



**TECHNIUM**  
**SOCIAL SCIENCES JOURNAL**

**Vol. 23, 2021**

# **A new decade for social changes**

**[www.techniumscience.com](http://www.techniumscience.com)**

ISSN 2668-7798



9 772668 779000

## **Socio-Cultural Factors Affecting the Performance of Women Entrepreneurs in Adaklu Waya in the Volta Region of Ghana**

**Richard Senna, Dela Eyaakor Enuameh Agbolosoo**

Evangelical Presbyterian University College, P. O. Box HP 678, Ho - Ghana

[michael.dabi@epuc.edu.gh](mailto:michael.dabi@epuc.edu.gh)

**Abstract.** Female entrepreneurs have been observed to contribute to nations' economic progress in recent years, particularly in rural regions, with a large proportion of SMEs in Ghana held by women. Unfortunately, the contribution of female entrepreneurs to economic progress has been under-reported and, to some extent, overlooked for decades. Part of the explanation is that most female entrepreneurs labor in the informal market, which is fraught with difficulties. The purpose of this study was to determine the socioeconomic elements that influence the performance of female entrepreneurs in Adaklu Waya, a rural town in Ghana's Volta Region. The data was collected from 40 female entrepreneurs in the Adaklu Waya neighborhood utilizing a mixed method approach that included surveys and face-to-face interviews. The study discovered a number of societal and cultural barriers that prevent women from starting small businesses. Age, educational level, marital status, family size, lack of experience, male dominance, household roles and expectations, childbearing roles, and the patriarchal nature of society were among the major social and cultural constraints limiting women's development and success as entrepreneurs, according to respondents. The study's findings, as well as others, have policy implications for female entrepreneurship. As a result, there is a call for coordinated policies to address these challenges, such as the development of specific women-centered policies and programs to cater for and ensure women's entrepreneurial development, the inclusion of entrepreneurship and innovation in the formal educational curriculum in schools, and the creation of specific credit programs for women entrepreneurs by financial institutions. Furthermore, societal negative perceptions regarding successful women in business must be dispelled. These would aid in encouraging and promoting female entrepreneurship, allowing this crucial demographic to become catalysts for job creation, poverty reduction, and socioeconomic growth.

**Keywords.** entrepreneurship, performance

### **1.0 Introduction**

Entrepreneurship is a critical driver of social and economic progress. Entrepreneurial activities generate ideas, which serve as the foundation for wealth creation and development. Women are an important demographic with a lot to contribute in terms of wealth generation at the local level. Female entrepreneurs are critical to Ghana's economy, and they represent an enormous amount of untapped potential that, if properly harnessed, may benefit the country. However, in other parts of the informal sector, such as small-scale farming, hairdressing, food processing restaurants, beauty companies, light manufacturing such as textiles and clothing, and arts and crafts, this potential is still overlooked.

The National Board for Small Scale Industries (NBSSI) in Ghana is primarily responsible for providing supervision, training, and advisory services to entrepreneurs and Small and Medium Enterprises (SMEs) in order to help them realize their full potential and become more dynamic and successful. The NBSSI has given many training programs for these small-scale firms over the years, with the support of the Ministry of Trade and Industry, to equip them with the necessary information and skills to improve their effectiveness and efficiency (NBSSI, 2013).

Despite the efforts of the NBSSI and other related organizations such as NGOs, female entrepreneurs continue to confront a number of social and cultural hurdles. According to a 2014 UNIDO report, female entrepreneurs in particular still face unique challenges in beginning and operating their firms. These difficulties lead to poor profits and the easy closure of their firms, despite the fact that they make a major contribution to both the local and national economy. As a result, their local communities and the country are unable to fully benefit from the entrepreneurial potential of this portion of the population. Female entrepreneurs face numerous hurdles, according to certain research (e.g., Gemechis, 2007 and ILO, 2009), making it difficult for women to contribute significantly to the poverty reduction agenda.

Ghana is a developing country, so all of its resources must be put to good use in order to achieve much-needed growth. In light of this, women's vital contributions in national development cannot be overlooked. In this regard, it's vital to analyze all of the social and cultural barriers that impede women from participating fully in the national development agenda. In their daily lives, women encounter considerable hurdles. Women are increasingly being pushed to combine their duties at home as moms, spouses, and homemakers with their outside occupations. As if this wasn't difficult enough, a woman's job is complicated by the existence or absence of regulations aimed at improving her situation.

Female entrepreneurs in Adaklu Waya engage in a variety of business ventures to support their families. The majority of these businesses are very tiny in scale. According to the 2010 People and Housing Census, the private informal sector employs 93.9 percent of the population in the Adaklu District, where the majority of female entrepreneurs' work. As a result, the importance of female entrepreneurs in local and, by extension, national development cannot be overstated.

As a result, this research is timely because it aims to shed light on some of the social and cultural factors that stifle women entrepreneurs' growth and performance in the study area, allowing for the development of appropriate programs and policies to help women achieve their full potential for themselves and the country. For these reasons, the purpose of this paper is to critically examine the socio-cultural constraints faced by female entrepreneurs in small-scale businesses in the Adaklu Waya District of Ghana's Volta Region, and to propose workable solutions to help these female entrepreneurs realize their full potential for communal and national development.

## **2.0 Literature Review**

### **2.1 Demographic/Personal Characteristics of Women Entrepreneurs**

Every company's principal purpose is to run its operations as efficiently as possible. As a result, it's critical to pinpoint the aspects that contribute to a company's success. Many studies have shown that a variety of elements have an impact on a company's performance. However, it is critical to explore the impact of demographic and personal traits of entrepreneurs on the performance of their businesses, as well as to propose a new theoretical framework in this regard.

It is necessary to analyze the factors that lead to the success of a business in order to comprehend the many dynamics of entrepreneurial activity among women. The socioeconomic condition of a society is inextricably linked to the advancement and development of each individual in that society. This rule applies to the community of female entrepreneurs as well. It is critical to shed light on their socioeconomic characteristics in the region in this context. The establishment and expansion of women's entrepreneurial activity is heavily influenced by their socioeconomic condition.

How varied entrepreneurial activities among women lead to their entrepreneurial development is determined by demographic and personal aspects. These characteristics are made up of a variety of factors such as age, occupation, family size and structure, marital status, educational standards, involvement and job experience, and family income through entrepreneurial and related activities.

Many studies have shown the importance of socio-cultural elements in the development of new firms (Aldrich and Zimmer, 1986). Personal and economic considerations play a significant role in determining the entrepreneurial behavior of new entrepreneurs, ranging from self-employment to developing corporations (Wennekers et al., 2005). However, aside from economic characteristics, few studies show that entrepreneurial variations are better understood when the social environment in which the firm is formed is taken into account, because entrepreneurship is viewed as a social phenomenon (Stevaert, 2007). Women's demographic features influence their entrepreneurial behavior as well. Numerous studies have highlighted the impact of demographic factors such as an entrepreneur's age, religion, gender, experience, history, and education on their entrepreneurial behaviors and firm performance (Welmilla et al., 2011).

It is crucial to note that different features characterize women entrepreneurs in different regions, which are influenced by socio-demographic variables and attitudes, according to Joachim Wagner and Rolf Sternberg (2004). Females that are forceful, innovative, restless, and venturesome, for example, are more likely to start firms, according to Krueger (2000). Women with entrepreneurial characteristics have past work experience, confidence in their abilities, and managerial capabilities (Lee-Gosslin and Gris   1990). Further characteristics identified by Thomas Zimmerer and Norman M. Scarborough (2007) include a sense of responsibility, a preference for a moderate risk, confidence in their ability, high levels of optimism and energy, a desire for immediate feedback, future orientation, organizational skills, and a high level of commitment. Entrepreneurs in Saudi Arabia, according to Skoko (2012), are younger, better educated, and wealthier than the overall population.

This strategy enables women to more successfully balance competing demands of paid and unpaid employment, ensuring their obligation to both work and family life (Walker et al. 2008). In a different path, Hanifa Itani et al. (2009) claim that female entrepreneurs in the United Arab Emirates launch their own enterprises to escape domestic and labor market subjugation.

## **2.2 Socio-cultural factors and Female Entrepreneurship**

Entrepreneurship is widely recognized as a crucial part of economic dynamism and is an important generator of economic growth, productivity, innovation, and employment. The crucial issue of entrepreneurship is transforming ideas into business prospects. History indicates that pragmatic people who are enterprising and imaginative, able to seize chances and willing to take risks have made substantial contributions to economic advancement (Hisrich, 2005). Entrepreneurship and entrepreneurial culture have long been undervalued in terms of economic and social growth. However, it has been clear through time that entrepreneurship does really contribute to economic development.

Nonetheless, men owned a large number of businesses (ILO, 2006). In other words, women-owned enterprises were uncommon over the world, particularly in underdeveloped nations like Ghana. Women in the poor world, according to Mumuni et al (2018), work long hours on a range of duties with little time for leisure and minimal control over productive resources due to ownership in some regions of the world. Adriana (1997) also mentioned women's various duties, implying that they are often expected to care for the home and family, which obstructs their advancement in careers outside the home. This has ramifications for the success or failure of women's business ventures. She went on to say that Ghana's current social standards have an impact on women-owned enterprises' ability to operate and grow in a male-dominated commercial climate. Women entrepreneurs, particularly in Africa, continue to confront socio-cultural barriers, and their contributions to household budgets are rarely recognized and quantified, despite their vital efforts.

### **2.2.1 Female Entrepreneurship in Ghana**

Women's entrepreneurship is a relatively new concept and activity. Since Ghana's independence, few women have entered the business world, and as a result, little is known about women's entrepreneurship in both practice and research, focusing solely on men. Women's entrepreneurship and women-owned and run businesses are only recently being discussed scientifically.

In recent years, there has been a heated debate about women's roles in society, particularly their economic participation. Some argue that increasing women's participation in all spheres of economic and social activities will have an impact on their biological and cultural roles, while others argue that a woman's social status is inextricably linked to her economic and social participation, and that sex biology does not confine women to the home (Amu, 2004). Entrepreneurial activities, according to Mathew (2010, quoted in Belwal & Belwal, 2014), are vital for the creation of jobs and the decrease of poverty, unemployment, and migration in developing nations, particularly those in transition.

The most crucial indication to a woman's standing anyplace in the world, according to Leavitt (1971), is her degree of participation in economic life and control over property and the product she creates. Every known society divides and specializes labor tasks to some extent in order to improve efficiency and aid survival, and this division of labor has been done along sex lines, with men carrying out tasks that take them outside the home and women largely restricted to homecare, childbearing, and childrearing. Women are stereotyped as patient, reliant, and submissive, and their labor is seen as mundane and repetitious. In truth, women are born mothers, and motherhood, one of the few things that women excel at, provides them with the most joy and true fulfillment (Deckard, 1983, cited in Amu, 2004). Indeed, according to a common Swahili saying, "if the hours are long enough and the remuneration is low enough, someone will declare it's women's labor." Women's work in the house and beyond the home, and hence women's contribution to the economic well-being of the home and society, have been marginalized by these types of beliefs and ideologies.

Fortunately, or unfortunately, women's roles and participation in economic activity have been defined and shaped along biological and cultural lines in Ghana and other African countries, and women have made significant strides in all aspects of the Ghanaian economy, particularly in the agricultural and service sectors. More Ghanaian women are now working outside the home and are being pushed to combine their labor at home as housewives with their career outside the home.

Despite the fact that we see a lot more women in business, current studies suggest that the majority of them work in Micro and Small Businesses (MSEs). According to the Ghana



Statistical Survey of 2002, 85 percent of women work in the private sector, compared to 75 percent of their male counterparts (Dzisi, 2008). Jalbert (1999c) also discovered that about 70% of micro, small, and medium businesses are owned and controlled by women.

Encouragement, education, and family support, according to Gerard McElwee and Rahma Al-Riyami (2003), have had a good impact on women entrepreneurs in Oman. According to Pardo-del-Val (2010), women entrepreneurs in Europe face challenges due to a lack of knowledge, insufficient training and experience, and family commitments. Working capital, equity financing, and marketing items are the most problematic areas for women entrepreneurs, according to Ganesan et al. (2002). Lack of education, skills, seriousness in undertaking job, exposure, and social network, as well as social norms and suppressed situations, are important impediments for women in the Middle East, according to Viju Mathew (2010). Finding relevant business knowledge, securing funding, bureaucratic processes and procedures, and recruiting staff are the most common obstacles women face while starting a business in Saudi Arabia, according to Syed Z. Ahmed (2011).

### **2.3 Types and Nature of Women Business Ventures**

Because women dominate the informal economy, they face more challenges than men when it comes to finding suitable business space and premises. Women's businesses tend to be tiny rather than medium-sized. The main reasons for this are that women are perceived as having "wrong attitudes" toward business (UDEEC, 2002), are "risk averse," and are not "development focused" business owners (Zewde & Associates, 2002). Women are perceived to have a restricted business vision, with the primary goal of earning an income – sometimes referred to as "supplementary" or "pin money" – rather than building large firms.

In their study, Dzisi et al. (2008) found that women in Ghana work in seven key economic sectors: trading (26 percent), services (21 percent), agro-processing (16 percent), and manufacturing (16 percent) (12 percent). Textiles and fabrics (12 percent), agriculture (5 percent), and construction make up the rest (4 percent). Delmar and Davidson (2000), as well as Shane and Venkataraman (2000), suggested that distinct elements may be at play when it comes to the nature of women's and men's entrepreneurship. These criteria, they explained, are of minimal use in understanding women's growing entrepreneurship status.

The impression that the entrepreneurial activities that Ghanaian women engage in do not contribute to economic development has harmed them significantly. This is due to the fact that their entrepreneurial efforts are primarily focused on small and medium-sized businesses (Dzisi, 2008). Dolphyne (1991) stated that the significance of women's small-scale economic activity in Ghana has been overlooked. Furthermore, Ghanaian society, the government, and other stakeholders are unaware of the specific impact of women's role in the country's economic development.

According to Crampton and Mishra (1999), Ghanaian women entrepreneurs face a number of challenges. Socio-cultural issues, restricted access to start-up funding, lower skill endowments, and limited access to productive inputs are among those mentioned. As previously stated, these constraints stifle the formation and growth of entrepreneurial initiatives (Aryeetey et al. 1994). According to research, women control the majority of small and medium businesses. It's also worth noting that women are key growth drivers in many of the world's economies (Minnitti et al., 2005). Research on the special needs of women entrepreneurs receives little attention (Brush 1992; Brush and Hisrich 1999). According to the OECD (2004), women have less access to information and productive resources than males and, in most situations, have a worse social status. This explains why women and men have different personal and professional profiles. According to studies, this distinction can be seen in the areas

where businesses are managed, product creation, and the pursuit of corporate goals and structure (Brush 1992; Chaganti and Parasuraman 1996).

## **2.4 The Role of Women in Development**

According to Amu (2004), while women's roles and participation in economic activity have traditionally been defined and restricted along biological and cultural lines, women's roles and participation in the Ghanaian economy have spanned all sectors of the economy, with an emphasis on the agricultural sector and services (wholesale and resale). Women's participation in the labor force has benefited household incomes as well as their children's education and health. When compared to their male counterparts, however, there are significant discrepancies in women's access to economic resources that will enable them to attain their economic and social goals.

Approximately 80% of Ghanaian women are employed in various economic activities, with the majority working in the informal micro-small to medium-scale agriculture, manufacturing, and service sectors. However, because the majority of their activities are in the informal low-growth low-return areas and are essentially subsistence, their contribution to economic growth and development is underrepresented (Amu, 2004). It has been highlighted that women play an important role as food producers, providers, and managers in most communities. Women are responsible for gathering fuel wood and water for farming in rural villages. This illustrates the critical role of women in African agriculture, which Boserup (1970) refers to as "farmers par excellence." Women farmers make significant contributions to agriculture as farm owners, farm partners, and farm laborers. In Ghana, women play an essential role in the food chain and are responsible for food security. Despite the challenges they confront, women continue to make significant contributions to the country's economic progress.

There is no doubting that when women dare to challenge the existing quo and venture into the uncharted seas of a male-dominated corporate environment, they confront disproportionate difficulties. Despite entrenched socio-cultural conventions that tend to oppress women and confine them to the home, progress is being achieved, and this must be encouraged and fostered, with society benefiting in the end.

## **3.0 Materials and Methods**

The Adaklu District was chosen for this study because of its growing number of female entrepreneurs and the lack of previous research in this area. Adaklu Waya, the district capital, lacks official commercial institutions like as banks, microfinance, private schools, hospitals, formal establishments, sole-proprietorship firms, mobile phone providers, and other types of businesses (e.g., hotels, restaurants, guest houses, among others).

Adaklu District is one of Ghana's 46 newly created districts in 2012, and one of the Volta Region's seven (7) newly created districts. It was created in 2012 by Legislative Instrument (LI 2085), which carved it out of the former Adaklu-Anyigbe District (now Agotime-Ziope District). Adaklu-Waya, the District's administrative capital, is located in the heart of the district. The district was formed in 2012 as part of the government's efforts to deepen the decentralization process and bring development to Adaklu and its environs.

This research focuses on female entrepreneurs, who are described as women who run their own businesses. The survey included forty female entrepreneurs in all. The study used a purposive sampling technique, which allowed the researcher to choose people who were relevant to the topic. This strategy is favored since it is inconvenient and time-consuming to collect data from all subjects that make up the complete population. Primary and secondary sources, such as official records and reports, direct observation, interviews, and questionnaire

administration, were used to collect quantitative and qualitative data. A total of 40 female entrepreneurs were interviewed for this study. These included hairdressers, seamstresses, food processors, commercial farmers, and other business proprietors. The only condition for inclusion in the study was that these women owned and managed their own small companies. The questions were designed to elicit information about the social and cultural aspects that influence women's entrepreneurial activity in the study area. The Statistical Package for the Social Sciences was used to analyze the data employing simple frequency tables.

#### **4.0 Results and Discussion**

##### **4.1 Demographic Characteristics of Respondents**

Table 1 summarizes the demographic characteristics of respondents.

**Table 1: Demographic characteristics of Respondents**

<b>Age group</b>	<b>Frequency</b>	<b>Percentage</b>
19 - 29	6	15.0
30 - 39	18	45.0
40 - 49	12	30.0
50 +	4	10.0
<b>Level of education</b>	<b>Frequency</b>	<b>Percentage</b>
No formal education	16	40.0
Primary	14	35.0
Secondary/Technical	10	25.0
<b>Marital status</b>	<b>Frequency</b>	<b>Percentage</b>
Single	12	30.0
Married	14	35.0
Separated	6	15.0
Divorced	2	5.0
Widowed	6	15.0
<b>Number of years in business</b>	<b>Frequency</b>	<b>Percentage</b>
1-4	8	20.0
5-10	20	50.0
10 +	12	30.0
<b>Type of business venture</b>	<b>Frequency</b>	<b>percentage</b>
Services	16	40
Buying and selling	20	50.0



Commercial farming	2	5.0
Agro-processing	2	5.0

**Source: Field Survey, 2020.**

Eighteen (18) people, or 45 percent of the total number of responders, were between the ages of 30 and 39. Sixteen percent of respondents were between the ages of 19 and 29, thirty percent were between the ages of 40 and 49, and just ten percent were beyond 50. This conclusion reveals a highly young population, which is critical for efficient economic activity. Numerous studies, such as Welmilla et al (2001), have highlighted the importance of demographic factors of entrepreneurs, such as age, religion, gender, experience, background, and education, on their entrepreneurial behaviors and business performance.

The study also revealed that respondents' literacy levels are rather low, with the Secondary level serving as the capstone. Nearly 40% of respondents had no formal education, with 14 respondents (or 35% of all respondents) having only an elementary education. A further quarter of the population has completed secondary or technical education. This is consistent with the findings of Roomi and Parrott (2008), who found that women, in comparison to men, had higher poverty rates, lower literacy rates, particularly at university levels, and hence have fewer or limited knowledge of financial literacy for bookkeeping.

In terms of marital status, the majority of respondents (35%) were married, with only 5% being divorced. In addition, 30 percent of respondents were single, with 15 percent separated and another 15 percent widowed. This contradicts the findings of Welmilla et al. (2001), who found that divorced women's labor force involvement is nearly three times that of married women, implying that single/divorced women will always have an advantage in the success of small and medium firm initiatives over married women.

The majority of respondents (60%) had been doing business between 5 to 10 years. About 30 % of respondents had been in their entrepreneurial ventures between 1-4 years, whilst 10 % have been in business for more than 10 years.

In terms of the types of enterprises that respondents are involved in, the study discovered that the majority of respondents (50.0 percent) are involved in purchasing and selling and retail operations. A further 35% of respondents work in service businesses; the remaining 15% work in agribusiness, including 5% in commercial farming and 10% in agro-processing. This is in keeping with Agbenyegah's (2013) findings, which said that while there are many female entrepreneurs in Ghana, they are mostly in the informal sector due to a lack of technology skills, internal and external assistance, and self-sustaining government intervention. He went on to say that these factors have an impact on female entrepreneurs' success, confining them to the informal sector, which includes things like small eateries, salons, bakeries, dressmaking, bead manufacture, and local fabric manufacturing.

#### **4.2 Socio-Cultural Constraints of Small-Scale Business Women**

Many societal and cultural ideas and practices exist in many regions of Africa, in particular, that tend to limit women's participation in all aspects of life, including business. As a result, the goal of this research is to identify the social and cultural elements that limit or hinder women from launching successful businesses. The results of these elements are presented and discussed in the ensuing sections.

#### 4.2.1 Gender Expectations

According to the findings, 30.0 percent of respondents strongly agreed that it is more difficult for women to run commercial firms than it is for men, whereas 5.0 percent agreed. On the other hand, the majority of respondents (50.0 percent) disagreed with the statement, while another 10.0 percent strongly disagreed, and 5.0 percent said they didn't know. The table below illustrates this.

**Table: Statement: It is Difficult to run a Business as a Woman**

Response (%)	Frequency	Percentage
Strongly agree	12	30.0
Agree	2	5.0
Disagree	20	50.0
Strongly disagree	4	10.0
Don't know	2	5.0
<b>Total</b>	<b>40</b>	<b>100.0</b>

**Source: Field Survey, 2020.**

The roles that males and females are expected to play in a given socio-cultural setting are known as gender expectations. In many countries, the division of labor between men and women is a typical occurrence. As a result, certain forms of economic activity are more difficult for women to carry out or engage in than for males, and vice versa. However, formal education and modernization are rapidly altering this.

#### 4.2.2 Household Roles and Women Entrepreneurs

The researchers wanted to know if women's household responsibilities have an impact on their commercial activity. According to the results of the study, 15.0 percent of respondents strongly agreed that household responsibilities have a negative impact on them, while 45.0 percent agreed. However, 30.0 percent of respondents disagreed and 10.0 percent strongly disagreed with the assertion, respectively. The table below demonstrates this.

**Statement: Household Chores negatively affect Female Entrepreneurs**

Response (%)	Frequency	Percentage
Strongly agree	6	15.0
Agree	18	45.0
Disagree	12	30.0
Strongly disagree	4	10.0
<b>Total</b>	<b>40</b>	<b>100.0</b>

**Source: Field Survey, 2020.**

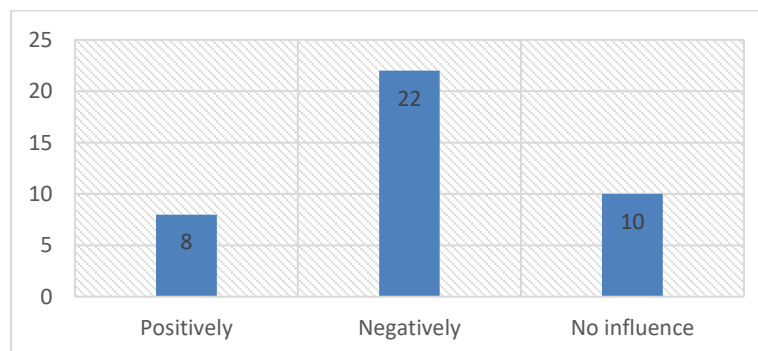
Household responsibilities are usually entrusted to women in our social milieu. This conventional and cultural expectation of women tends to limit their abilities to manage commercial endeavors because household duties consume their time. In most traditional

households, women and girls shoulder a greater share of domestic tasks than men and boys. For many women who manage busy businesses, this is a significant obstacle.

The study clearly identified this obstacle as noted by significant numbers of the respondents in the study. This supports the view of Pardo-del-Val (2010) who argues that family responsibilities impose obstacles for women entrepreneurs in Europe.

#### **4.2.3 Childbearing Roles and Female Entrepreneurs**

When asked whether their role as a mother has an impact on their business, 20.0 percent and 55.0 percent of respondents strongly agreed and agreed, respectively. However, 25.0 percent of respondents disagreed with the premise that women's income-generating activities are influenced by their reproductive roles. The results are depicted in the diagram below.



**Figure 1: Do Childbearing Roles affect Female Entrepreneurs?**

Biologically, women are more responsible for reproduction than men. They carry the pregnancy for nine months and then care for the child for more than three years until the child is capable of looking after himself. Women's ability to work outside the home is hampered by this biological responsibility.

In this connection, significant majority of respondents (over 75.0%) intimated that this biological role constitutes a major hurdle in their entrepreneurial works and their desire to become active participants on the development process.

#### **4.2.4 Cultural Values and Women Entrepreneurs**

The researchers wanted to know if there are any local cultural norms or views about women that have an impact on women entrepreneurs. According to the findings, 20.0 percent of respondents strongly agreed and 30.0 percent strongly disagreed that some cultural beliefs restrict women from engaging in active economic activities, notably owning businesses. On the other hand, 35.0 percent and 10.0 percent of respondents disagreed and strongly disagreed with the statement, respectively, with 5.0 percent saying they were unsure. This is represented in the table below.

**Table 4: Statement: Cultural Values affect Women Entrepreneurs**

Response (%)	Frequency	Percentage
Strongly agree	8	20.0
Agree	12	30.0
Disagree	14	35.0

Strongly disagree

4

5.0

<b>Total</b>	<b>40</b>	<b>100.0</b>
--------------	-----------	--------------

**Source: Field Survey, 2020.**

In light of the foregoing, respondents agreed that traditionally, women are discouraged from owning property, including commercial operations. The prevalent attitude is that women who own property and manage their own businesses are arrogant and disrespectful to men because they have access to money. Furthermore, such working women have little time for their families and household responsibilities, causing the family unit to fall apart.

Certain cultural beliefs in our local communities tend to operate against women who seek formal jobs or start their own businesses. In terms of economic activities, these values tend to devalue the woman.

Viju (2010) mentions that, in the Middle East, social norms and suppressed conditions are major barriers for women.

#### **4.2.5 Men's Attitude towards Financially Independent Women**

The study sought to find out from respondents what they thought of men's attitude towards financially independent women. From the study, 15.0 percent and 20.0 percent of respondents strongly agreed and agreed respectively that men often disrespect women who are financially independent. However, the majority of respondents constituting 60.0 percent disagreed with the statement whilst another 5.0 percent also strongly disagreed. This is shown in the table below.

##### **Men disrespect Financially Independent Women**

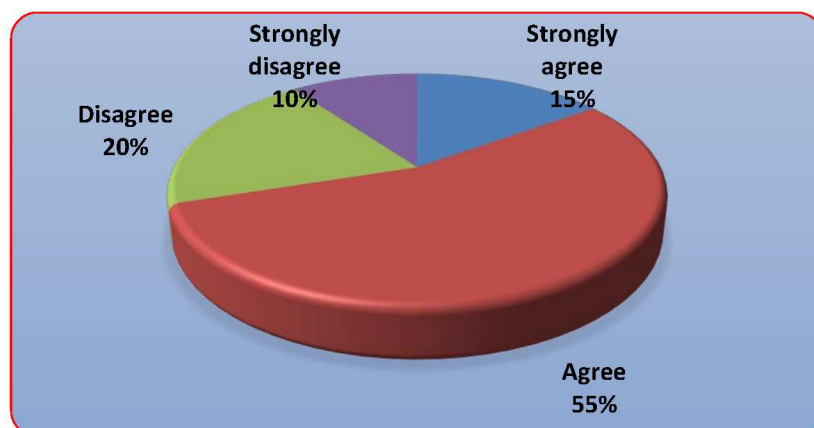
<b>Response (%)</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly agree	6	15.0
Agree	8	20.0
Disagree	24	60.0
Strongly disagree	2	5.0
<b>Total</b>	<b>40</b>	<b>100.0</b>

**Source: Field Survey, 2020.**

Women who are financially successful and independent of males are often thought to be haughty and rude, according to tradition. Furthermore, economically powerful women are viewed as unwilling to submit to a man. As a result, most men avoid such women, and in some cases, refuse to marry them. As a result, such women frequently have a negative societal image.

#### **4.2.6 Family Supports for Female Entrepreneurs**

The researchers also wanted to know if respondents receive any financial assistance from their families. According to the results of the survey, 15.0 percent of respondents strongly agreed that their family members assist them in their companies. Furthermore, 55.0 percent of respondents stated that their families help them in various ways. However, 20.0 percent and 10% of respondents, respectively, disagreed and strongly disagreed with the statement that their family support them. This is depicted in the diagram below.



**Figure 2: My Family supports me in my Business**

Any individual, including women, who wishes to thrive in business requires the assistance of others, such as family members. This could come in the form of financial or labor support from a spouse, children, or other close relatives.

#### 4.2.7 Decision-Making

25.0 percent strongly agreed and another 55.0 percent agreed with the assertion that respondents had decision-making influence in their households and businesses. 15.0 percent and 5.0 percent, on the other side, disagreed with the assertion, with 5.0 percent saying they didn't know. The table below illustrates this.

**Table: You have Decision-Making Influence in your Household/Business**

Response (%)	Frequency	Percentage
Strongly agree	10	25.0
Agree	22	55.0
Disagree	6	15.0
Don't know	2	5.0
<b>Total</b>	<b>40</b>	<b>100.0</b>

**Source: Field Survey, 2020.**

Traditionally and culturally, our society has been characterized as patriarchal. This implies that men have a disproportionate amount of control and decision-making power. In terms of decision-making, women are supposed to play just a supporting role. Men, regardless of formal educational success or economic empowerment, are the ultimate decision makers.

The findings of this study strongly supported these social values as more than 80.0 percent of respondents clearly upheld them. This is in line with Amu (2004) who asserted that women are perceived to be home careers and this affects their self-esteem as they are made to believe that they are inferior to men and can therefore not stand up for themselves.



#### 4.2.8 The Role of Networks/Association in Business Establishment.

According to the findings, 10.0 percent and 20.0 percent of respondents strongly agreed and agreed respectfully that networks and other associations aided and encouraged them in starting their enterprises. However, 20.0 percent and 45.0 percent of respondents disagreed with the assertion, respectively. The table below illustrates this.

**Table: Network/Association helped/encouraged you to start your Business**

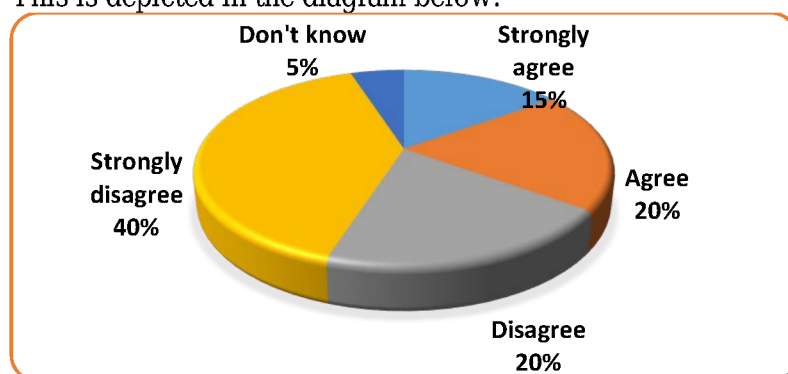
Response (%)	Frequency	Percentage
Strongly agree	6	15.0
Agree	8	20.0
Disagree	8	20.0
Strongly disagree	18	45.0
<b>Total</b>	<b>40</b>	<b>100.0</b>

**Source: Field Survey, 2020.**

Most women are unable to obtain funds to start their own enterprises due to their poor financial situations and lack of collateral to secure financing. As a result, the majority of female entrepreneurs rely on their networks and other associations for seed financing.

#### 4.2.9 The Choice of Business

15.0 percent and 20.0 percent of respondents strongly agreed and agreed, respectively, with the assertion that respondents chose their various enterprises because they are easier to undertake. However, 20.0 percent and 40.0 percent of respondents, respectively, disagreed and strongly disagreed with the assertion that they chose their enterprises because it is easier for women. Furthermore, 5.0 percent of respondents were unsure whether or not this was the case. This is depicted in the diagram below.



**Figure X: You chose this type of Business because it is easier for Women**

Many factors influence the choice of business ventures people engage in. These include capital, time, and ease of doing a particular business.

#### 4.2.10 *Attitude of Society towards Women Entrepreneurs*

25.0 percent and 45.0 percent of respondents strongly agreed and agreed with the statement that society has a positive attitude and support for women entrepreneurs, respectively. However, 20.0 percent and 5.0 percent of respondents disagreed and strongly disagreed with the statement, respectively, with 5.0 percent stating that they were unsure. The table below illustrates this.

##### **Society has Positive Attitude and support for women Entrepreneurs**

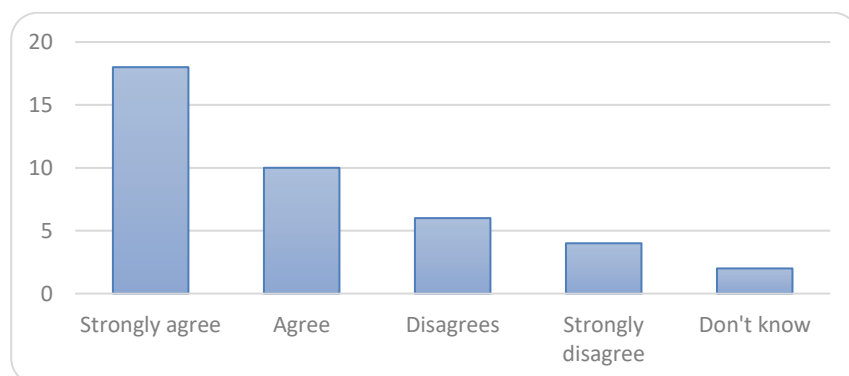
Response (%)	Frequency	Percentage
Strongly agree	10	25.0
Agree	18	45.0
Disagree	8	20.0
Strongly disagree	2	5.0
Don't know	2	5.0
<b>Total</b>	<b>40</b>	<b>100.0</b>

**Source: Field Survey, 2020.**

The attitude of society regarding female entrepreneurs, particularly in the socio-cultural context of Africa, is one major element influencing their performance. Women who are monetarily powerful are frequently portrayed as haughty and disrespectful in contemporary socio-cultural environments. According to popular belief, such women are not submissive to their husbands, and some men are hesitant to marry them.

#### 4.2.11 *Formal Education and Performance of Women Entrepreneurs*

To the statement that low educational levels among women affects their business performance, as much as 45.0 percent of respondents strongly agreed with the statement. In addition, 25.0 percent of respondents agreed with the statement. However, 15.0 percent and 10.0 percent of respondents disagreed and strongly disagreed with the statement with some 5.0 percent noting that they did not know. This is depicted in the figure below.



##### **Low Educational levels among Women affect their Business Performance**

The amount of formal education and exposure to current and reasonable techniques of managing firms are two major factors that are very crucial for increased success in conducting commercial endeavors.

## **5.0 Conclusion**

The study discovered a number of societal and cultural barriers that prevent women from starting small businesses. Age, educational level, marital status, family size, lack of experience, male dominance, household roles and expectations, childbearing roles, and the patriarchal nature of society were among the major social and cultural constraints limiting women's development and success as entrepreneurs, according to respondents.

Women and female entrepreneurs, according to Amu (2004), have problems in starting and growing their enterprises since they are expected to be dependent on family members and husbands because they are expected to stay at home. Women, in particular, are seen as having home careers but not contributing to economic progress. This lowers their self-esteem since women are taught that they are inferior to men and so incapable of standing up for themselves. Parish & Willis (1993) suggested that society's residual patriarchy is sometimes detrimental to women's economic and social positions, in that their economic and social prosperity is lower than men's or nonexistent.

From the study, it is quite clear that women continue to face many challenges in their quest to establish and run viable business ventures. Ghana as a developing country is becoming increasingly interested in the promotion of micro and small-scale businesses. This is due to the increasing need to create more employment opportunities for the teeming youth. As a result, issues relating to women entrepreneurs in micro and small-scale enterprises are gaining attention.

In Ghana, the proportion of women in formal business enterprise has been growing steadily. Since the state cannot meet all its citizens' employment needs, including women, providing self-employment or entrepreneurial opportunities is becoming very crucial. The agenda now is to empower our women folks to also become active agents in the employment and job creation process and ultimately, in the poverty reduction fight.

However, women continue to face several challenges to become active agents in economic development in their communities. These challenges range from cultural, social, financial, capacity and technical. The study has shown that formal education among women is still generally low with minimal entrepreneurial skills training. Also, access to credit is still a huge challenge for women entrepreneurs. If these issues and challenges are addressed, it will go a long way to create a fertile ground for women to start and maintain viable businesses. This will help create better employment opportunities for the unemployed youth and, more importantly, help empower women economically and thus contribute to poverty reduction and national development, particularly at the local level.

## **6.0 Recommendations**

To address the social and cultural barriers that women entrepreneurs face in Ghana as a whole, and in the study area, in particular, the following recommendations are made:

1. Given the variety of social and cultural factors, customs, and traditions, it is critical to develop specific women-centred policies and programs to cater for and ensure women's entrepreneurial development.

2. In Adaklu Waya and other parts of the country, the government and other relevant NGOs should establish contemporary and easily accessible entrepreneurial institutions where women can receive professional business development training and capacity building.
3. Entrepreneurship should be taught as part of the formal educational curriculum from elementary school through university in order for students, particularly ladies, to learn how to be entrepreneurs. As a result, it is proposed that entrepreneurship be made a required topic at all levels, from elementary to university.
4. Efforts, as well as the appropriate education, should be undertaken to eliminate the unpleasant social and cultural habits and notions that tend to marginalize women and limit their importance in the growth process. This will give women the social and cultural framework and the incentive they need to grow and succeed in their entrepreneurial activities..
5. Financial institutions should organize regular workshops for women entrepreneurs. This will allow these financial institutions to gain firsthand knowledge of the real demands and issues that women entrepreneurs face and how to address them.
6. Inadequate financial resources have an impact on business growth. Financial institutions in Ghana should develop specialist credit programs for women entrepreneurs, particularly those in impoverished rural areas. This would make it easier to provide accessible, quick, and reasonable financial assistance to women who want to start their own businesses.
7. The Ghana Statistical Service (GSS) should additionally collect and disseminate accurate statistics on women's entrepreneurship in Ghana. This will be highly important for future research and evaluating the economic impact of women entrepreneurship in Ghana, for both local and international entities.
8. There has to be a national strategy that encourages women to create enterprises, such as tax advantages and subsidies. For female-owned enterprises to thrive in our local communities, efforts should be directed at improving the quality of existing support for women entrepreneurs and establishing new programs that would better eliminate the social and cultural barriers identified in this study.

## References

- [1] Abor, J., & P Quartey (2010). Issues in SMEs in Ghana and South Africa. *International Research, Journal of Finance and Economics Issue*, 39, 218–228.
- [2] Adom, K., & Williams, C.C. (2012). Evaluating the motives of informal entrepreneurs in Koforidua. *Ghana. Journal for Developmental Entrepreneurship*, 17(1), 1–17.
- [3] Adriana, L. (1997). Economic Reform Today, No. 2. Retrieved March 20, 2008, from <http://www.cipe.org/publications/ert/e24/E2403.pdf>.
- [4] Amu, N. J. (2004). *The Role of Women in Ghana's Economy*. Accra: Federich Ebert Foundation.
- [5] Aryeetey, E., Baah-Nuakor, A., Duggleby, T., Hettige, H., & Steel, W. (1994). Supply and Demand for Finance of Small Scale Enterprises in Ghana, World Bank Discussion Paper no. 251.
- [6] Belwal, S., Belwal, R., & Saidi, F. A. (2014). Characteristics, motivations, and challenges of women entrepreneurs in Oman's Al-Dhahira region. *Journal of Middle East Women's Studies*, 10(2), 135-151.
- Brush, C.G. (1992). Research on Women Business Owners: Past trends, a new perspective, and future directions, *Entrepreneurship Theory and Practice*, vol.16, no.4, pp.5-30.

- [7] Brush, C., & Hisrich, R. D. (1999). Women-owned businesses: why do they matter?. In *Are small firms important? Their role and impact* (pp. 111-127). Springer, Boston, MA.
- [8] Brush, C.G., & Cooper, S.Y. (2012). Female entrepreneurship and economic development: an international perspective. *Entrepreneurship and Regional Development*, 24(2), 1-6.
- [9] Chaganti, R., & Parasuraman, S. (1996). A Study of the Impacts of Gender on Business Performance and Management Patterns in Small Business. *Entrepreneurship Theory and Practice*, 73-75.
- [10] Crampton, S. M., & Mishra, J. M. (1999). Women in management. *Public personnel management*, 28(1), 87-106.
- [11] Deckard, B. S. (1983). *The Women's Movement: Political, Socio-Economic and Psychological Issues*. Harper & Row Publishers, NY.
- [12] Dolphyne, F. (1991). *The Emancipation of Women: An African Perspective*. Accra: Ghana Universities Press.
- [13] Dzisi S. (2008). Women Entrepreneurs in Small and Medium Enterprises (SMEs) in Ghana, <http://hdl.handle.net/1959.3/35690>, Accessed on May 16, 2013.
- [14] Dzisi, S.P., Buckley, C., S., & Meyer, D. (2008). Women Entrepreneurial activities in developing economies: Ghana as a case study, AGSE.
- [15] Ganesan, R., Kaur, D., & Maheshwari, R. C. (2002). Women entrepreneurs: Problems and prospects. *the Journal of Entrepreneurship*, 11(1), 75-93.
- [16] Gemechis, T. (2007). Attitude of college students towards entrepreneurship: A case study of Addis Ababa university and Rift Valley university college. *Unpublished Thesis*.
- [17] Hisrich, R. D., & Peters, A. (2005). Entrepreneurship: New venture creation.
- [18] ILO (2009). Gender employment. Retrieved on July 8, 2020, from <http://www.ilo.org>
- [19] ILO (2006). Towards Decent Employment in NAD and Nias. Jakarta, January.
- [20] Jalbert, S. E. (1999c). Report on the Zimbabwe and Malawi Focus Group Outcomes. Washington, DC: Centre for International Private Enterprise.
- [21] National Board for Small-Scale Industries [NBSSI]. (2013). Annual review report: Performance of SMEs for the past five years. Accra: Author.
- [22] McElwee, G., & Al-Riyami, R. (2003). Women entrepreneurs in Oman: some barriers to success. *Career Development International*.
- [23] Minnitti, M., Arenius, P., & Langowitz, N. (2005). Global Entrepreneurship Monitor: 2004 Report on Women and Entrepreneurship. Babson College, Babson Park, Massachusetts.
- [24] Mumuni, I. A., Insah, B., & Bowan, A. P. (2013). Women in entrepreneurship as a means to sustainable livelihood in Ghana: a study of the upper west region. *African Journal of Social Sciences*, 3(3), 160-171.
- [25] Organization for Economic Co-operation and Development (2004). Promoting Entrepreneurship and Innovative SMEs in a Global Economy: Towards a more Responsive and Inclusive Globalization' Proceedings of OECD Conference on Women's Entrepreneurship: Issues and Policies', OECD, Istanbul, Turkey.
- [26] Pardo-del-Val, M. (2010). Services supporting female entrepreneurs. *The Service Industries Journal*, 30(9), 1479-1498.
- [27] Patil, P., & Deshpande, Y. (2018). Women entrepreneurship: a road ahead. *International Journal of Economics, Business, and Entrepreneurship (IJEBE)*, 1(1).



- [28] Shane, S., & Venkataraman, S. (2000). The promise of entrepreneurship as a field of research. *Academy of management review*, 25(1), 217-226.
- [29] Ahmad, S. Z. (2011). Evidence of the characteristics of women entrepreneurs in the Kingdom of Saudi Arabia: An empirical investigation. *International journal of gender and entrepreneurship*.
- [30] UNIDO. (2014). Women in Creative Industries. UNIDO Gender Newsletter, 4, 1-7
- [31] Viju, M. (2010). Women Entrepreneurship in Middle East: Understanding Barriers and Use of ICT for Entrepreneurship Development. *International Entrepreneurship and Management Journal* 6(2): 163 – 81.