or apprentices employed by these women was four, with the maximum being twelve. This shows the important role of women entrepreneurs in serving as means through which individuals, mostly females secure jobs in the Opeikuma community.

4.3.2 Support for their Families

In addition to the provision of employment the study found that the participants also provided various form of support for their families. On the kind of support they provided, they mentioned teaming up with their husbands to finance their children's

education, build family houses for secured accommodation, assist in taking care of the daily needs of the family, provide the needs of individual members and the general needs of the family, among others.

One participant said:

Being an entrepreneur has not benefitted me alone, but it has been a blessing to me and the entire family. When my husband lost his job, we did not feel the effect because, through the income I earn from my shop, my family was able to live a normal life. I was able to pay our children's school fees and also provide all the family needs for several months before he was employed again.

Another participant also had this to share:

With the income from my enterprise, I support my husband to manage our family. It's through my assistance that we were able to start and complete our family house. In addition to that, I support him in many other ways to keep the family going.

The above show the support that the women entrepreneurs offer to their families. For example providing the needs of family members and also assisting their husbands financially.

4.3.3 Support for other Families

The women entrepreneurs also mentioned the assistance they offer to other families to lessen the financial burden they encounter. One participant said:

Sometimes, I pay the school fees of students who are not my biological children. They may be my children's friends or may be living at the same neighbourhood with us, and once it gets to my attention that they are in financial distress, I make the necessary arrangement to pay their school fees and also buy them some provisions. I also give them some pocket money.

One participant also noted:

I have been supporting an old woman in my neighborhood with items such as rice, soap and cooking oil every month. I have done this for the past three years. Occasionally, I give her some amount of money and cloths.

Women entrepreneurs in the Opeikuma community provide support for their extended family members and other people they have taken as a family but are not blood-related. They lessen their financial burdens by paying the school fees of their wards and providing them with food items.

4.3.4 Contribution towards the Community's Development

As entrepreneurs in the Opeikuma community, the women have constituted themselves into an association and according to them, they make donations annually to support projects that are executed in the community.

One woman intimated:

As a group, we made a donation of a hundred bags of cement to the unit committee in our Electoral Area towards the construction of a clinic last February. I, also remember that, during the peak of the COVID 19 pandemic, we mobilised some resources as a group and purchased some quantities of PPE, and donated to the Opeikuma Community Clinic.

Another respondent shared this:

As a group, we support the community either jointly or individually, and we do that every year, or as and when we are appealed to. We give support to groups and individuals who approach us for assistance. For example, last year, we made donations of assorted goods including rice, sugar, milk, boxes of bottled water and an amount of money to the only orphanage home in this community.

The women entrepreneurs in Opeikuma have formed an association where they support on-going community projects such as schools, clinics, KVIP's. They also support orphanages and individuals in need.

4.3.5 Payment of Taxes

As entrepreneurs, one important role they play individually is the payment of taxes. The study found that, the participants pay two forms of tax. First of all, individual members pay taxes yearly to the Ghana Revenue Authority, through the Internal Revenue Service, and secondly, to the Awutu Senya East Municipal Assembly. Thus, they contribute to the development of the Municipality by helping to fund the Municipal Assembly's development programme. In addition, the taxes they pay to the Ghana Revenue Authority are used to support Ghana's development.

One participant commented:

My colleagues and I pay taxes to the Awutu Senya Municipal Assembly, and this goes a long way to support the municipality's development. This helps in the provision of street lights, furniture for our school children and also provides security in our community.

Another participant noted:

In addition to the taxes, our members pay to the Ghana Revenue Authority, we also pay the E-Levy since most of our members make payments through their MOMO accounts. We, therefore, support the country's development, apart from supporting our District's development.

Apart from supporting the Opeikuma community through the group formed, women entrepreneurs also pay taxes to the Ghana Revenue Authority and the Municipal Assembly which aids in the development of the community.

4.4 The Challenges faced by Female Entrepreneurs in the Opeikuma Township

This section tackles the third objective of the study, that is, to identify the peculiar challenges faced by women entrepreneurs at Opeikuma. The respondents were asked to state the challenges faced by their enterprises or the challenges they face in running the businesses. In response to this, a number of challenges were mentioned by the participants, and these have been put into four main categories, namely poor access to credit, land access challenges, running cost challenges and challenges related to getting assistance from the government and other organisations.

4.4.1 Poor access to credit

The challenge of access to credit for business start-up has been a major hurdle for most individuals with burgeoning interests to start their own businesses and not only for women (Adusei, 2019). However, there appears to be a particular challenge that women, in general, face in their bid to secure financial support to start and expand their businesses (Isaga, 2018). Access to credit is a very essential factor that could determine the rate of growth and success of a business endeavor because it serves as the capital to start the business and supports the business to run until it can sustain itself.

With respect to the challenge of credit access for women entrepreneurs, the respondents indicated that, they relied on their personal savings and assistance from family members than seeking loans and other credit facilities. According to them, their preference for depending on personal savings instead of accessing loans was due to the bureaucratic and cumbersome process of obtaining credit facilities from these institutions. They, therefore preferred to stay away from using them as avenues for obtaining funds to support their entrepreneurial aspirations.

No, I didn't seek for a loan from the banks. I used my savings and also relied on the support from my relatives to set up my business. Seeking credit facility from the bank is not easy, especially for a non-formal worker such as me. Besides, they will want you to make monthly payments that I might not be able to afford because my business was a new one (Cold Store Owner).

The findings as obtained from most of the interview responses indicated that, access to loans or credit from banks was burdensome, and some of the respondents who tried to access loans from the banks had to abandon or withdraw their applications as a result of the bureaucratic procedures involved in obtaining loans or credit from them. In some instances, the applicants were informed that, they did not meet the minimum requirements to obtain loans. One of the respondents indicated that, she was informed that she could not be offered a loan because she had not saved enough money with her bank to warrant a loan. She said:

I tried getting a loan from one of the banks. I thought I only had to have an account with the bank. My application was rejected on the grounds that, I had not been a client of the bank for a defined period of time, and did not have enough savings in my account too.

In view of the above, some of the women entrepreneurs had to use other means of finance such as personal savings to start and grow their businesses because obtaining credit from banks was very complex. Female entrepreneurs in the studied sample had access to finance mostly from personal savings and contributions from family members as well as friends and clients. This was the clear case for one of the respondents who said:

I used my personal savings accumulated over more than three years to start and expand my business as well as the contribution made by my favorite customer who I see as an elder sister. Her financial support helped me to grow my shop after I had started it.

Again, some of the respondents indicated that they did not even attempt to obtain credit from any financial institution due to the high rate of interest she was asked to pay when offered a loan. To them, it was better to use other means such as savings and assistance from other sources than to apply to the banks for loans.

A cold store owner said:

We were not interested in obtaining loans from financial institutions because of the high interest rates charged by these institutions, especially the commercial banks.

These two situations of high interest rates and complex loan application processes are some of the peculiar challenges that women encounter as they attempt to acquire credit facilities to start and run their entrepreneurial enterprises. As noted from the responses, these challenges are so limiting that most of the respondents had made the decision not to consider them as an option for seeking financial support for their businesses. This goes a long way to prevent them from having the necessary resources to expand their businesses, grow and make sufficient economic impact in the society.

4.4.2 Human Resource Challenges

At the growth phase of any business, the owners have human capital problems, mainly management and technical skills and the hiring and training of other staff. Business owners tend to organise and control the major affairs of the business while their managers are responsible for the day-to-day activities, though the women entrepreneurs may lack certain managerial skills because they could inappropriately interact with customers and potential customers. From the interviews, all the respondents acknowledged the negative behaviors and attitudes of some of their employees towards their customers. This adds as a problem to the female entrepreneur

because of the attitudes their employees exhibit towards their customers, and which negatively affect their enterprises.

Moreover, through the interviews, almost all the respondents mentioned that, the hiring and training of competent staff pose a challenge to them. According to them, hiring of staff is complicated because the required skills needed from the potential employee may not be met. This is time consuming as the owner undergoes the necessary procedure to hire a staff.

Moreover, training individuals that meet the requirements of the enterprise is expensive. Training of staff is significant in order to have management and technical knowledge of the enterprise in which they are working. However, training the staff has its disadvantages because some of them leave the business and open theirs after being trained. Sometimes, they attract the customers of the previous business to theirs.

Regina's Fashion shop is an example of a dress maker that attracted several customers to patronize her services because the customers prefer her skills to the fashion home where she worked previously. Some of them leave the business of their trainers unannounced after becoming competent in their trade of learning. One shop owner had this to say:

One of the problems experienced is the unwelcoming attitude of some of my employees and apprentices. They did not understand customer services, thus how to pamper and make customers feel happy and welcome. Some of them spoke rudely which made some customers offended and stopped coming to my shop. I would not let them create a bad name for my business. So I dismissed one of my apprentices after I complained about how she misbehaved towards my customers, but would not stop her misbehavior (A Fashion shop owner).

The study revealed that training and employing competent staff is a big challenge to these business owners. Most of the staff turns out to be thieves, untrustworthy and disrespectful. These behaviours tend to affect businesses negatively.

4.4.3 Poor Access to Land and High Rent

Information regarding access to land by the study participants, was interesting. Most of the respondents interviewed indicated that the land space that accommodates their businesses were mostly gifts from family members and relatives. This suggests that the issue of acquisition of space to establish businesses by the sampled respondents was not much a challenge. For example, two respondents had the lands accommodating their businesses given to them as gifts from members of their families after a small token was paid to the owners. However, the other business owners were renting the spaces accommodating their businesses. One respondent shared this:

This space on which my store is located is a family land. I did not have to pay for it because my family owners a number of lands here. When I was ready to start my business, my father informed the family head and I was asked to indicate the site from my shop. After choosing this place, I was asked to pay a token to the elders (A restaurant operator).

A salon owner maintained:

I rented this place because it is within the central business district of the community, with a lot of people moving around this place, and this makes business very good. I could have gotten a free land to start my business, but it is far from here, and not yet developed. So, the only choice I had was to rent this place. I pay renewal fees every year.

The cost of rent in Opeikuma in the Awutu Senya East Municipal, Ghana, is very expensive making, it hard for salon owners who pay for rent. From the interviews, few of the entrepreneurs complained about the rent as it affects them because they

also make other expenses such as maintenance and billings for water and electricity which they frequently use to facilitate the services they are providing.

One of our challenges is the rent here, it is high but you do not have a choice than to pay. Then comes the cost of electricity and water. The water supply is not even regular. We make money though, but we use a large part of it to settle bills and buy items we use to work. The prices of these things are quite high now due to the general level of inflation in the country (Provision Shop Owner).

Through the study, it was identified that some female entrepreneurs had easy access to land and space to house their businesses. Others also face problems such as high rents which end up becoming difficult to afford. Some women entrepreneurs end up losing their space to the highest bidders.

4.4.4 High Taxes

The taxes on some of our products are high and this influences retailers and wholesalers to increase the prices charged on most products sold to the Ghanaian populace. The increase in tariffs which leads to an increase in prices affects some of the business owners who purchase their products from these retailers and wholesalers whose prices are significantly high for the benefit of making a profit. Due to the high prices charged, some salon owners, for example find it difficult to purchase some of their products such as hair pieces, combs, hair crèmes and relaxer and electrical instruments such as the hair heater. Furthermore, this influences the prices of the services being delivered to the customers, by increasing the prices they charge.

4.4.5 Lack of Government or Municipal Assembly Support

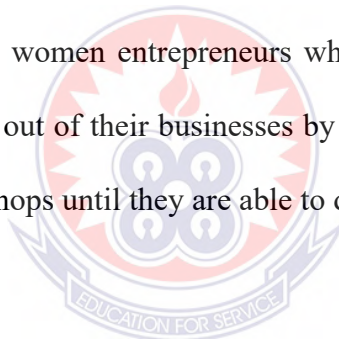
The women entrepreneurs in the Opeikuma community said that, the Municipal Assembly charged them high taxes and did not allow any grace period when the time

to pay elapse. They also mentioned that the government did not give loans as start-ups for women who wanted to venture into entrepreneurship, thus affecting a number of women who would like to establish their own businesses. Those who have established their businesses in premises owned by the Municipal Assembly are also charged high rent and yet the facilities provided are sub-standard.

One of the interviewees said:

About a year ago, I had health issues which affected my finances and because of that I could not pay my tax to the municipal Assembly. The staff from the Municipal Assembly came and locked up my shop and kept me out of business for almost two weeks until I was able to pay. They are not considerate with us at all (A Beer bar owner).

The study revealed that, women entrepreneurs who are not able to afford the high taxes on time are forced out of their businesses by the municipal assembly. They do this by closing up their shops until they are able to do so.



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter focuses on the summary, conclusions and recommendations of the study.

5.2 Summary

5.2.1 Research Objectives

The aim of this study was to determine the role and challenges of female entrepreneurs in contributing to the economic growth at Opeikuma in the Awutu Senya East Municipality. The objectives of the study were to:

1. examine the women's motivation for becoming entrepreneurs in the Opeikuma community.
2. determine the role of women entrepreneurs in the development of the Opeikuma community.
3. assess the challenges faced by female entrepreneurs in the Opeikuma community.
4. suggest solutions to the challenges faced by female entrepreneurs in the Opeikuma community.

5.2.2 Research Procedure

The research was aimed at assessing the role played by female entrepreneurs in contributing to the economic development of Opeikuma and the challenges they encountered. A purposive sampling method was adopted to fifteen participants, comprising of the of the respondents making them suitable for the study. This method of sampling allowed the researcher to select the participants who were relevant to the research. With the purposive sampling method, collecting data was easier because it

eliminated the respondents who did not meet the requirement or were not relevant to the study.

A sample size of 15 women entrepreneurs was selected consisting of hair dressing salon owners, provision owners, baking shop owners, cold store owners, beer bar owners, dress making business owners, sachet water business owner, restaurant owner. An interview guide was employed for data collection and data collected was analysed thematically.

5.2.3 Major Findings

The major findings of the study include the following:

- (i) The study revealed that, two main factors motivated the women to start their own businesses as entrepreneurs. These were personal and financial motivations.
- (ii) The study found that, as part of their roles as entrepreneurs, also contributed to the socio-economic development of the Opeikuma community.
- (iii) Socially, the role of these female entrepreneurs in this study is their ability to improve the living standards of not only themselves as individuals and their families, the employees who work with them. Through all these, female entrepreneurs are great agents in promoting a balanced regional development since they contribute to preventing the migration of work force from the study area to other parts of the country or beyond.
- (iv) The study found that female entrepreneurs in the Opeikuma community did not have access to credit, quality human resources as well as paid high taxes to the Municipal Assembly and the Central government as well as high prices of other essential items needed for the smooth running of their businesses.

- (v) The study also found out that the following steps can be taken by these women entrepreneurs to address most of the challenges they face.
- a. They should take advantage of micro credit facilities to expand their businesses.
 - b. Banks can offer special loans with low interest to these entrepreneurs.
 - c. Non-Governmental organizations (NGOs) in connection with women empowerment can offer various assistance to these women to help them succeed.

5.4 Conclusions

After the study, one can confidently say that women entrepreneurs play a lot of roles in the development of the Opeikuma community in the Awutu-Senya East municipality. Some of these roles include the provision of specific needs and services of people in Opeikuma, provision of employment and job training to people, supporting their family members and other members in the community with money and food items and also, by helping the municipal assembly to fund their projects.

The study also concluded that, women entrepreneurs in the Opeikuma community face a lot of challenges in their businesses. Among these challenges are inadequate finance, high taxes and high rent. It will be beneficial if the government as well as non-governmental organizations (NGOs) come to the aid of these women entrepreneurs in order to support them and increase their contribution to the socio-economic development of the Opeikuma community.

5.4 Recommendations

Based on the findings and conclusions of the study, the following recommendations are made:

- (i) It is recommended that the female entrepreneurs make good use of a number of opportunities that can help them boost their businesses. These include taking advantage of the microcredit facilities available in the area to expand their businesses or even venture into other types of businesses as a means of income diversification.
- (ii) It was found from the study that the respondents tend to have some form of negative perception towards engaging with financial institutions. These could be due to the past experiences some of them might have had. However, these institutions are in existence to provide support for businesses. Microcredit facilities are available to the various communities at Opeikuma. These facilities are affordable and reachable because of the charges and location. For example, microcredit and “susu” services neither charge high interest nor demand for collaterals such as land for the loans they provide to borrowers. Hence, female entrepreneurs should also take advantage of these non-traditional lending sources to have access to more avenues of obtaining loans to expand their businesses.
- (iii) Additionally, banks should institute special loan package for female entrepreneurs within the micro, small and medium scale enterprises in order to increase their access to credit with low interest rates.
- (iv) Again, it is recommended that there is the need for more awareness creation, regarding network affiliations such as the women’s associations in the country. Yearly, the female entrepreneur’s business owners should have

programs to interact with each other and display their products and services in which different Non-governmental (NGOs) and government organizations take part. With these annual events, women associations that seek to empower women should use these opportunities to educate women entrepreneurs about the various ways to form networks and secure assistance from such institutions as NGOs.

- (v) The Ministry of Women, Children and Social Protection as well as Non-Governmental Organizations should organize workshops and seminars for women entrepreneurs on how to successfully manage their businesses.



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APPENDIX A

Interview Guide for female entrepreneurs who own different businesses within Opeikuma in Awutu Senya East Municipality, Ghana

1. Have you formally worked before?
2. Were you paid well in your previous employment? Were you satisfied with your position at work? Did you encounter any discrimination or harassment at work?
3. What motivated you to start your business? Is it still a factor?
4. Why do you prefer self-employment over being employed by someone else?
5. How did you start the business?
6. In starting your business, did you receive assistance from professionals, government or relatives? What help did they offer and are you still receiving help from any other persons?
7. How were you able to have access to capital and other resources such as land? Was it through relatives, the bank, microcredit facilities or by yourself?
8. Was it difficult in obtaining financial capital and other resources?
9. If yes, what are the reasons?
10. Are you aware of governmental organisations and women's organisations that provide information services and assistance to SMEs?
11. Are you in any women business organisations? If yes, what benefit do you receive from them? Or how have they benefitted you and your business?
12. What problems have you faced in starting up the business? Which of these problems still recur? Which of these have reduced?
13. What problems do you face as a woman in business? Which of these problems are still difficult?

14. Do you feel that the environment to support entrepreneurs in the Opeikuma township is:

- (i) Not favourable
- (ii) Favourable
- (iii) Very favourable
- (iv) Mostly favourable

15. Please tell me about yourself. What is your educational qualification?



APPENDIX B

List of Interviewees who own their businesses in the Opeikuma township.

1. Salon Owner
2. Dress Making Shop Owner
3. Restaurant Owner
4. Sachet Water Business Owner
5. Provision Shop Owner
6. Salon Owner
7. Provision Shop Owner
8. Bakery Owner
9. Event Planning and Decoration Business Owner
10. Beer Bar Owner
11. Cold Store Owner
12. Fashion Shop Owner
13. Beer Bar Owner
14. Cold Store Owner
15. Bakery Owner

