

UNIVERSITY OF CAPE COAST

CONSTRAINTS OF FEMALE ENTREPRENEURS IN SMALL-SCALE
BAKERY ENTERPRISES IN THE NEW JUABEN MUNICIPALITY

JULIANA ASANTEWA

2015

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BY

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Thesis submitted to the Department of Vocational and Technical Education of the College of Education Studies, University of Cape Coast, in partial fulfilment of the requirements for award of Master of Philosophy Degree in Home Economics

JUNE 2015

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature:..... Date:.....

Name: Juliana Asantewa

Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature:..... Date:.....

Name: Prof (Mrs.) Christina Offei-Ansah

Co-Supervisor's Signature:..... Date:.....

Name: Dr. (Mrs.) Christina Boateng

ABSTRACT

Female entrepreneurship particularly in the informal sector has taken a centre stage among stakeholders and policy-makers in an attempt to provide decent work for women and thereby reducing unemployment in general. According to the Ghana Living Standards Survey Round 6 report, women are the most dominant in the formal sector, which provides jobs for more than 80% of Ghanaians (Ghana Statistical Service, 2013). However, these female entrepreneurs especially those in the bakery industry are overwhelmed by several constraints in their day-to-day business operations. Therefore, this study assessed these constraints and their effects on their businesses, the coping strategies they adopted in order to stay in business as well as the support system available to them.

The mixed-method research design was employed and it involved 20 female bakery entrepreneurs from the New Juaben Municipality of the Eastern Region of Ghana. Interviews were held with each of the participants and their responses were electronically recorded and later transcribed for analysis.

It was found that majority of the participants were aged at least 41 years with 20% of them having no formal education. Also, the constraints experienced by the participants varied with respect to their demographic characteristics. Based on the findings, it is concluded that the universality of their constraints calls for an immediate attention of all and sundry in order for sustainability of their businesses. The study recommended that relevant agencies should regularly organise training programmes for female bakers in the municipality.

ACKNOWLEDGEMENTS

This study would not have come to a completion without the assistance of several people. My sincere gratitude goes to Prof. (Mrs.) Christina Offei-Ansah my mentor who has been a compass in the best part of my academic training. I am grateful for her useful criticisms and suggestions, which bear testimony to years of experience as a dedicated lecturer. From Dr. (Mrs.) Christina Boateng, my supervisor, I realised that hard work does not kill, but rewards, and that what is worth doing is worth doing well. My best gratitude goes to Dr. (Mrs.) Smile Dzisi for her immense contribution towards this work.

I wish to acknowledge my gratitude to those women entrepreneurs in the New Juaben Municipality who comprised the sample group, whose generosity in participating and providing information underpinned the richness of the data and hence the success of the study. This vital body of work would never have been able to exist without the exceptionally understanding love and support of my awesome husband, Bright and our lovely children, James, Eyram, Senam and Mawunyo who for months endured my absence when I had to embark upon several journeys in pursuit of this work. I am forever grateful!

I also wish to express my deepest gratitude to my mother Miss Lucy Barbar and siblings Owusua and Abigail who took care of my children in my absence from home. Mr. Francis Mawuli Abude, the Risk and Research Manager at the National Pensions Regulatory Authority (NPRRA), Accra, you have been an anchor and made meaningful contributions towards this work. I cannot forget to thank my student colleagues Gloria Nyantakyi, Patience Kadiadze, Oga Mabel and Jennifer Aklamati who offered help in diverse ways. May God richly bless them all.

DEDICATION

To my family

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CHAPTER ONE

INTRODUCTION

Background to the Study

Entrepreneurship is increasingly recognised as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisive issue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2005).

Over the years, it became increasingly apparent that entrepreneurship indeed contributes to economic development. Nevertheless, significant numbers of enterprises were owned by men. In other words, it was not common to see women-owned businesses especially in developing countries (International Labour Organisation [ILO], 2006). The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known about women entrepreneurship both in practice and research. Scientific discourse about women's entrepreneurship and women-owned and run organisations is just a development of 1980's (ILO, 2006).

According to Global Entrepreneurship Monitor [GEM] (2003), women have been starting businesses at a rate more than twice that of men globally in recent times. This statement illustrates that there are more women owned

businesses in the world now as compared to men-owned businesses. The Organisation for Economic Co-operation and Development [OECD] (2004) established that in developed countries, between 15 to 35 per cent of businesses were mostly owned by women. Some of these countries include America, Luxemburg and the United Kingdom where 28, 27 and 16 per cent of women respectively were involved in entrepreneurial activities. Likewise, there was a rapid increase in female entrepreneurs in developing countries in Africa, Latin America and Asia (OECD cited in Cham, 2011).

A World Bank study on the topic: “The Environment for Women’s Entrepreneurship in the Middle East and North Africa” in 2007 showed that there is very little difference between male and female-owned firms in the Middle East and North Africa (MENA). A major finding of the study is that female-owned firms in the region are as well-established, productive, technologically savvy and connected to global markets as male-owned firms. In terms of employability the share of firms employing more than 100 employees was on average higher among female-owned firms (31 per cent) than male-owned firms (24 per cent). Moreover, skilled and professional workers constituted a higher percentage of the work force of female-owned firms, according to the study.

However, women are marginalised by patriarchal culture that assigns them the “God-given” domestic role of wives and mothers (Jalbert, 2000). 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 be assertive and powerful like their male counterparts.

While it is true that Ghana offers equal opportunities to both boys and girls in all aspects of life, there are hindrances in terms of culture, economic and political participation, that prevent girls and women from taking full advantage of such opportunities (Amu, 2004). Government of Ghana since the introduction of the Economic Recovery Programme (ERP)/Structural Adjustment Programme (SAP) in 1983, has designed policies and measures to enhance growth of small-scale entrepreneurial activities (World Bank, 1983). These policies are fashioned out to help potential entrepreneurs outlive growth constraints towards development.

According to Chalhoub (2012), the informal sector absorbs millions of people who cannot gain employment in the formal economy. In Ghana, it is believed that 85 per cent of the women are self-employed and are in the private sector of the economy (Jalbert, 2000). Though there are increasing numbers of female entrepreneurs, they face many constraints that affect the survival and growth of their businesses.

Studies have revealed that small-scale business areas like bakeries are considered as the depository of the traditional skills and creativity necessary to penetrate or/and extend markets and can provide stable employment and income generation in diverse communities and to those with different levels of education (UNIDO, 2014). In fact, bakery business is found to be one of the small-scale enterprises which could contribute largely towards the nation's

economy. To enable women's Small-Scale Enterprises (SSEs) to improve is to understand the constraints to their enterprise development.

In Ghana, the art of baking remains a fundamental skill and is important for nutrition, as baked products, especially bread, are an important, but common food, both from an economic and cultural point of view. The industry has been a victim of both externally and internally imposed constraints including high taxes, high interest rates, and frequent power-cuts among others. These challenges and others are hindering the growth, profitability and suitability of this industry. However, there have been no scientific studies to investigate these issues and unearth their possible effects on the industry.

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, according to Cham (2011), the potential is hidden in the informal sector including small-scale farming, bakeries, restaurants, beauty businesses, light manufacturing such as textiles and garments, and arts and crafts. The bakery industry is a significant employer in Ghana, and one in which there exists significant opportunities to develop innovative and exciting healthy products. The New Juaben Municipality is noted for its bakery products especially bread, but most enterprises are predominantly very small in size. It is estimated that there are about 1,300 such entrepreneurs in the municipality with only 500 of them being registered with the National Board for Small-Scale Industries (NBSSI) (NBSSI, 2013).

NBSSI is primarily responsible for providing entrepreneurs and Small and Medium Enterprises (SMEs) with supervisory, training and advisory services to unearth their potentials and thereby make them more vibrant and profitable. With the support of the Ministry of Trade and Industry, NBSSI has offered several training programmes for these small-scale businesses for more than 10 years to equip them with requisite knowledge, skills and sometimes logistics for the management of their businesses. It has also given free advisory services to these businesses with the aim to enhancing their effectiveness and efficiencies (NBSSI, 2013).

Despite the interventions from the NBSSI and other stakeholders including NGOs, United Nations Industrial Development Organisation's (UNIDO) studies revealed that female entrepreneurs in particular still encounter distinct problems in starting and managing their businesses and these result in low profit and easy folding-up of their businesses although they make significant contributions to both the local and national economies (UNIDO, 2014). These include lack of capital, high interest rates, stiff competition from larger companies and high taxes, among others. It is for these reasons that the study seeks to critically examine the constraints that female entrepreneurs in the small-scale bakery industry in the New Juaben Municipality face in order to propose solutions for a greater efficiency in the industry.

Purpose of the Study

The purpose of the study was to examine the constraints of female entrepreneurs in Small-Scale Bakery Industry in the New Juaben Municipality.

It also to determine how their demographic characteristics affect their business operations.

Research Questions

The study sought to address the following research questions:

1. What are the demographic characteristics of women found in bakery?
2. What are the characteristics of bakery businesses of women in the municipality?
3. What are the views of the female entrepreneurs regarding the influence of their demographic characteristics on their bakery operations?
4. What factors constrain the entrepreneurs in bakery business in the New Juaben Municipality?
5. Is there any relationship between demographic characteristics of the women and the constraints they encounter?

Significance of the Study

Women should create their own jobs and become entrepreneurs since opportunities of getting employment in either government, non-government or a private organisation is currently almost declining. This is possible only if the barriers of women entrepreneurs are solved. The rationale for the present attention given to SSEs operated by women entrepreneurs in the bakery enterprises is that, they could expand into large enterprises so as to offer employment to the ever increasing population, reduce gap in income allocation and support rural urban stability. It is anticipated that anything that constrained SSEs would receive a wide range of audience.

The identification of constraints and their possible causes and remedies provide foundation for developing entrepreneurs, women

entrepreneurs, potential entrepreneurs, SSE heads of the town and the region so as to facilitate their productivity performance. The findings and recommendations of this study would be directed towards governmental and non-governmental institutions promoting the development of SSEs in Ghana. The results of this study could be used to increase co-ordination between governmental and non-governmental agencies, and assist the government of Ghana in making policy decisions on SSEs. It would also be an addition to the existing literature on female entrepreneurship in particular and entrepreneurship in general.

Delimitation of the Study

There are so many SSEs operating in Ghana and each one of them faces some challenges which normally prevent them growing and also to contribute to the economy effectively. Within the context of this, the study focused on challenges facing SSEs operating within New Juaben Municipality. Furthermore, only women in the small-scale enterprises operating in the bakeries industry were targeted. The study also examined the women's background characteristics and management experiences, and the nature of governmental supports (if any) extended to them in order to stay in business.

Limitations of the Study

The study encountered a number of challenges. These included the unwillingness on the part of the participants to freely divulge their sensitive business and marketing strategies to the researcher for fear of competition. However, they were assured of the confidentiality of their responses after giving them a letter of introduction from the University (See Appendix C)

indicating them that the study was purely academic and their responses would not be given to their competitors.

The study was both qualitative and quantitative methods and therefore required a lot of time and resources. This therefore put a lot of stress on the researcher who had to personally interview and record all interactions with the participants and later transcribed them for analysis. The data from qualitative studies were derived from face-to-face interviews, focus groups or observation and so tended to be time consuming to collect. Also, the data analysis was time consuming and consequently expensive.

Definition of Terms

Demographic characteristics: Key personal features of women entrepreneurs in SSEs.

Constraints: Any limitation anticipated as a factor that affects the achievement of a business goal. They are factors that limit or hold back the possible success of a plan.

Female Entrepreneurs: Individual women who own and manage Small-scale Enterprises.

Small-scale Enterprises: for the purpose of this study employs less than fifty employees and are one-person enterprises.

List of Acronyms

AFWD	African Women's Development Fund
APO	Asian Productivity Organisation
EDP	Entrepreneurial Development Programme
GAWE	Ghana Association of Women Entrepreneurs
GoG	Government of Ghana

ILO	International Labour Organisation
JUDAI	Jule Development Associates International
MASLOC	Microfinance and Small Loans Centre
NBSSI	National Board for Small Scale Industry
OSMEP	Office for Small and Medium-sized Enterprise Promotion
REP	Rural Enterprise Programme (REP)
SSEs	Small-Scale Enterprises
UDEC	University of Dares Salaam Entrepreneurship Centre
UNECE	United Nations Economic Commission for Europe
YES Fund	Youth Enterprise Support (YES) Fund

Organisation of the Study

This study was organised into five chapters. Chapter one presents the background to the study, statement of the problem, and the purpose of this study. It also includes the research questions, the delimitation and limitations of the study as well as how the entire study is organised.

Chapter Two deals with the review of related literature on female entrepreneurs in small-scale businesses especially bakery businesses. It presents the concept of small-scale enterprises, measuring growth and performance of small-scale enterprises, factors influencing business operations among female entrepreneurs, effects of constraints on small-scale enterprises owned by women, government and support systems for female entrepreneurs in Ghana. The chapter also has the conceptual model of constraints facing female entrepreneurs and the background characteristics of female entrepreneurs.

Chapter Three presents the methodologies employed in the study. It described the research design, population, sample and sampling procedure, research instrument, pilot-testing of the research instrument, the data collection procedure used and how the data were analysed.

Chapter Four is devoted to the results and discussion. The analysis starts with the background characteristics of the respondents. It further looks at addressing the various research questions set out in the study.

Chapter Five contains the summary, conclusions and recommendations of the entire work. The recommendations also include suggestions for further research.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter provides a review of related studies under two sub-headings, namely, conceptual and theoretical/empirical reviews. The specific areas of review include:

1. Concept of Small-Scale Enterprises: Evidence from Ghana;
2. Measuring Growth and Performance of Small-Scale Enterprises;
3. Effects of Constraints on Small-Scale Enterprises owned by Women;
4. Government and Support Systems for Female Entrepreneurs in Ghana;
5. Conceptual Model of Constraints facing Female Entrepreneurs;
6. Demographic Characteristics of Female Entrepreneurs and their Business Operations; and
7. Summary of Literature Review.

Concept of Small-Scale Enterprises: Evidence from Ghana

Defining small-scale businesses is an area of chief concern in the literature due to the huge disparity in meaning given to this area of business. There is a broad range of definitions and measures for small-scale businesses which differ from country to country (Storey, 2004). According to Abor and Adjasi (2007), the context of segregation ranges from size, number of employees, annual turnover, ownership of business and worth of fixed assets.

However, a number of researchers are inclined to define small-scale businesses as having 0-9 employees and in Africa this number is set around

the 10 mark (Ayyagari, Beck & Demirguc-Kunt, 2007). The British Department of Trade and Industry maintains that the best explanation of a small business hang about that of the Bolton Committee Report of 1971 which defines a small business as an autonomous business, managed by owners and co-owners and having a small market share (British Department of Trade and Industry, 2001).

The phrase small-scale business covers an all-embracing variety of definitions and measures, varying from country to country and changing between the sources reporting small-scale businesses definitions. Moreover, based on the trade and industry activity sectors, the definitions are different. Some of the frequently used criteria are the number of employees, total net assets, sales and investment level, number of annual working hours, annual turnover, annual balance sheet or production volume, and independence of the company (Harjula, 2008). Among the various criteria, the number of employees and the annual turnover appear to be the most important criteria used to define small-scale businesses (Peacock, 2004).

The World Bank defines small-scale enterprise as one with up to 50 employees, total assets and total sales of up to US\$3 million (Ayyagari, Beck & Demirguc-Kunt, 2007). The Australian Bureau of Statistics (ABS) defines an Australian small business as a vigorously trading business with 0-19 employees. Therefore, the two common ways of defining an Australian small business is by annual turnover and the number of employees or a combination of the two (Australian Bureau of Statistics, 2011). Ghana Statistical Service (GSS) considers firms with less than 10 employees as small-scale businesses. The National Board for Small-Scale Industries (NBSSI, 1990) defines Small-

Scale Industries (SSIs) by applying both the ‘fixed asset and number of employees’ criteria. It defines a small-scale business as a firm with not more than nine workers, and has plant and machinery (excluding land, buildings and vehicles) not over and above GH¢1,000. The most commonly used criterion is the number of employees of the enterprise. This study consequently adopts the definition given by the National Board for Small-Scale Industries.

Gender-Participation in Ghanaian SSEs Sector

The entrepreneurial sector has been dominated by both males and females in the world at large. In Ghana, it has been found that women participation in labour is generally high especially in the small-scale enterprises (Mohammed, 2012). As a result of cultural and political systems in Ghana, more women are found in this sector compared to their male counterparts who engage in the formal and large scale production sectors.

According to Dzisi (2008), the realisation that women do well in small-scale enterprise has led many stakeholders including Non-Governmental Organisation (NGOs) and international donors taking various initiatives to better the lot of women in the country especially the rural ones who are most vulnerable to poverty. Women have varying degrees of economic independence. Notwithstanding the social order that places them under the authority of men, wives and husbands usually have separate incomes with clearly defined financial obligations to their children and each other. As knowledge of small-scale enterprise sector has increased, it has become apparent that women play a major role in it. Not just employees and self-employed part time businesswomen, but also as entrepreneurs. The sector is attractive to women because of low barriers to entry and the flexible nature of

the work, which makes it easy to combine gainful employment with domestic responsibilities. These very factors however, also make it difficult for women to expand their enterprises and make a decent living from them. According to Carr (1990), recognition of women's major role in this sector has increased, so is the recognition of the constraints they face.

Female Entrepreneurs

Public perception and history would propose that entrepreneurship is naturally the field of businessmen as in most countries, a significant amount of businesses are owned by men (Dzisi, 2008). Indeed, women still the minority in the business world, have exhibited entrepreneurial potential and are an important resource in economic growth. In agreement to the above statement, female entrepreneurs can influence positive economic growth because employment will be created, standard of living improved, as income increases. Though in Ghana, most women are within the private informal sector of the economy and are not supported by the government and/or support systems (Drine & Grach, 2010).

The role of women in societies as well as their participation in economic activities has triggered a lot of controversy. One argument is that, the role of women is restricted in the home and children and should play a subordinate role in the economy and in public affairs; while the other argument is against the mentioned point (Amu, 2004). I agree with the latter as women tend to influence economic growth especially in the 21st Century.

Besides, Leavitt (cited in Cham, 2011) agrees with the latter pointing that the most significant role of a woman is her ability to participate in economic life and control over the property and products she creates (Amu,

2004). Women have always been in business mainly in the agricultural and service sector of the economy with few in the manufacturing. Examples would be women who established private food stores or restaurants, beauty spots and private schools mainly “crèche.” These examples illustrate female entrepreneurs utilising “problem-solving strategies to manage transpiring issue, deal with multiple activities, form teams, organise resources and develop organisations” (Dzisi, 2008, p. 39). Currently, female entrepreneurs are on the rise and have increased over the past decades due to structural change. The upsurge of female 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 because of the acquired education in modern Ghana. According to the 2010 Population and Housing Census, more women are being educated now compared to some decays ago as 68.5% of them are said to be literates (Ghana Statistical Service, 2012).

Measuring Growth and Performance of Small-Scale Enterprises

Various authors present numerous diverse definitions of business growth and ways of measuring this growth. Business growth is defined and measured using absolute or relative changes in sales, assets, employment, productivity and profit margins (Achtenhage, Davidsson & Naldi, 2005; Allinson, Braidford, Houston & Stone, 2006). Achtenhage et al. (2005) also maintained that all measures have particular merits and demerits in appreciating the trend of growth but some variations make systematic

knowledge build-up and comparisons problematic. The authors further pointed out that quite a lot of researchers argue that firms do not end up with particular growth patterns by chance, but how firms grow is systematically related to the characteristics of these firms and their environments.

It is also said that, a firm's growth widely depends on business age, size, customer behaviour and industry. Therefore, sales growth need not correspond to or underpin other dimensions of growth in which policymakers might also be interested (Aw, 2001). For instance, sales can increase while employment and/or profits fall. This may be partly related to contextual or structural issues such as sector or age of business but not to the strategic choices made by principal decision-makers within the firm. Firms might, for example, expand sales at the expense of profit margins by reducing prices, or by outsourcing work, with no impact on employment (Nkonoki, 2010). However, Boachie-Mensah and Marfo-Yiadom (2007) argued that increasing sales and profit are not the only indicators of growth of small-scale businesses, but growth could be achieved using two routes to profitability: that is productivity increases and volume growth.

Small business growth, according to Goldmark and Nichter (2005), is an increase in the number of employees over time because small business owners are usually able to remember the number of employees over time, even if they fail to maintain reliable written records. This definition also circumvents the need to deflate figures, often necessary when using revenue and other monetary metrics. Unfortunately, even if a business does grow, entrepreneurs may find themselves hitting a ceiling in which they cannot produce the amount of product they would like due to staffing, financial, or

market access constraints, consequently limiting their expansion. However, Eversole (2003) also suggested that many entrepreneurs overcome this obstacle through diversification, one of the most common growth options for small businesses.

Again, Small-Scale Business (SSB) growth, according to USAID (2005), is simply put as an increase in the number of employees. USAID further adds that small business growth is also the drive of overall increases in output and income levels. However, this may not be sustainable, but growth accompanied by improvements in productivity is likely to contribute to the desired development effects such as broad-based economic growth. One exceptionally rigorous World Bank study found that the initial productivity of firms is a significant determinant of subsequent growth (Aw, 2001). Figure 1 gives the pictorial presentation of how productivity contributes to growth and how growth also contributes to productivity.

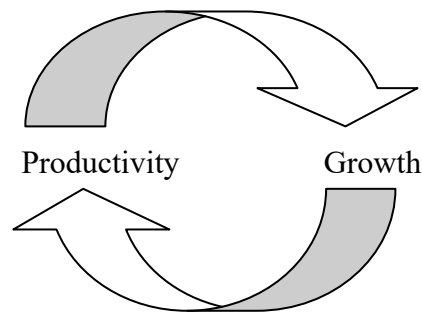


Figure 1: Growth and Productivity Model for SSBs (Aw, 2001, p. 8)

Effects of Constraints on Small-scale Enterprises Owned by Women

Female entrepreneurs influence the economic growth of a country by providing jobs, increase income and the standard of living through the innovation, development and production of products that satisfy the needs of the population and in so doing it provides them self-satisfaction, flexibility,

financial and psychological independence. Nonetheless, these women are faced with some obstacles before reaching their goals.

Female entrepreneurs differ from their male counterparts as they encounter more problems as indicated 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 had more sophisticated planning compared to females and they survive and grow from medium to large scale enterprises because men are literate and have access to credit and credit facilities since the societal norms are more in tune with them (Dovi, 2006).

Social-Cultural Constraints

Female entrepreneurs face some challenges in that socio-cultural situation in certain societies impedes the development and growth of females owned 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 men and/or is nonexistent at all (Parish & Willis, 1993). This offers men the opportunity to capture newer high-paying jobs and open their own businesses with little or no obstacles.

Contrastingly, women and female 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. This in turn adversely impacts on the women's entrepreneurial skills, motivations and level of confidence.

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, 1993). 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 like personal savings, family members, venture capital funds, government programmes and banks. It is most times difficult to attain because they have different complications for the business and the owner (Dzisi, 2008). Particularly, female entrepreneurs in Ghana lack access to finance from banks and other formal institutions due to gender-related issues (Cham, 2011).

Further, women are disadvantaged in acquiring finances since they have less experience and equity than men in the business world; 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 which comprise mainly of women-owned enterprises. Women-owned businesses are generally small preventing banks to provide them financial resources since

small-scale enterprises are regarded to be riskier than large scale enterprises to invest in (Verheul & Thurik, 2000). In relation to the inaccessibility of finance, women face high interest rates and huge collaterals which are needed for the acquisition and repayment of the loans (Amu, 2004). For example, banks in Ghana insist on landed property as collaterals making it hard for women since the control and ownership of land is often with the male members of the family (Bortei-Doku, 2000). The inaccessibility of land becomes complicated for women to open and operate their own enterprise as they only use land for agricultural purposes (Bortei-Doku, 2000).

Moreover, women in Ghana do not have land as compared to the males due to customary laws that are developed traditionally by the male members of the society. The land tenure system and its administration is 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). Female entrepreneurs in Ghana are faced with these problems because men are seen as the natural leaders (Duncan, 2004). However in Ghana, there are constitutional provisions protecting the right of women as well as other vulnerable groups of society with regards to land in Article 35 (1) (Amu, 2004).

Besides, female 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 per cent interest on them (Dovi, 2006). Interest rates continue to rise in Ghana and as was reported on the popular website Ghanaweb.com (2010, July 28), the country had one of the highest interest rates in the continent and the second highest in the world

following after Brazil (Ofosu-Appiah, 2010). For example, banks such as Standard Chartered Bank were charging an interest of 29.5% 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. Appropriate and affordable financial support contributes significantly to developing motivation and determination for enterprise.

Lack of Education and Information

Women and men in Ghana play equal roles in the economic production of the country. However, women compared to males experience greater poverty, lower literacy rates especially at tertiary levels and thus, have less or limited knowledge on 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 income as they allow male members of the family or skilled individuals to record their finances (Dovi, 2006).

Over years, girls were not educated because they were believed to be “waste of” resources since they will be married off. But now, attitudes towards girl-child education are positive as more parents are educating female members as they believe that they deserve the same opportunities as the males. The literacy rate for female members of the society has increased in the last eight years because they are now enrolled in schools. This has increased the literacy rate of adult females from age 15 and above from 46% in 2000 to 59.6% in 2008 within the urban areas (GSS, 2008). All of these factors are taken to show and imply that many women do not have the basic competence to successfully manage a business, employees, market and access resources.

The explanation commonly given for this negative attitude is that, women have generally gone into business by default. They have started enterprises when no other options were available to them in order to overcome or alleviate their poverty, rather than purposively pursuing business ownership by choice.

However, it is interesting to note that the African Development Bank at its Annual Meeting in Addis Ababa, Ethiopia in June 2003, held its first workshop on African Women Entrepreneurs (AWE), and placed the emphasis clearly on growth-oriented female entrepreneurs, thus, helping to shake off the less entrepreneurial images.

Marketing and Access to Market

According to Brush, Ceru and Blackburn (2009), marketing is another obstacle for companies to grow since many businesses are confronted with challenges establishing effective distribution channels; communicating product features and pricing products and services in an attractive way. Also, implementing sales and marketing efforts to win and retain customers and undertaking constant product development in order to sustain sales. Furthermore, the Office of SMEs Promotion [OSMEP] (2009) identifies other aspects of marketing such as the understanding of the domestic and international marketing; lack of capabilities to create innovation, image, exclusive branding; and the lack of appropriate support from marketing infrastructure as obstacles to a firm's growth.

SMEs generally do not have the knowledge or information about other markets. This limits their ability to market their products to larger groups of customers and expand their business (Asian Productivity Organisation [APO], 2001). Though, Brush et al. (2009) argue that massive marketing campaigns

are not the best form to achieve success, conversely, close personal relationships, word-of-mouth referrals, repeat business, and niche marketing efforts have proven to be more cost effective and successful.

The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training in and experience on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable.

The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs and in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNECE, 2004).

Reflecting on how the female enterprises are positioned within the economic and market environment, previous research based on studies in a number of African countries tends to see women's businesses as primarily having the women's enterprises are largely informal enterprises. As noted earlier, it is common knowledge that women are dominant members of the informal economy and are less present as owners of formal enterprises (ILO, 2002; JUDAI & Associates, 2002). However, there has been little research as to why this is and remains to be the case. Some research have shown why women find it easier to start a business in the informal economy, but little research explores the informal/formal interfaces; the degree to which women's

lack of formalisation is due to choice. The process of transition from informal to formal, particularly for women; the existence of any particular barriers or constraints, and how such issues affect women differently and more adversely than men (Zewde & Associates, 2002).

Women's enterprises tend to operate from inappropriate premises, if they have premises at all. SMEs, especially those operating in the informal economy, face significant problems in accessing appropriate and affordable premises. This is particularly so for certain sectors such as food preparation and food processing businesses – activities where regulations require that business accommodation should meet specific hygienic standards, and in which women predominate. Female entrepreneurs, by the fact that they dominate the informal economy, suffer more than men regarding problems to do with appropriate business space and premises.

Women's businesses are primarily small rather than medium enterprises. The main reasons behind this are that women are seen to have "inappropriate attitudes" to business (UDEEC, 2002), are "risk averse", and not "growth oriented" business owners (Zewde & Associates, 2002). Women are seen to have limited business vision with their main aim being to earn an income – frequently labelled as "supplementary" or "pin money" – and not to build substantial businesses.

Closely linked to the issue of business sector and size is the fact that the majority of women operate in restricted locally-based markets which by their nature are limited in size. Furthermore, this frequently leads to excessive competition and under-pricing. Women engaged in business largely confine themselves to local markets where access, mobility and networks are easier for

them to negotiate (Zewde & Associates, 2002). Women's ability to penetrate markets outside of their local area is affected not only by physical mobility issues, but also by the types of businesses women engage in (UDEEC, 2002).

Women's locally made products are increasingly in competition with a growing range of imported goods coming into the market at all levels. Issues of quality and delivery are the same for all microenterprises, but women face additional gender-based issues concerning mobility – which in turn relate to their dual (household) and triple (community) roles which constrain their time and determine whether it is acceptable for them to travel outside of their communities.

Women's businesses are under-capitalised and generate limited profits if any at all, which means that they have little opportunity for capital accumulation and are vulnerable to the slightest changes in their business environment. Accessing appropriate forms and levels of finance is seen as a major issue for women, and critical to the development and growth of their enterprises. This need arises as a result of explicit and tacit gender issues relating to various factors such as women's businesses tend to be seen as “too small”, require small amounts of money, and are in sectors that do not attract funding. There are however several key issues linked to women's ability or inability to unlock formal financial support.

Women are viewed as having less experience of using banks and financial services, and therefore have less knowledge and understanding of how to approach banks for loans, as well as little awareness of the requirements of the banks. Lack of exposure to banking practice can result in a lack of confidence when it comes to making approaches for loans.

Minimal Growth through Multiple Enterprises Research shows that some female entrepreneurs in a range of African countries grow businesses beyond the micro or informal level. However, such women are seen as an exception to the rule (Marcucci, 2001). Moreover, how they grow their businesses, commonly by starting multiple businesses (known as horizontal growth), is overtly or tacitly seen as a weak strategy when compared to the norm of linear growth of a single business (Olomi, 2001).

Poor Networking

Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most female entrepreneurs operate on a small-scale, and are generally not members of professional organisations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector (Mahbub, 2000).

Women associations 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 African Women's Development Fund (AFWD), Ghana Association of Women Entrepreneurs (GAWE) and Global Mamas to mention a few. These are Non-Governmental Organisations that 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). Nevertheless, there are a few women associations that offer women networking opportunities.

Governmental Policies

The significance of SMEs within an economy emphasises the importance of having governmental policies that support SMEs; issuing regulations that help them and their ability to operate efficiently; and regulations that imply low administrative costs (Harvie & Lee, 2005). Although there has been an increase in governmental policies promoting and supporting SMEs in order to achieve economic growth and reduce poverty, there is still a lack of laws, administrative procedures and access to assistance from governmental agencies (Harvie, 2005).

Most women have little access to policy-makers or representation on policy-making bodies. Large companies and men can more easily influence policy and have access to policy-makers, who are seen more as their peers. Women tend not to belong to, and even have less reach towards leadership positions in mainstream business organisations, limiting their input into

policy-making through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004).

ILO (2009), Roberts (2004) and OECD (2002) added that the key factors that affect female entrepreneurs' performance especially in developing continents like Africa are vulnerability of women to the adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and poor mobilisation of female entrepreneurs; lack of management skills; lack of awareness among young women offering entrepreneurship as a career option; conflicting gender roles; gender inequality; inappropriate technology; and constraints at the legal, institutional and policy levels.

Reasons such as these make about 80% 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 female entrepreneurs in the global economy observed that cultural and social traditions play an important role in determining who within the society becomes an entrepreneur. Female entrepreneurs in Ghana are many, but are predominantly in the informal sector because they lack technological skills, internal and external support as well as self-sustaining governmental intervention (Agbenyegah, 2013). These affect the performance of female entrepreneurs limiting them to the informal sector. The informal sector includes the service and manufacturing sector such as having local restaurants, salons, bakery, dress making, manufacturing of beads and local fabrics.

However, women 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, p. 42). Being an entrepreneur enables individuals be it a male or female, to have economic security. Policies which encourage entrepreneurship have the potential to help governments address some of the key policy issues of the day, such as job creation; regional development; self-assistance and gender mainstreaming (Hall, 2003).

The current economic challenges have compounded the constraints faced by all business actors irrespective of gender. These challenges include the frequent electricity and water interruptions, high inflation, depreciation of the Cedi, high interest on credit, and high import duties, among others (Business & Financial Times, 2014). Therefore, addressing these issues should be among the main responsibilities of the government so as to keep the growth rate positive, reduce poverty through job creation and the nation’s prosperous.

Government and Support Systems for Female Entrepreneurs in Ghana

The Government of Ghana with its development partners appears to have instituted many agencies aimed at mentoring and assisting Ghanaians to develop their business plans. Amongst them are the National Board for Small-Scale Industries (NBSSI), Microfinance and Small Loans Centre (MASLOC), the Rural Enterprise Programme (REP), and the Youth Enterprise Support (YES) Fund (GoG, 2014). According the Ministry of Trade and Industry, the NBSSI was formed to address the needs of small-scale businesses. The NBSSI established an Entrepreneurial Development Programme (EDP) and the Business Advisory Centre intended to train and assist persons with entrepreneurial abilities into self-employment. The activities of NBSSI fall into two broad categories: financial and non-financial services.

Financial services include extending credit through its loan schemes to entrepreneurs both as working capital and for the acquisition of fixed assets. Interest rate on loans granted by the NBSSI is 20% and repayments are by monthly installments to ease the burden of loan repayment and borrowers are usually granted between 2-4 months grace period. Personal guarantors are accepted as security since small-scale entrepreneurs do not usually have collateral security. Beneficiaries are encouraged to open accounts with the bank and transact their business, especially the loan repayment, through the bank so that they get acquainted with the banking culture (NBSSI, 2013).

The NBSSI's non-financial services include facilitating access to an enabling environment; facilitating access to credit; training and counselling in the areas of management, development, skills, marketing, choice of equipment, business plan preparation, business registration, and feasibility studies. In terms of its specific training programmes, NBSSI is to among others provide gender-specific programmes for women. Just like the NBSSI, the REP and YES Fund also have special provisions for women.

In order to have a stronger advocacy in the country, female entrepreneurs formed the Ghana Association of Women Entrepreneurs (GAWE). It consists of self-employed female manufacturers and exporters of goods and services. A non-Governmental, non-profit making organisation formed in 1991 and formally registered as a company limited by guarantee in 1993 (GAWE, 2008). It is an affiliate of the African Federation of Women Entrepreneurs (AFWE) which was established by 25 African countries including Ghana through the initiative of the United Nations Economic Commission for Africa (UNECA) with a mandate from the ECA Conference

of Ministers of Economic Planning and Development held in Addis Ababa, Ethiopia in April, 1992.

According to GAWE (2000), the conference adopted the Resolution 736 (XXVII) on women and their access to resources in the 1990s. It stressed the importance of creating an enabling environment for the enhancement of women's entrepreneurial activities as well as their access to resources. The resolution further called upon member states to promote the setting up of national associations of female entrepreneurs in their countries and requested the Economic Commission for Africa (ECA) to facilitate the process of immediate creation of the Association of Women Entrepreneurs in Africa. UNECA based on their mandate, called for an Expert Group Meeting in Nairobi Kenya in 1991. The meeting was attended by experts from the five regions in Africa; consultants from Asia who had formed federations of associations of entrepreneurs were also invited. The meeting came out with a recommendation for the formation of Federation of Women Entrepreneurs in Africa, and constitutions and regulations were drafted to govern the Federation. This was presented to African Ministers of Economic Planning and Development Conference held in Addis Ababa Ethiopia in 1992 for consideration and adoption.

According to the Ghana News Agency (GNA, 2000), three bakers associations merged to form one national organisation to better promote the interests of members and enhance the standardisation of the quality of flour products and also speak with one voice. The three associations which merged were the Ghana National Bakers Association, Indigenous Bakers Association and Flour users Association into the "Ghana National Indigenous Flour Users

Association.” Despite this announcement, little is heard of this association in recent times.

Conceptual Model of Constraints facing Female Entrepreneurs

This model in Figure 2 explains how a woman’s personal attributes and other external factors impact on her motivation of being entrepreneur. It is also believed that these variables are subject to change with time in that they can have positive influence today and adverse effect tomorrow.

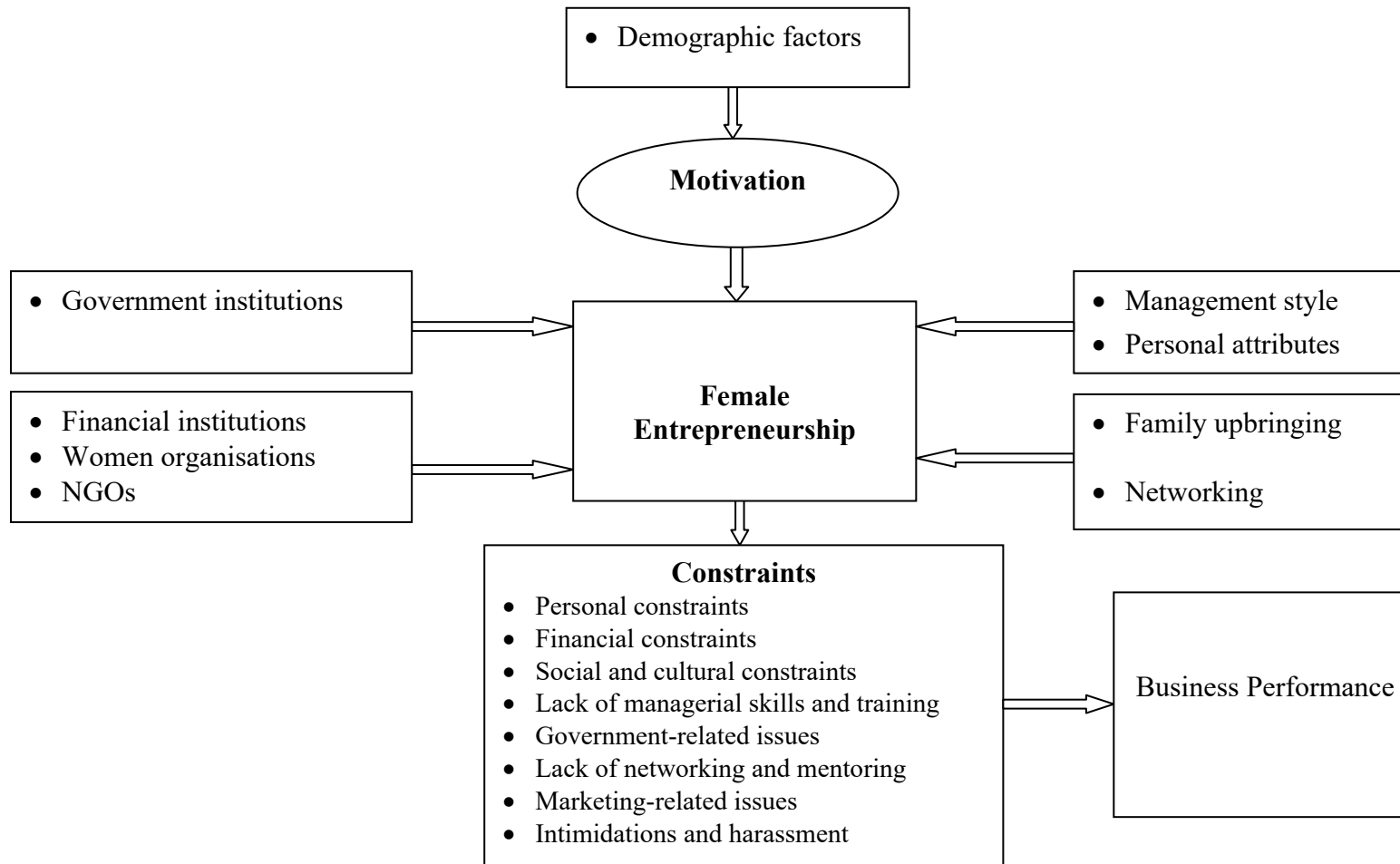


Figure 2. Female Entrepreneurship Model adapted from Anwar and Rashid (2011, p. 6)

It can also be seen from the model that after developing herself as a full-blown entrepreneur, her performance will be influenced by four main factors including her managerial skills, personal characteristics, family upbringing, government policies, and associations among others. Some or all of these four factors may become constraints or 'propellers' in this enterprise. If there are constraints, the ability of the entrepreneur to quickly overcome them will improve her business performance, else the business will ultimately suffer. In most cases, these constraints persist for long thereby militating against the enterprise's success.

Based on the above model, the McClelland's achievement motivation theory for entrepreneurs can be used to explain motivation of female entrepreneurs. McClelland (1961) acknowledged three types of motivational needs, on which the theory is based. The theory describes one's style with regard to being motivated and motivating others, depending on the different level of needs within the individual.

There are a few distinct personality possessed by individuals with each need. Those with a high need for achievement are fascinated by situations offering personal accountability, set challenging, yet realistic goals for themselves and desire for performance feedback. Individuals with a need for power desire to persuade others, but do not exhibit a need to simply have control. These individuals possess motivation and the need to increase personal status and esteem. Finally, those with a need for affiliation, value building strong relationships and admire belonging to groups or organisations.

By appreciating and being able to successfully determine need for affiliation, need for power, and need for achievement characteristics in

employees, employers have the opportunity to make better decisions of which type of employees to place in diverse positions (Stuart-Kotze, 2009). McClelland's need theory suggests that appreciating these needs and precisely placing the right people in the right positions ought to give way to greater levels motivation which, in turn, should increase productivity and enhance growth of firms. McClelland believes there is something else going on other than just setting goals and achieving them. According to Chapman (2009), a number of high achievement individuals need to apply more challenge to their lives and every time a challenge is met productively, they need a stronger more challenging task.

McClelland suggests that the best entrepreneurs have a high need for achievement. He also indicated that a good manager or owner is one who, among other things, has high need for power. Such people help subordinates to feel strong and accountable, reward them properly for good performance and sees that things are organised so that subordinates feel that they know what they should be doing. It is against this background that I deem it appropriate that the achievement motivation theory is very applicable to the study.

Demographic Characteristics of Female Entrepreneurs and their Business Operations

There have been a few studies on the how the demographic characteristics of females influence their business activities. This study therefore finds it relevant to explore this further. Notable researchers in this area have arrived at some conflicting findings. Khan, Hossain, Rashid and Hasan (2008) studied the demographic characteristics of successful and non-successful women entrepreneurs in Bangladesh using discriminant analysis.

They identified factors like age, social class, role model or status, income, sibling position or birth order, entrepreneurs' general level of education, fathers' or husbands' education level, previous experience and occupation, fathers' or husbands' occupation, religion, marital status, and family size have a bearing on the success of the entrepreneurs.

Box, Beisel and Watts (1995) suggest that there are four elements which have positive relationship with the business performance of Thai entrepreneurs, that is, previous experience as a member of an entrepreneurial management team (job-related experience), number of previous starts, age, and scanning intensity. This study further examines the influence of variables such as marital status, family size, and education, among others on business performance of female entrepreneurs.

Age and Business Operations

Adebimpe (2012) conducted a study on the topic: "Nature of Leadership Practices of Nigerian Female Entrepreneurs" in which he sampled 138 female entrepreneurs as respondents. His study revealed that majority of the female entrepreneurs were married with children, and were likely to form businesses in the mid-section of their working lives, and a high percentage of the female entrepreneurs were between the ages of 31-50 years.

In a study in Kumasi by Clark (2010), he found age had very little impact on trading relations among women market traders. However, Kimuyu (cited in Amoako-Kwakye, 2012) found older entrepreneurs to be more successful than the younger ones. Similarly, Amoako-Kwakye's (2012) study among women from two districts in the Central Region revealed that age was an important policy variable in explaining the women's business performance.

She mentioned that age being a significant factor means that the business performance of an older entrepreneur is more likely to be higher than a younger entrepreneur.

Dzisi (2008) observed in her study among some selected Ghanaian female entrepreneurs that 67% of them were within the economically active age groups of 31 and 50 years. Woldie and Adersua (2004) also found in Nigeria that the age limit of their female entrepreneurs was below 60 with majority being between 31-55 years. However, researchers like Dzisi (2008) and Fielden and Davidson (2005) insisted that it is possible to find female entrepreneurs aged far above 60 years in countries such as Australia, the USA, Canada, Israel, China and India. Although many of these female entrepreneurs are old, their activeness, effectiveness and efficiency in the day-to-day operations of the enterprises could be effective.

Marital Status and Business Operations

Dzisi (2008) showed that a significant percentage (70%) of female entrepreneurs in Ghana were married and had an average of four children, single (14%), widowed (12%), and divorced or separated (7%). She, however, failed to explore the influence of the marital status and family size of the female entrepreneurs on their business operation. In the view of this study, it is believed that a fewer number of children means less responsibility and more free time which must be a facilitating factor for women to take up entrepreneurship.

Married woman's class position is primarily dependent on that of the husband. For example, Aldrich and Zimmer (1989) observed that a husband's position and class are important determinants for a woman's access to

resources and training. They postulated that some elite clubs do not accept ladies and they can get into such clubs only through their husbands. , Aldrich and Zimmer (1989) further claimed that married women entrepreneurs may make valuable contacts through their husbands. Furthermore, apart from marriage being a way of gaining access to resources, MacGaffey (1986) noted that in Ghana and Benin women consciously manipulate their connections with wealthy and influential men in order to get a start in business. They also found that marital status affects networks in the sense that married women often lack full access to such opportunities. This is partly because it is at this time that women are busily engaged in their production and reproduction roles at home cooking and looking after children. Child bearing and nurturing often interrupt female careers. Women with children at home had fewer friends and associates, engaged in fewer social activities, had less reliable social support, and had more localised networks than women without children. Amoako-Kwakye (2012), however, did not find any significant effect of marital status of women on their overall performance.

Entrepreneur's Education and Business Operations

Honig (2001) indicates that education is beneficial in giving the entrepreneur an advantage in realising the growth of small business. Research analysing the distinctiveness of the firm's creator, especially education and industry experience, were found to be major determinants in the success of a firm (Lau & Busenitz, 2001). Tiruneh (2011) stated that previously, it was assumed that small-scale business owners would be less probable to have pursued a formal education than those occupying management positions in bigger organisations. There is no issue as to the fact that basic education

enhances the overall worth of business owners by providing them with fundamental numeric and literacy skills, thus increasing the chance of survival. Studies on the educational level of the owner/manager tend to be split into two schools of thought. Some studies state that the fact that a manager has higher education degree or even a post-graduate degree seems to kindle the growth of small firms, therefore, having an impact on both survival and growth of businesses. Similarly, Adebimpe (2012) reported that in relation to education of the female entrepreneur, 63.4% had obtained diplomas, degrees and post-graduate qualifications. He concluded that there were differences in leadership practices of the participants with those who have formal educational qualifications adopting more transformational leadership which had significant influence on firm growth.

On the contrary, Reid and Xu (2009) argue that owner/manager of small-scale businesses who had degrees usually achieve lower rates of growth than those less well educated. The relationship involving owner-manager education and small business performance as well as growth is addressed in economic literature. One among the categories of human capital effects on firms 'competitiveness is locative effect (Gebreyesus, 2007). This effect is related to owner-managers' education, in that those with a fairly higher level of education have a superior capacity to competently distribute resources to more productive lines of business and to decide on profit maximising inputs (Mateev & Anastasov, 2010). Evaliina and Labinot (2011) highlight the role of entrepreneurial education in the growth/performance of the businesses. They further argue that a firm whose management has business education is prone to carry out better performance than those without managers with

business education. For instance, some credit providers use owner-managers' education levels as an indication of the latter's ability to exploit resources to produce revenue and be able to meet their obligations.

Consequently, small businesses with comparatively more educated owners are likely to have more access to external finance. Given the fairly low level of education within the small business in developing countries, more highly educated owners tend to grow more quickly. However, other evidences have proved contradictory. For instance, an Inter-American Development Bank research found that senior high school accomplishment had no noticeable impact on firm growth in Latin America (Okurut, 2008). Alternatively, Mead (1998) in his studies in Sub-Saharan Africa discovered that entrepreneurs finishing senior school were more probable to grow in Kenya and Zimbabwe, but found no significant effect of primary education on small-scale business growth and continued existence.

A good number of empirical verification confirms that small businesses with better-educated owners tend to be more productive (Van Praag, 2003). Regardless of the potential benefits, education may also damage small business growth in situations in which business owners turn away their concentration to other eye-catching opportunities. Research by Schiebold (2011) on small manufacturing firms found that tertiary education did not stimulate superior efficiency, since the highly educated owners' attached little interest to monitoring their employees.

A research conducted by Meng and Liang (1996) involving small business owners revealed that entrepreneurs who were successful had advanced educational levels in comparison to that of unsuccessful ones

($p = 0.01$). About 70% of successful entrepreneurs had their education up to the tertiary level compared to only 23% of unsuccessful entrepreneurs. They showed that after entering the entrepreneurial world, those with superior levels of education are most successful because tertiary education gives them the knowledge and contemporary managerial skills, making them more conscious of the reality of the business world. Similarly, Lussiers and Pfeifer (2001) indicated that small business owners with high education and related employment experience have better likelihood of becoming successful compared to those without education and job-related experience. Conversely, Minniti and Bygrave (2003) acknowledged that people with more education are not of necessity more entrepreneurial.

Dzisi (2008) found that over half (59%) of her first set of respondents were the less educated, with only a basic level of education. Similarly, among the second group, those with a secondary/high school/college, polytechnic or university qualification were nearly half (41%) of the respondents. She further revealed that most (64%) respondents believed that the level of formal education that they had obtained was a useful factor in the successful setting up and operation of their business enterprises due to factors such as literacy, ability to identify opportunities and market trends, book-keeping and the ability to prepare basic financial statements and make financial projections. However, Dzisi (2008) found that 92% of them had not obtained any specialised knowledge in any field during their formal education.

With regard to family influence on female entrepreneurs, Teoh and Chong (2007) revealed that parental influence is an antecedent of small business career interest. Therefore, family members, especially parents play a

key role in establishing the desirability and flare for entrepreneurship in their children. Similarly, Belcourt, Burke and Lee-Gosselin (1991) reported that 33% of Canadian female entrepreneurs surveyed stated their fathers were entrepreneurs.

In a related development, there are a couple of articles on how the performance of female business managers seems to be related to the attitude of the family towards them. For example, Aminah (1998) in a study of selected successful career women in Malaysia, revealed that changing attitudes of parents and husbands towards a more positive trend were perceived to be related to higher educational attainment of women which in turn could influence women to set up their own businesses.

Job-Related Experience and Business Operations

Working experience is considered as a very important variable in successful operation of women in business. Amoako-Kwakye (2012) found in her study that 80 (22.3%) of the women entrepreneurs studied had operated their businesses for periods between one and ten years. She further revealed that those women entrepreneurs who had operated their businesses between 11 to 20 years formed 22.9 % of the sample. According to Amoako-Kwakye's study, a number of the respondents had the experience from helping their mothers and guardians at young ages as hawkers, or from practising petty trading as children for themselves.

Past researches on the effects of expertise connote that people often obtained vital advantages as they gain increasing experience in performing a variety of tasks as they grow to become more resourceful. Employment-related and specific competencies should get more research attention in

entrepreneurship settings because they have highly significant direct effects on a business's continued existence and growth (Shepherd, Zacharakis & Baron, 2003). An entrepreneur's technical and industry competencies are key forms of expert power that enhances the realisation of the entrepreneur's objectives and goals. Relevant job-related skills directly affect performance and these entrepreneurial skills may provide a source of competitive advantage that competitors find it extremely difficult to imitate or copy (Baum, Locke & Smith, 2001).

Nieman, Hough and Nieuwenhuizen (2003) revealed that a considerable number of thriving entrepreneurs had worked for few years in the similar firm before they started their own businesses. Accordingly, an entrepreneur venturing into an opportunity they are familiar with in terms of knowledge and skill will have greater success. Some researchers (Shepard, Douglas & Shanley 2000), establish that the call for industry specific competencies and industry expertise was indispensable, but not adequate prerequisite for business success. People were assumed to have no knowledge of their managerial ability before starting their own businesses. The significance of human capital to entrepreneur success was larger for workers with more years of paid employment experience and/or some prior managerial-related experience (Boden & Nucci, 2000).

Every business person can confirm that small business owner acquire substantial amount of skills and knowledge while operating their businesses. Such employment familiarity proves to be exceedingly vital for developing capabilities within small-scale businesses, as business owners with extra years of occupational experience on average have faster-growing rate. An empirical

study by Mead and Liedholm (1998) found that entrepreneurs with at least seven years of vocational experience expanded their businesses more speedily than those without such experience. An empirically accurate study of high-growth entrepreneurs by Tiruneh (2011), provides insights about the significance of skills and business contacts gained during past employment. Amongst Latin American and East Asian entrepreneurs, contacts were found to be a key benefit of work experience, useful in identifying business opportunities, obtaining financing and alleviating management challenges (Brown, Adams & Amjad, 2007).

Capelleras and Rabetino (2008) in their study found no relationship between prior experience of business owners and firm growth. Coad and Rao, (2010) found reasonable evidence signifying a negative relationship between being jobless before starting a business and subsequent business growth. Knowledge gained from business experience gives the entrepreneur with definite key competencies and inside information required to identify and take advantage of opportunities. Through work experience, employees gain information and skills that aid the formulation of entrepreneurial policy, the acquisition of resources and the process of organising business activities. Job-related experience is also central in reducing risks and doubt. In effect, industry experience is anticipated to be connected with entrepreneurial point of reference (Woldie & Adersua, 2004). Sufficient industrial experience may possibly present small business owner the chance to make out the worth of innovation and arouse passion.

Frankish, Roberts and Storey (2008) emphasised that survival rates are higher for entrepreneurs who have formerly been in employment, and who run

a business in an area in which they have prior experience. There is also proof that most well to do small business owners formerly worked in other small firms. It is assumed that smaller firms offer individuals with much more appropriate experience for new venture creation than larger organisations, in terms of better market acquaintance and closer contact with an owner role model (Tiruneh, 2011). Work experience for that reason contributes to small business growth in two ways: that is by expanding the capabilities of owners and employees through the acquisition of skills and knowledge; and indirectly by expanding entrepreneurs' social networks.

Perry and Pendleton (1983) discovered that about 90% of businesses' inabilities to thrive are linked to inadequate managerial skills, which consist of management immaturity. Several small-scale business owners require managerial training and experience. Meng and Liang (1996) reported that experience is the most excellent forecaster of business success, particularly when the new business is allied to previous experiences. Small business owners with immeasurable experiences in running business are more competent in finding ways to open new business compared to recruits with different occupation pathways. Zimmerer and Scarborough (2005) noted that well-known reasons of business failures are managerial and experiential in capabilities.

Managerial Skills and Enterprise Performance

According to Buttner (2001), the management styles of female entrepreneurs is best described using relational dimensions such as mutual empowering, collaboration, sharing of information, empathy and nurturing. He emphasised that the above managerial skill dimensions have been established

to be associated with women in different professional occupations as well as the growth of their enterprises. He further posited that women do work differently from men. However, according to Heffernan (2003), female negotiating styles have been shown to be different and it has been demonstrated that they are significantly more beneficial to long term business success. A study that explored a genetic basis for special attributes of women in social ability and empathy imply a better performance of companies created and run by women because of their ability to communicate better with employees, suppliers and customers (Valencia, 2006).

According to Iakovleva (2008), three elements of business strategies which have significant relationship with performance are founder's entrepreneurial competence, founder's managerial competence, and strategies applied by the enterprise. The strategic adaptation perspective holds that success is primarily dependent upon the fit between changes in the environment and entrepreneur's ability to develop and execute effective strategies. This approach takes into consideration both environmental influence and entrepreneurial strategies as determinant of a firm's performance. In this regard, female entrepreneurs who focus on strategic planning are likely to achieve higher performance.

In a related development, in a study conducted by Sadaka (2011) on the "factors affecting growth of small-scale enterprises in Kenya", he concluded that managerial skills coupled with finance and technology was critical to the success of any small-scale enterprise. Therefore, a consequence of poor managerial ability is that small-scale enterprise owners are not well prepared to face changes in technology, majority of those who run SSEs are

ordinary lot whose educational background is lacking. Hence they may not be well equipped to carry out managerial routines for their enterprise. Furthermore, Sadaka (2011) found that majority of the respondents indicated because managerial skill was a backbone of all activities in business, its growth depends on it, but they lack adequate expertise in executing their duties. Among the managerial challenges they identified included the lack of capacity, lack of clear vision, lack of basic skills, lack of transparency, lack of adequate control, lack of business plan and business strategy, lack of accountability, and lack of proper record-keeping.

Capital/Finance and Business Operations

Capital is considered as the life-line of every business. However, this usually comes as the main constraint to businesses. Abor and Biekpe (2006) revealed in their respective studies that inadequate fund was the main challenge facing SSE operators in the country. In a similar study conducted by the World Bank in five African countries including Ghana it was found that about 90% of small enterprises surveyed stated credit was a major constraint to new investment (Parker, Riopelle & Steel, 1995). Similarly, Aryeetey, Kayanula and Quartey (1994) reported that 38% of the SMEs surveyed in Ghana mentioned credit as a constraint. This, according to Kayanula and Quartey (2000), stems from the fact that SMEs have limited access to capital markets, locally and internationally, partly due to perception of higher risk, informational barriers, and the higher costs of intermediation for smaller firms. As a result, SMEs often cannot obtain long-term finance in the form of debt and equity.

Again, Lader (1996) pointed out that an important problem that SMEs often face is access to capital. Lack of adequate financial resources places significant constraints on SME development. Cook and Nixson (2000) also observed that, notwithstanding the recognition of the role of SMEs in the development process in many developing countries, SMEs development is always constrained by the limited availability of financial resources to meet a variety of operational and investment needs.

A study by Mwobobia (2012) in Kenya also revealed that the greatest barrier facing female entrepreneurs is access to finance and that, this is an issue because of the requirements of collateral. He further said that most women who venture into businesses in the rural areas and need financing lack the needed collateral to enable them secure bank loans. He reported that for many small enterprises, lack of available cash flow or external finance may result in the firm being unable to adequately fund its operations and pursue market opportunities.

Technology, Equipment and Business Operations

Choice of technology has important implication for growth and productivity in industry. The use of technology is always tied to an objective. Because various types of technology can be used to achieve an organisation's goal or objective, the issue of choice arises. The concept of technology choice assumes access to information on alternative technologies and the ability to evaluate these effectively. According to Moustafa (1990), effective choice of ICT is based on pre-selected criteria. Further, it also depends on the ability to identify and recognise opportunities in different technologies. The expected outcome is that the firm will select the most suitable or "appropriate"

technology (AT) in its circumstances. The characteristic defining AT normally include more labour using, less capital, less skill using, making more use of local material and recourses, and smaller in scale. It is sometimes emphasized that AT should not affect the environment negatively and that it should fit in with the social-economic structures of the community. The suggested characteristics are numerous, which implies that technology can be appropriate in some ways and inappropriate in others.

The literature has also indicated that SSEs face unique constraints that hinder effective choice of technology. According to Harper (1987), technology used by SSEs in developing countries may be inappropriate because their choice is based on insufficient information and ineffective management.

Many SSE owners or managers lack managerial training and experience. Typically, owners or managers of small businesses develop their own approaches to management through a process of trial and error. As a result, their management is likely to be more intuitive than analytical, more concerned with day-to-day activities than long term issues and more opportunistic than strategic in its concept (Hill, 1987). This attitude is a key strength at start-up stage of an enterprise because it provides the creativity needed, but it may present problems when complex decisions have to be made. A consequence of poor managerial ability is that SSEs owners are ill prepared to face changes in the business environment and to plan appropriate changes in technology.

Summary of Literature Review

This study seeks to identify the main constraints hindering the growth and development of small-scale bakery enterprises of female entrepreneurs.

Extensive literature abound that small-scale enterprises provide employment to the poor and the marginalised in the society who have no other means of income, and women immediately come to the fore. It is an undeniable fact that women are highly represented in self-employment and operating income generating activity. Although women's SME operations are significant in terms of reducing the household vulnerability to poverty, many of them are not reaching their growth potential due to various factors as identified in this chapter. These include personal, lack of education, lack of managerial skills, lack of finance, obsolete technology and equipment, marketing-related issues, poor networking, discrimination and harassment, and government and support systems, among others. Based on Anwar and Rashid's (2011) Model of Female Entrepreneurship, the researcher constructed her own model depicting the various independent factors that constrained the growth and development of female-owned bakery enterprises.

However, the gap in literature stems from the fact that not much has been done concerning the constraints of female entrepreneurs in the small-scale bakery enterprises and also no researchers have investigated the relationship between the demographic characteristics and the constraints faced by these entrepreneurs in the industry. It is widely accepted that many of the constraints faced by the small-scale entrepreneurs cannot be addressed with one single intervention or one single sector for that matter. There is, therefore, an urgent need for greater attention to be paid to the development of the sector in general to promoting women-owned businesses in the country and ensure their economic empowerment as a way to reducing poverty and promoting economic growth.

CHAPTER THREE

METHODOLOGY

This chapter discusses the methodology of the study. These are the research design, population of the study, sample and sampling procedure, the research instrument and the pilot-testing. The procedures used for data collection and the analysis are also presented in this chapter.

Study Area

The study was carried out in Koforidua in the New Juaben Municipality in the Eastern Region of Ghana. The municipality covers an estimated area of 110 square kilometers constituting 0.57% of the total land area of the region. According to the 2010 Population and Housing Census, the municipality has a population of 183,727 comprising 88,687 males and 95,040 females (Ghana Statistical Service [GSS], 2012). Koforidua as its regional capital is made up of several towns and neighbourhoods including Effiduase, Asokore, Oyoko, Jumapo, Suhyen, Dansuagya, Betom and Srodae, among others. The municipality shares boundaries with East-Akim Municipality to the northeast, Akwapim North District to the east and south and Suhum Kraboa Coaltar District to the west. Their main sources of income are the small-scale industries like bakery, beads making, “Chop Bar” operation, petty trading, and farming.

The average annual household income for the residents is ₵1,931,149 and the average monthly income is GH₵160.929 (GSS, 2012). Income levels are generally low in the municipality.

Research Design

The research design employed was the mixed-method (triangulation). It involved the use of both qualitative and quantitative methodologies.

It may be defined as “the collection or analysis of both quantitative and qualitative data in a single study in which the data are collected concurrently or sequentially, are given a priority, and involve the integration of the data at one or more stages in the process of research” (Gutmann & Hanson, 2003). When both quantitative and qualitative data are included in a study, researchers may enrich their results in ways that one form of data does not allow (Tashakkori & Teddlie, 1998).

Using both forms of data, for example, allows researchers to simultaneously generalise results from a sample to a population and to gain a deeper understanding of the phenomenon of interest. It also allows researchers to test theoretical models and to modify them based on participant feedback. The mixed-method perspective was adopted in conducting the research since it focused on mapping out and also explaining more fully the constraints of the female entrepreneurs in the New Juaben Municipality. In this study the mixed methods was used because the research questions were be addressed by conducting a qualitative methods to explore the issue and uncover major themes before using quantitative research to measure the relationships between the themes Cohen and Manion(2005). This approach to research is

used when this integration provides a better understanding of the research problem than either of each alone (Creswell & Clark 2007).

Population

The population for the study consisted of both registered and non-registered female entrepreneurs engaged in small-scale bakery as their main occupations with at least five years working experience in New Juaben Municipality. According to the Eastern Regional Office of the National Board of Small-scale Industries (NBSSI), there are about 400 (260 registered and 140 non-registered) female bakers in the municipality.

Sample and Sampling Techniques

A sample size of 20 was chosen for the study. This was informed by the nature of the study being a mixed-method and thus a larger sample size was not required. According to Sarantakos (2005), a large sample size is not needed in a mixed-method design since through the use of semi-structured interview guide, the interviewer can ask probing questions in order to solicit adequate and relevant information. He further postulated that qualitative research is time consuming and relatively expensive. Therefore, unlike the quantitative studies, a relatively small sample size was required since it derived its data from face-to-face interviews whose collection was challenging.

Participants were selected using the simple random sampling (random numbers) and snow-ball sampling. In selecting the registered female entrepreneurs in the municipality, the random numbers were used. Since the non-registered bakers were difficult to locate, a registered person was used to locate one of them. Five (5) of the participants were spoken to. This sampling

technique used here is called the snow-balling, which is an approach for locating key informants if they were not already known. (Patton, 2008).

Research Instrument

Due to the mixed-method design adopted, a semi-structured interview guide (See Appendix A) was designed by the researcher with the items deduced from the research objectives, questions and the literature. The essence of using the semi-structured interview guide was to allow new ideas to be brought up during the interview by the participants (Sarantakos, 2005).

The instrument had eight sections, which were labelled from A to H. In all, there were 41 (made up of 20 open and 21 closed-ended) items. Section A solicited for personal information of the participants and consisted of six items. Sections B and C presented items relating to business characteristics and the influence of personal factors on business performance, respectively. Section B had 17 items, while Section C consisted of three items. Similarly, Section D had four items on the constraints of SMEs in the municipality and Section E consisted of six items on the support systems for SMEs. Sections G and H presented items on their advice to other female entrepreneurs and other issues, respectively.

The open-ended items helped the researcher to probe into areas that were of particular interest and evoke rich information that may not have been obtained using a more structured approach. Moorosi (2010) opined that women are more comfortable when they are provided the chance to speak out on the issues that concern them rather than imposing someone's views on them. However, in using semi-structured interview in collecting the data, some

participants could be reluctant to provide enough information. Such respondents would need to be probed before they open up to the researcher.

The reliability also known as credibility in qualitative paradigm was ensured by using a respecting the dictates of qualitative design and also ensuring that all questions in the interview guide were based on the research questions that the same or similar findings could be found using the same instrument. In ensuring validity of the instrument, it was given to the supervisors and NBSSI officers in the municipality for their review and comments. For instance, the supervisors suggested that demographic characteristics of the participants were linked to their business constraints by asking questions in that regard.

Pilot-Testing of Instrument

In finding out if the questions would obtain the required responses and devoid of ambiguity, the semi-structured interview guide was pilot-tested on five female entrepreneurs (bakers) in the Cape Coast Metropolis. This area was chosen for the pilot-study because from an informal interaction with some women in the bakery industry in the metropolis, they also complained of several challenges they encountered in their daily business activities, which were similar to that of their colleagues in the New Juaben Municipality of the Eastern Region. The pilot-study was done in order to provide the ideas, approaches, and clues that may not have been foreseen before conducting the main study. Such ideas and clues increased the chances of getting clearer findings in the main study. Also, the pilot-study was done so as to reduce the number of unanticipated problems because there was an opportunity to redesign parts to overcome difficulties that the pilot study would reveal.

During the pilot-testing, individual participants were made to understand the purpose of the study after a personal introduction was made. The duration for the interviews was initially scheduled to take between 15 to 20 minutes. It was realised that the time allotted was inadequate and therefore it was adjusted to 30-45 minutes. The interviews were recorded on a digital recorder after which the recorded responses were transcribed and interpreted.

Data Collection Procedure

A letter of introduction was collected from the Head of Department of Vocational and Technical Education (VOTEC) of the University of Cape Coast (See Appendix C) which formally introduced the researcher to the participants. The researcher made a personal introduction to each selected participant and assured them of confidentiality of their responses. The purpose of the study was also explained to them in order to appreciate the need to spend some times for the interview.

Data were collected within one and half months. For the interviews, the researcher used four days to contact each participant for their convenient times for the interviews. The researcher strictly complied with the appointment booked with each participant in conducting the interview. The researcher conducted the interviews personally using a recorder and note-pads.

Due to the experience with regard to the inadequacy of time allotted for the interviews during the pilot-study, an hour was spent with each participant. During the interviews, a conscientious effort was made in order not to lead the discussion, but instead encouraged original responses. Probes were used during the interview sessions to solicit more information.

In order to concentrate on listening and responding to the interviewee and not be distracted by trying to write down the responses to one question before moving on to the next and also to ensure the free-flow of responses, permission was sought from the interviewees to use recorders in addition to note-taking. The tape recorder was used in order to have a full and accurate record of the interview. The recordings also increased the researcher's ability to use quotations to illustrate their points of view and allow their own "voices to be heard." Again, the risk of interview bias was minimised by the recording because in note-taking there is an increased risk of interviewer bias. The interviewer is likely to make notes of the comments which make immediate sense or are perceived as being directly relevant or particularly interesting. The recordings ensured that the whole interview was captured and this provided complete data for analysis.

The participants appeared to be quite guarded in their responses to questions at the beginning of each interview, but were comfortable in the latter part of the interview and were much more open and provided more lengthy answers.

Data Analysis

Analysis of the data was done in the Statistical Product and Service Solutions (SPSS version 21.0), and Nvivo (version 6.0). Since the semi-structured interview schedule produced both quantitative and qualitative data, the quantitative ones were captured in the SPSS, while the qualitative parts were analysed in the Nvivo.

The qualitative data were first transcribed and the software helped to group the responses into themes (i.e., commonalities, differences, and

patterns) for discussion. The analyses and discussions were based on the five research questions, and it took two months. In addition, all participants were identified by their first names (See Table 1) only in order to conceal their identities.

Table 1: First Names of Participants

Participant	First Name
1	Maame Serwaa
2	Eunice
3	Deborah
4	Akua
5	Abigail
6	Asantewaa
7	Mawusi
8	Maame Esi
9	Gloria
10	Nana Ama
11	Mercy
12	Korkor
13	Adwoa
14	Hannah
15	Abena
16	Mary
17	Auntie Grace
18	Ampomaa
19	Rosemary
20	Awura Abena

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter presents and discusses the data gathered from participants on the constraints of female entrepreneurs in small-scale bakery enterprises in the New Juaben Municipality in the Eastern Region of Ghana. The analysis focused mainly on the examination of commonalities, differences, patterns and structures with key quotations. In order to protect the identities of the 20 participants, only their first names were used as follows: Maame Serwaa (1); Eunice (2); Deborah (3); Akua (4); Abigail (5); Asantewaa (6); Mawusi (7), Maame Esi (8); Gloria (9); Nana Ama (10); Mercy (11); Korkor (12); Adwoa (13); Hannah (14); Abena (15); Mary (16); Auntie Grace (17); Ampomaa (18); Rosemary (19); and Awura (20) Abena. A sample of the responses is presented in Appendix B. Direct quotes were also used to illustrate and emphasize the views and experiences of the participants. The analyses and discussions were done under the following thematic areas:

1. Demographic characteristics of participants;
2. Characteristics of bakery businesses;
3. Demographic characteristics influencing bakery operations;
4. Factors constraining female entrepreneurs' bakery businesses; and
5. Relationship between entrepreneurs' demographic characteristics and constraints faced.

Demographic Characteristics of Participants

Research Question 1: What are the demographic characteristics of women found in bakery?

The study requested the participants to indicate their demographic since these variables could influence their business operations. These included gender, highest educational attainment, marital status, family size, family-entrepreneurial relations. Table 2 presents the findings on respondents' demographic characteristics.

Table 2: Demographic Characteristics of Respondents (N=20)

Variables	Frequency	Percentage
Age (in years)		
21 – 30	2	10.0
31 – 40	2	10.0
41 and above	16	80.0
Total	20	100.0
Highest Educational Level		
No Formal Education	4	20.0
Basic	7	35.0
Secondary/Tech/Vocational	6	30.0
Tertiary	3	15.0
Total	20	100.0
Marital Status		
Single	2	10.0
Married	8	40.0
Divorced	6	30.0
Widowed	4	20.0
Total	20	100.0
Experience in Bakery Industry (in years)		
5 – 10	9	45.0
11 and above	11	55.0
Total	20	100.0

Table 2 reveals that majority of the participants (90%) were aged 31 years and above, and the remaining 10% were aged 21-30 years. The youngest respondent was aged 21 years. This is an indication of a growing interest in

entrepreneurship. However, there was no participant aged 20 years and below presumably because most women under 20 years might be in school at this time. Comparatively to the study by Adebimpe (2012) and Dzisi (2008) who found that a high percentage (67%) of the female entrepreneurs was between the ages of 31-50 years, this study found a higher percentage of 90%. There have been several calls on (young) Ghanaians to venture into self-employment in view of the large public sector workforce. This could mean that there is a positive response to this call.

In terms of their educational attainments, a substantial proportion of them (35%) had only basic education, secondary/technical/vocational (30%) and tertiary (15%). A few of them (20%) indicated that they had no formal education. This is contrary to the general perception that most entrepreneurs in the country are either not educated at all or less educated. The implication is that more academically qualified women are getting involved in entrepreneurship and it is a positive sign of human capital development. This finding is consistent with Amoako-Kwakye's (2012) results that 79.4% of her participants had obtained formal education. Adebimpe (2012) in his study in Nigeria also found that more than half (63.4%) of female entrepreneurs had obtained diplomas, degrees and postgraduate qualifications.

The results also showed that eight representing 40% of the participants were married, while six (30%) were divorced. Twenty per cent and 10% of them were widowed and single, respectively. Dzisi (2008) revealed that a significant percentage (70%) of the female entrepreneurs in Ghana were married. This is similar to the results from the 2010 Population and Housing Census conducted by the Ghana Statistics Service (2011) that marriage is high

among women in the country. In terms of working experience, more than half of them had been in this business for at least 11 years.

Characteristics of Bakery Businesses

Research Question 2: What are the characteristics of bakery businesses of women in the municipality?

The aim of this research question was to profile the bakery businesses of the participants. Data were collected on the initiators of the business ideas, sources of start-up capital, employment status, managerial experience, registration of business, reasons for engaging in the business, investment capital, employee size, monthly income, and market shares. Table 3 is a summary of the results.

Table 3: Participants' Business Characteristics

Characteristics	Frequency	Percent
Business Idea Initiator		
Myself	13	65.0
With family	7	35.0
Total	20	100.0
Family-Entrepreneurial Relations		
Yes	10	50.0
No	10	50.0
Total	20	100.0
If 'Yes', Who?		
Mother	7	70.0
Brother	1	10.0
Others	2	20.0
Total	10	100.0
Sources of Start-up Capital		
Personal savings	11	55.0
Loans	3	15.0
Friends and relatives	6	30.0
Total	20	100.0

Table 3 (Continued)

Characteristics	Frequency	Percent
Employment Status		
Full-time	18	90.0
Part-time	2	10.0
Total	20	100.0
Managerial Experience		
Yes	7	35.0
No	13	65.0
Total	20	100.0
Registration of Business		
Yes	8	40.0
No	12	60.0
Total	20	100.0
Employee Ssize		
5 or less	14	70.0
6 – 10	5	25.0
11 – 15	1	5.0
16 and more	0	0.0
Total	20	100.0
Investment Size		
Don't know	9	45.0
Less than GH¢1000	1	5.0
GH¢1000 – 5000	4	20.0
GH¢5001 – 10000	4	20.0
More than GH¢10000	2	10.0
Monthly Income		
Don't know	5	25.0
GH¢500 or less	8	40.0
GH¢500 – 1000	4	20.0
GH¢1001 – 5000	2	10.0
GH¢5000 or more	1	5.0
Total	20	100.0
Market Share		
Koforidua only	8	40.0
Outside Koforidua only	0	0.0
Both	12	60.0
Total	20	100.0
Reasons for Engaging in this Business		
Family tradition	4	20.0
To be self-employed	4	20.0
No other alternatives for income	12	60.0
Total	20	100.0

The results showed that more than half (65%) of the participants conceived and initiated their bakery business ideas themselves, while the remaining 35% attributed it to help of their families. Fifty-five per cent of them further said that they started their businesses with funds from their personal savings.

On whether or not the participants had any family-entrepreneurial relations, half of them responded in the affirmative and further revealed the identities of such mentors as their mothers, brothers, and others (grandmothers and aunties). None of the participants attributed their entrepreneurial desires to their fathers, which contradicts the findings of Belcourt et al. (1991) who reported that 33% of Canadian female entrepreneurs surveyed in their study stated their fathers were entrepreneurs. One would probably attribute this to the developed status of bakery industry in Canada compared to Ghana.

Others also secured loans as well as financial assistance from friends and relatives. Dzisi (2008) and Cham (2011) mentioned that financial resources that are injected into businesses by women in the country are mainly obtained from personal savings, and in most times, difficult to obtain from other sources because they have different complications for the business and the owner. According to Cham (2011), particularly, female entrepreneurs in Ghana lack access to finance from banks and other formal institutions due to gender-related issues.

An overwhelming majority of the participants (90%) revealed that they were in a full-time bakery businesses, while the remaining two representing 10% took up this job as a part-time one. On their managerial experience acquired in this field of business, as much as 65% responded in the negative.

Some individuals are said to be born into business families, where either or both parents are entrepreneurs therefore their children do, knowingly and unknowingly learn about business activities. The findings of this study indicate that some participants learned their bakery skills unconsciously. This finding collaborates that of Amoako-Kwakye (2012) that a number of the respondents in her study had the experience from helping their mothers and guardians at young ages as hawkers, or from practising petty trading as children for themselves.

This means that only seven representing 35% of the participants had had professional managerial training for three months on the average and some of the institutions of training mentioned included the GRATIS Foundation (Koforidua), B. Foster Bakery in Koforidua, NBSSI, Chris Cafeteria (Koforidua), Aikins Bakery, and Ghana Institute of Management and Public Administration (GIMPA), among others.

It was also found that a substantial proportion of the participants (45%) could not remember the amount of money invested into the bakery business. Whilst 10% of them said they had invested at least GH¢10,000, eight (40%) had invested GH¢1,000-10,000 and one person had invested less than GH¢1,000. On their profits, again five (25%) participants said they did not know, while eight (40%) earned at most GH¢500 in a month. However, two (10%) and one (5%) earned between GH¢1,001-5,000 and more than GH¢5,000, respectively. Additionally, as many as 12 (60%) of the participants indicated that they sold their bakery products (bread, cakes, etc.) both within and outside the Koforidua township, while the remaining was sold in Koforidua only.

Also from Table 3, the main reasons of the participants venturing into this business included the non-availability of alternative incomes (60%), family tradition (20%) and the opportunity to be self-employed (20%). However, the results also indicated that 12 (60.0%) of the participants did not register their businesses. It also came out that a large majority (85%) of the enterprises were of the sole proprietorship, cooperative (10%), and partnership (5%). Meanwhile, 14 (70%) of them had reported of providing employment opportunities for people.

Demographic Characteristics Influencing Bakery Operations

Research Question 3: What are the views of the female entrepreneurs regarding the influence of their demographic characteristics on their bakery operations?

The study sought to assess the extent to which the participants' demographic characteristics contributed to their abilities to efficiently, effectively and profitably run the bakery business. Some of these personal attributes were age, educational level, marital status, and working experience.

Influence of Age on Business Operations

The study analysed the participants' views about the influence of their ages on their abilities to effectively operate their bakery businesses. It was revealed that age was regarded as a two-edged-sword. This is because while some participants claimed that being advanced in age had weakened them, others revealed that age had helped them to acquire enormous experience.

Maame Serwaa aged 45 years said:

Age has an influence because I could carry a bag of flour those days, but I can't carry it now. Meanwhile, we the aged ones are experienced

in terms of having been baking for several years, producing quality products, etc. We've have been in business for long.

Similarly, Abena who is aged 51 years posited that she at a point decided to stop baking because of her age, but was encouraged by her numerous customers. However, because of her age, she had reduced the volume of production.

She indicated:

Because of age, I decided to stop the baking, but the customers encouraged me not to stop. Although I am still in business, I am not baking in large quantities as it used to be. I now bake only four bags of flour in a day because of my age.

Similarly, Maame Esi said, "sometimes you can't go near the fire as age catches up with you, which wouldn't be so at the start-up stage. So you have to employ someone to do the baking for you." Another participant, Deborah reported that age really affected their operations, and she put it this way, "age counts because as you age, you naturally become weak. Menopausal symptoms come in so you tend to employ people to work for you and pay them." The above responses from the majority of the participants are indicative of how age plays critical roles in the operational abilities of bakers in the metropolis. It means that the older ones, despite their experiences tend to be negatively affected to an extent that participants like Auntie Grace had to employ younger persons to do the baking for her. Others also said that they had adopted the strategy of only supervising instead of getting directly involved in hard-core activities like mixing and baking. In doing the hard-core activities, the older participants said they usually engaged the services of

people and paid them. A greater number of the older participants revealed that because of their ages, they only engaged themselves in the moulding.

However, a few of them who were relatively younger had not experienced any age limitations in their bakery activities as yet. For example, Adwoa aged 23 years said, “Age hasn’t been a problem since I am still young.” Similarly, Hannah who was 32 year old revealed that she did not have significant influence on her business because she was young. The findings of the participants are partly inconsistent with the results of Amoako-Kwakye (2012). This study agrees that age is an important factor in the business of female entrepreneurs. It, however, disagrees with her conclusions that older entrepreneur is more likely to be higher than a younger entrepreneur in terms of business performance. In this study, the younger ones take advantage of their vibrancy and work hard despite the challenges that they faced. Kumuyu (cited in Amoako-Kwakye, 2012) also made a similar deduction in his study.

Influence of Educational Attainment on Business Operations

Honig (2001) indicates that education is beneficial in giving the entrepreneur an advantage in realising the growth of small business. Research analysing the distinctiveness of the firm’s creator, especially education and industry experience, were found to be major determinants in the success of a firm (Lau & Busenitz, 2001). The responses indicated that 18 out of the 20 participants believed that formal education was important in their business activities. According to them, attaining appreciably high level of formal education could have helped to avoid financial losses through effective management, proper book-keeping, gaining orders, networking, understand market information, and solicit for support.

For instance, Korkor posited that “Educational level really has an influence because insufficient education makes you less well-equipped to manage your business effectively and profitable.” In addition, this category of participants in one way or the other had suffered losses due to their low educational attainments. In confirmation of the above assertion, for example, Mary said that she once sold to some customers, but due to her inability to keep records, they denied ever taking such consignments from her and went away with a huge sum of money. However, Auntie Grace had a different experience. She said, “The level of education has helped me to apply some simple accounting techniques which I think without it, I would have incurred some losses.”

Similarly, Maame Serwaa is quoted as saying, “The more you are advanced in education, the more you can do things. If you are educated and in business, you can see you are at a different level. You can manage things well and flourish, but unfortunately, I didn’t get the opportunity to be educated so it’s always impeding my progress me.” Clearly, this participant also valued the contributions that having formal education could have had on her business activities.

According to another participant, due to her inability to communicate in English language, she could not try lobbying for some juicy business opportunities. She (Mawusi) reported, “Now, I wish I bake for a school so that I can rest during the vacation and be paid since the work is difficult, but I don’t want to try it because I may be ask something in English which I may not be able to respond to because of my educational level.” It was evident that although some of them obtain juicy contracts due to the quality of their

products, this always tends to be a fiasco as a result of their low educational achievement. “I have a better social acceptance. I don’t have contact (networks) with outsiders because of my educational level. I have no influence on policy-making bodies, because I am not educated.”

With regard to the value of education in record-keeping, a participant (Abena) revealed that although she had attained a good level of education, record-keeping was very challenging during her start-up days. She further said that accounting was a specialised area that required a formal training therefore since she did not get that, she was unsuccessful in maintaining proper records.

Similarly, according to Rosemary, “The education really has an influence because at least you should be able to read and write and practice simple book-keeping. This guides you to know whether you are running at a lost or gaining.”

Another participant was of the view that they (bakers) were less educated hence their inabilities to have a breakthrough in the already choked market (customers) effectively compared to their male counterparts.

She said:

Lack of education or lower education level puts me and other said, colleague bakers in the municipality at a disadvantage compared to men. I’m very much limited in my entrepreneurship skills because I have no formal education. This in fact decreases my chances to excel in business, and thereby contribute to the country’s overall economic growth. However, accessing training and other self-business development services are hugely limited” (Asantewaa).

The two participants who did not recognise the relevance of education to their business activities were Mawusi and Maame Esi. They believed an uneducated, but experienced entrepreneurs are very successful. To Mawusi, “Education hasn’t been a problem because people get successful in business though they have not been to school. You just have to get good employees.” Maami Esi revealed that education hadn’t really had an impact on her business because she was able to tell how much she spent and the amount expected as profit from experience. She, however, said, “But at the start-up stage, my children were doing the book-keeping for me because I couldn’t do that myself.”

The study had established the relevance of education in the business operations of the participants since most of them had rated high its importance in their businesses especially in terms of record-keeping. Poor business performance of many entrepreneurs in the country is partly blamed on poor book-keeping due to low educational levels. This finding is consistent with Roomi and Parrott’s (2008) study that although women and men in Ghana play equal roles in the economic production of the country, women compared to males experience lower literacy rates especially at tertiary levels and thus, have less or limited knowledge on financial literacy for book-keeping. Also, Honig (2001), Lau and Busenitz (2001), and Tiruneh (2011) underscored that education is beneficial in giving the entrepreneur an advantage in realising the growth of small business.

Dzisi (2008) found in his study that education is a useful factor in the successful setting up and operation of their business enterprises. She identified some of these educational components as literacy, ability to identify

opportunities and market trends, book-keeping and the ability to prepare basic financial statements and make financial projections.

Influence of Marital Status on Business Operations

The study also solicited for information on the influence that marital status has on their business activities as bakers. The responses revealed that five out of the eight married participants reported of negative influences of their status, while the remaining three claimed their husbands were supportive, hence they had no adverse effects on their businesses.

Among those who reported of marital challenges, one of them said, “Managing a husband, children as well as my job wasn’t an easy task at start-up so I always did my cooking and cleaning on days set aside not for baking” (Mawusi). According to Nana Ama, the baking business required a lot of time, which her roles as wife and mother did not guarantee.

She said:

Because of women’s position and the power play issues in the family, there is excessive demand on our time as wives, mothers and ‘managers’ of the home front due to our chores, and this makes it nearly impossible to successfully operate an enterprise. If one ventures out there to follow the entrepreneurial spirit too much, she does so at the expense of her family.

Similarly, Awura Abena reported that marital status really has an influence when the children are young. She revealed that combining the work with child bearing and nurturing in addition to household chores and managing husbands becomes very difficult. Awura Abena further pointed out

that you cannot really bake much unless you employ more people to work for you and even with that, if you are not careful, supervision will be affected.

Hannah said, “I always travel with my husband so whenever I go, people come with orders but meet my absent so I miss such orders.”

Similarly, Rosemary said:

Marital status really has an influence because your husband needs to support you in taking care of the children and doing the household chores especially when the children are young. But this really doesn't occur because men think those duties are for the women. This really affects production. Otherwise, you need to employ someone to be doing your house chores for you.

It can be concluded from the above that those participants who were married were in some ways challenged compared to their counterparts who were not.

A clear departure from the above negative assertions and experiences about being a married baker, others were enjoying some advantages. For instance, Adwoa revealed that marital status had not been a problem because her husband understood her, and that she also engaged her workers to help with some house chores. Similarly, Ampomaa said, “marital status....? No!, because my husband has been supportive.”

Meanwhile, as presented in Table 2, 12 of the participants were singles, divorcees and widows. They said that because of their situation, marital status had no influence on their business operations currently.

Although this study found some instances of marital effects on business operations of participants, some previous studies including Amoako-

Kwakye (2012) did not. She revealed that marital status of women had no significant effects on their overall performance.

Influence of Family Size on Female Bakery Entrepreneurs

The researcher also considered assessing the impact of participants' family sizes on their business activities and profitability. The responses generally revealed a negative influence. This is because it appeared that a large proportion of their returns and savings were used in taking care of their children rather than investing in the business. Although some participants admitted engaging their children/dependants in the business, their inputs were not commensurate with expenses they made on them.

Gloria recollected that her husband had abandoned her and the children causing a huge financial burden on her. She said "my husband ran away and left me and our four children so I am single now. I am feeding and providing for my family single-handedly. Just imagine the financial burden on me, my sister!"

Similar to Gloria's position, Deborah also said that she sometimes had to support family members with her resources meant for the business. She said:

One challenge with the family size is the responsibility of providing for the extended family and relatives. Most of my financial resources are not usually isolated from personal finances and hence these family obligations are met with resources earned from the business. Their demands tend to drain the savings and income made by the business, which otherwise would have been in the enterprise for expansion and growth. Though some of them do assist in providing services in the

enterprise (or in the family), the financial obligations in supporting them usually exceeds the services they provide.

Although Dzisi (2008) concluded in her study that family size has no negative influence on the operations of female entrepreneurs, this study did. The lamentations of most participants mean that caring for the family was having an adverse impact on their businesses. According to Dzisi (2008), a fewer number of children means less responsibility and more free time which must be a facilitating factor for women to take up entrepreneurship.

Influence of Working Experience on Business Operations

Furthermore, the study attempted to analyse the influence of participants' working experience on their business activities. This was to identify the extent of contribution that experience made to the day-to-day management of their enterprises in the municipality. Almost all the participants attributed their business successes to their relatively long duration of practice. As shown in Table 3, as many as 11 out of the 20 participants had been in the bakery business for at least 11 years, while the remaining had also spent between 5-10 years.

According to Deborah, experience enabled her to conduct the business effectively. She posited:

Experience in business has given me ideas as to how to go about situations in business. Experience affects how much profit I get because I avoid doing things that will make me run at a loss or give a negative impact.

Similarly, Adwoa revealed that experience was crucial to her business success and it had helped her to overcome a whole lot of challenges. She

buttressed the above assertion with a real-life experience by saying, “One day, my daughter woke up to find out that the bread was not rising, so from experience, I realised they did not add yeast to the dough. We quickly sent it back to the mill and added yeast.”

These and other reasons made several researchers to conclude that an entrepreneur’s technical and industry competencies are key forms of expert power that enhances the realisation of the entrepreneur’s objectives and goals. For example, Baum et al. (2001) mentioned that relevant job-related working experience directly affect performance and entrepreneurial experience may provide a source of competitive advantage that competitors find it extremely difficult to imitate or copy. Similarly, Nieman et al. (2003) revealed that a considerable number of thriving entrepreneurs had worked for few years in a similar firm before they started their own businesses. They posited that an entrepreneur venturing into an opportunity they are familiar with in terms of knowledge and skill will have greater success.

This study makes deductions from the responses of the participants and could conclude that experience was key to their success. This finding tends to disagree with Meng and Liang’s (1996) who concluded that experience is not significantly central for business performance.

In response to the research question, “What are the views of the female entrepreneurs regarding the influence of their demographic characteristics on their bakery operations?” experience (with positive influence), age (with negative influence), educational level (with positive influence), marital status (largely negative) and family size (largely negative) were identified.

Factors Constraining Female Entrepreneurs' Bakery Businesses

Research Question 4: What factors constrain the entrepreneurs in bakery business in the New Juaben Municipality?

The aim of the research question was to identify the main factors militating against the businesses of bakers in the municipality. The challenges they encountered at the various stages of their businesses were examined as follows:

1. Start-up/ business establishment;
2. Growing stage of the business;
3. Economic factors; and
4. Legal and administrative factors.

Start-Up/ Business Establishment

Assessing the start-up difficulties that the participants encountered included accessing bank loans, obsolete equipment and inputs on credit. With regard to bank loans, the participants generally concurred that it was difficult to access loans to start with as banks were unwilling to help them.

Deborah said:

I wanted a loan to go into a serious bakery business about eight years ago from my bankers, but I wasn't given. They said I didn't have collateral securities. It was a micro-finance company that came to my aid, but I didn't get the amount I wanted.

The responses also showed that a number of the participants (8) inherited the equipment from their mothers who had spent some considerable years in the business. One participant, Mawusi, said, "I got the baking equipment from my late mother about 10 years. They are almost outmoded

now.” Some of the participants were also found to borrow baking inputs for their start-up operations. The data showed that out of the 20 participants, nine of them started their businesses with borrowed inputs. According to Mary, “I borrow the input for baking so when I finish baking I go to pay and borrow another. I couldn’t get any loans from anywhere. I have been borrowing ever since I started baking. Once you remain truthful, you will always be given.”

A participant stated:

I started the business with just a little money, about two American tins of flour. But as I kept on buying, people got to know me and started given the raw materials to me on credit. I still borrow the materials to bake (Akua).

In addition, it also emerged that although four of them had no initial problems of customers, some of them did have. A number (7) of the participants were fairly new in the bakery business so it was quite difficult for them to get customers looking at the large number of bakers in the municipality. Mercy’s experience underscored the above finding when she said, “Initially, getting access to the market was a problem since people didn’t know me, but as I continued to bake people got to know about my product and started patronising.” Similarly, another participant revealed that not getting customers to patronise her products usually resulted in financial losses as many of the products went bad. She said and I quote, “I had a problem with the market initially. Sometimes, I bake half bag and go round to sell. Sometimes, it doesn’t get finished and some spoil. As people got to know of it they started patronising so I now have the market” (Abena).

Growing Stage of the Business

The challenges facing the participants at this stage included high cost of materials, technology and marketing. With respect to the cost of materials, the participants reported that due to high cost of inputs, they had also reduced the size of their products. This had resulted in customers making choices between say, bread and kenkey. Ampomaa revealed, “The market got better though, but now because of the unstable prices of materials, business is low. People prefer to buy kenkey to buying bread for tea.”

Secondly, many participants were found to be using the old equipment that they started working with some five years and over ago. This had reduced their efficiency and profitability. Korkor posited that, “I still use my old equipment because there is no money to buy modern ones.”

Lastly, during the growing up stages, many of the bakers revealed that they had had difficulties in selling their products. It also emerged that they usually contracted sellers to sell on commission basis, which ultimately resulted in reduced profit margins.

Quoting Abigail, she said:

I have the market now, but I need to pay a whole lot of people before the product sells since I can't do the selling anymore because of my age. I give commission to those who come for the bread to sell. I also pay for transportation for those who go for supply and pay them as well.

Economic Factors

The study uncovered the economic challenges faced by the participants. They complained of the ever-increasing cost of inputs/materials

for their business. This had resulted in downsizing of bread sizes, which customers had not been happy about. A participant revealed, “People are not buying now since the size of the bread has reduced due to high input cost.” Maame Serwaa revealed that the “the necessary raw material/inputs are also available on the market, but are just too expensive. The prices of the raw materials are increased almost every day so my profit is not even stable since I am always adding to the money to buy the ingredients.”

Besides, the frequent power outages (now known as *Dumsor*) had worsened the plights of the participants who complained that they sometimes made huge losses just because they were not able to meet timelines and no power to bake the bread. The responses revealed that 11 participants used electronic ovens when baking.

In terms of infrastructure, the participants were to a large extent satisfied with the extent of development of roads and other social amenities in their respective areas. In addition, it was found that the participants were finding it difficult to access other close-by market mainly due to poor road networks and high transportation fares in the municipality.

Social Factors

The importance of public acceptance, attitudes of the public towards women-owned businesses, and their own relationships with suppliers, customers and others also came up strongly during the interviews. It was obvious that all the participants had a better social acceptance and respect. However, this fate might not necessarily result in high sales. For instance, Awura Abena posited:

With regard to the attitude of the society towards my products/services, I do not like to say that the attitude of the society is positive because patronage is low. May be it is because I am not marketing myself well. On the other hand, in relation to the attitude of other employees towards my business and the relationship that I have with my employees, I can say it's a positive relationship. I do agree with the idea of having conflicting gender roles. Because of issues of gender inequality and cultural influences those roles will forever be there, I have to apportion my time well so that I can combine my work and that of the household.

Legal and Administrative Factors

The views expressed by the participants pointed to the fact that only those who registered their enterprises experienced some amount of bureaucracies in their bid to formalise their operations. There was also very low knowledge about government's policies on entrepreneurship for especially women. One of the 'illegal' business operator said, "I have not enjoyed from any government policy before. I don't even know about those policies. No women support!" However, Maame Serwaa had had several encounters with governmental agencies including the Municipal Assembly. She revealed that, "The Municipal Assembly comes to collect tax every month. They collect GH¢10 which is reasonable. The overall legal and regulatory environments are not as such favourable. This is because if you are not able to pay the tax, they come to lock up your place."

Similarly, Awura Abena indicated:

I don't have network with administrative bodies and access to policy makers. I am not educated so I can't even get there. I have not suffered from bureaucracies because immediately you start baking, the Assembly will identify you and come for the tax themselves. I have not registered the business because it is small. I can't be paying so many taxes. I don't know of any women support group. I government micro-finance (MASLOC) approached me to organise bakers to access loan and we should be in groups of ten so that they will come and inspect the magnitude of our works and share the money to the group according to how big your firm is, but that money, we chased it for long, but it never came then we stopped.

Entrepreneurs' Demographic Characteristics and Constraints

Research Question 5: Is there any relationship between demographic characteristics of the women and the constraints they encounter?

The study assessed the relationship between participants' characteristics and the constraints that the participants encountered in their business activities. Among the key challenges facing these participants included high input (raw material) cost, work-family interference, lack of credit, access to market, and unstable power supply. This research question was connected to the age, educational attainment, marital status and working experience.

High Input Costs

The most economic challenges the participants were faced with was the unstable input costs. This they said had resulted in unplanned increases in

their production costs. There is a general high cost of production partly due to high inflation, unstable power supply (*Dumsor*), high prices of petroleum product, relatively weak currency and high interest rate. These micro-economic indicators had impacted negatively on the prices of goods and services in the country. When the participants were asked how their background characteristics contributed to this constraint, they gave varied views as follows.

First, from the Table 2, the results indicated that 16 participants were aged above 40 years. This appeared to have limited their abilities to avoid high cost of inputs by going to wholesalers to buy them. For example, Asentewaa lamented that “although I knew that the costs of materials were high in Koforidua, I can’t travel over long distance to say Accra or Kumasi to buy materials in large quantities directly from the manufacturers or wholesalers because of my age.” Nana Ama also posited a similar response. She said that her age (57 years) had not given her the strength to do market surveys on the prices of inputs in the town let alone going beyond the Koforidua township.

The implication of this finding is that younger female entrepreneurs might be taking advantage of their vibrancies to avoid high cost of inputs in the municipality by travelling over long distances just in search for relatively low cost materials for their businesses.

Second, with respect to whether their marital status was responsible for the high input cost of materials, the results showed that all married participants (8) especially responded in the affirmative. Abena reported, “My husband doesn’t understand what I do because he finds it difficult to allow me to travel in search of cheap materials.” This means that their marital status usually

contributes to the high prices of inputs that they could have otherwise bought at comparatively lower cost if they were to be allowed by their husbands to travel and search for their low priced materials.

Also, among the participants, the majority of them (55%) especially those with basic or no formal education attributed the high input cost to their poor educational standards. This category of participants believed that their colleagues who were better educated were able to bargain well and also do price enquiries to know where to buy their materials. One of them said:

My sister, education is very important o...because I am not formally educated, sellers tend to cheat me. They inflate the cost of the items for me knowing that I can't read or write. This has negatively affected my profit margin because a chunk of my profit goes into paying for materials/inputs (Eunice).

This was confirmed by Abigail, a single woman with tertiary education. She revealed that although the costs of inputs were generally high, she had several wholesalers from whom she either buys at discounted rate or on credit because she was able to bargain effectively with them. This she attributed to the fact that she is highly educated.

Lastly, all participants accepted that no or little working experience contributes to high cost of inputs. It was clear from the position of the very experienced ones that they would not use plenty materials/inputs to produce a quality products compared to the novice. This conclusion was arrived at based on the responses of Deborah and her colleagues with little working experience (5 years). Deborah asserted:

I'm a professional caterer, but in fact my input cost is so high. I normally use plenty sugar and other ingredients in baking just small loaves of bread. Meanwhile, I know that my mother used to use only very little ingredients for quality and plenty loaves and this has made me to believe that I need practical experience in the business. I'm planning to visit a friend a couple of times for direction.

However, a participant (Akua) with 11 years' working experience posited:

I bake with little flour and ingredients, but you can't imagine its taste. I have a colleague who uses several ingredients for the same quantity of flour that I use, but mine taste better. My sister, it's all about experience although I have no formal education.

Similarly, another participant concurred with Akua's view and added that as the saying goes, "Experience is the best teacher" is very true. In a related instance, the participants were generally of the view that those of them in the business for long were able to have inputs on credit from suppliers and sometimes at reduced cost compared to the 'new entrants.' This could mean that the duration of working experience determines the cost of inputs of the participants, with those with long duration of experience using strategies to avoid high cost of inputs thereby getting higher profit margins.

Unstable Power Supply (Dumsor)

The current load-shedding of electricity also seemed to be seriously affecting the production of products by the participants. This is obvious because some participants now use modern baking equipment. The Business and Financial Times (2014) also mentioned that the current frequent electricity

and water shortage had negatively affected many businesses irrespective of gender of the entrepreneurs. The frequent and unplanned blackouts had also forced some participants to abandon the modern gadgets, which could have helped them to produce a lot within the shortest possible time. The situation is even worst with the aged ones who cannot comply with the load shedding time-table given.

In this regard, the study sought to determine if their background characteristics influenced the severity or otherwise of the power supply for their business operations. The responses of the participants are summarised below.

In terms of age, six of the participants accepted that their ages had made them to experience a very high effect of the unstable power supply. This is as a result of their inability to over-work themselves even if they knew that there would be a power outage the next day. A 52-year old entrepreneur reported, “You know I’m an old woman now. Sometimes although I’m aware that ECG would put off the lights, I’m not able to do all that I have to do because I easily get tired and have to rest” (Korkor).

Similarly, Auntie Grace said:

My advanced age is a great cause of my downfall with respect to the current power challenges. As you know, some few months ago, the Electricity Company of Ghana gave us a load management schedule, which they were hardly following. However, things have improved significantly now and they are keeping to the schedules. In fact, the issue is that sometimes the lights are off during the day and come on in the night. I should be resting in the night so imagine what will

happen! I really have no alternative than to sleep. When that happens, it means that I'll not be able to bake for the next day and customers who come around are often disappointed. This is a big problem and I'm only praying that the government solves this problem as early as possible.

Similarly, a participant said:

The power outage is a big problem for me now. Sometimes you will be mixing your dough and the power will just go. So when it happens like that you need to carry the dough about looking for places where there is light. And my age doesn't permit me to do all that (Abigail).

To confirm the negative relationship between age and unstable power supply, the relatively younger ones aged 21-30 years were taking advantage of their strength to produce a lot of their products whenever there is light, whether during the day or night. The conclusion here is that relatively young and energetic entrepreneurs would not feel the full brunt of unstable power supply on their bakery business operations compared to the aged ones.

The married participants irrespective of their ages were found to be facing the full negative effects of the unstable power supply. It appears that only those with some laxity of time are likely to strategically avoid the full impact of this constraint as compared to those with additional marital responsibilities. For instance, Abigail posited, "I'm a married woman with four children so sometimes instead of baking when there is light, I have to pay attention to my kids and husband. This obviously affects my outputs and profits."

Another participant (Ampomaa) remarked that:

My marital status is one thing that is seriously affecting me in respect of the power challenges. My family activities are so much tight that after cooking for the household, tiredness sets in and I can't do anything that much.

On the contrary, participants without husbands and children especially generally appeared to avoid to a large extent the full effects of *Dumsor* on the operations. They were able to devote sufficient times to baking. A 23 year old single participant remarked that although *Dumsor* was having a toll on her business, she was able to spend ample time to bake whenever there was power.

When they were asked about the influence of their educational level on the frequent power outages, six of them agreed that it had an influence. This is because those of them with no formal education were not aware of the load management schedule released by the ECG. However, the educated ones appeared to be aware and worked according to the schedules. They knew when there would be electricity power for them to bake. For instance, Adwoa revealed:

I'm illiterate so when they talk about ECG announcing the time-table for the load sharing, I don't really understand unless it's in *Twi*. So if my son is not around to translate it for me, then I'm in trouble. I sometimes prepare my flour and about to use my electronic oven and there is light-off. My sister if I were to be educated, do you think I won't follow the announcement and plan my activities? Education is very important in my activities, but I lack it.

Similarly, another participant said:

My inability to read and write is greatly having a toll on my operations in view of the current power constraint. I'm not able to record the schedules for the light-off periods in my community. Although ECG sometimes doesn't go by the schedules, I should have been able to plan better if I was educated (Korkor).

Meanwhile, Abigail who is educated to the tertiary level posited:

Due to my educational level, I'm able to keep track of the load management schedules of the Electricity Company of Ghana. I know when my community is to be off and on. I'm being pretty smart here. If you are not smart this time, you'll make losses because if you don't follow the schedule and you're using the electronic oven then you may end up not having power to bake.

On whether their working experience contributes to the challenge of power outages or not, the majority of them (55%) (i.e., those with more than 10 years working experience) were found to be less affected. The reason is that most of them do not use electronic ovens. On the other hand, the 'high-tech' ones are feeling the negative impacts of the power crisis. For instance, one of the badly affected participants said:

I've a multiple of modern gadgets for my business because I'm a modern caterer who started operation some six (6) years ago. I've heavily invested in my equipment. But the light issue is a big blow, my sister. I've never used the local/traditional oven before so when the light goes off when I'm baking them problem for me. I remember I have to throw a lot of flours away some few months ago just because a

friend from whom I wanted help to use her traditional oven was also using it at the time. This resulted in a huge loss to me paaaaa (Adwoa).

In a similar manner, Hannah revealed:

This power crisis is really affecting us ‘new entrants’ in this enterprise. The reason is that some of us are trained to use only modern electronic equipment. I’ve locally made equipment. All my tools are electronic so when there is no power, I can’t work. It is really affecting my business.

This effect as said earlier is minimised on those using non-electrical equipment. Most of these participants do use very less amount of electrical power to operate their equipment, therefore, still produce even when there are power outages. Gloria, Nana Ama, Awura Abena and others were some of the very experienced participants who used traditional equipment. Gloria said:

I don’t rely on electricity to produce. I don’t even know how to operate such equipment. I’m a *kolloo* woman, whether there is light or not I don’t really care. My operations are not power-based. I set my fire and bake in the traditional oven. My business is to get the firewood and oven.

Clearly from the above responses, it can be concluded that the effects of the prevailing energy crisis (now termed as *Dumsor*) is working experience-related. The participants with relatively high working experience were less affected by the power crisis because they hardly used electrical equipment compared to the younger entrepreneurs, who were found to use equipment, which are power-based.

Work-Family Interference

The dual roles of the participants for fending for their homes as well as doing the bakery business were hindering their business performance. Amu (2004) pointed out that most females find it difficult to start and operate their business because they deal with their traditionally ascribed roles, mainly being at home.

It was also found that there were age, marriage, education and working experience differences in the work-family interferences that the participants were faced with. The older participants with husband, children and grandchildren were worst hit. The results showed that six participants reported of encountering this challenge. One of the responses is as follows:

I'm over 56 years and have five young grandchildren staying with me. Therefore, I have to cater for them daily. I cook and bath them and prepare them for school. These daily activities are time involving and my sister, they take a whole lot of my time. Sometimes, after getting them off to school, I become tired due to my advanced age. When this happens, I become so exhausted and can't do anything that much (Rosemary).

Similar to the response of Rosemary, Auntie Grace, Abigail and Nana Ama also lamented of the effect of dual roles on their businesses as aged entrepreneurs. The results showed that this category of participants were old and also had other responsibilities such as family and opinion leaders, which required sufficient times besides their professional jobs. By this, such overburdened participants had inadequate time to engage in bakery businesses.

With respect to the effects of marital status on their work, some participants particularly the married ones were found to be overly engaged in family activities including daily household chores. They tend to spend more time doing family activities compared to what is invested in baking activities. A married participant espoused: “Being a married woman, I’m overloaded with family responsibilities and so I don’t have time to do my business as I had wished.”

The responses also showed that the family issues had caused some of the participants not to be able to save out of their incomes. The dual responsibilities have lowered their pace in their day-to-day business activities. According to a participant (Abigail), they (women) were responsibility-raided. For instance, Ampomaa said, “My family issues as a mother have been a problem since I am feeding and paying all the children’s fees on the same income. I can’t really save anything.”

Another participant, a divorcee, linked the drop in her production to marital issues facing her. She appeared to be psychologically and emotionally distraught by her situation. Eunice posited:

I have a serious marital problem currently and it’s not been easy with me at all. This situation has disorganised me significantly because I sometimes have to be at the courts every Wednesday. I’m not even having the strength and money to continue baking because this court issue has taken almost all my capital. My business has gone down so drastically because of this development.

With regard to the influence of education on family-work interferences, two of the participants were still schooling. Hannah and Nana

Ama were the two participants still schooling. Hannah, who has a Diploma in Management Studies said:

I'm schooling and have to cater for my family and also do my business. It's not easy for me at all. I'm a weekend Distance Programme learner with the University of Cape Coast's College of Distance Education (CoDE) and it's very involving. Last semester, I failed some of my papers because of I combined studies with my job and family.

Similarly, Adwoa also complained about the difficulties she had to contend with in relation to her job, family and school. It was obvious that this is having a serious toll on her business operations.

Again, the educational level of the participants was seen to be a factor in minimising the effect of family-work interference. A few of them (4) who were not educated at all were finding it difficult to strategically minimise the impact of job-work interferences on their baking businesses. Asantewaa said,

Time management is crucial in minimising the extent of family-work effects on business. I can't really do planning and time management effectively just because I'm not educated. I have a colleague who is a professional teacher and a baker as well, but she's able to blend the two professions better than me.

Similarly, Akua reported that she was not educated therefore did not do any other business that brought her additional income. Due to this, she is not able to get a house-help to assist her to take care of her kids.

With reference to the connection between their experience and family-work inferences, the experienced ones complained bitterly about how to

manage their families as well as business. It appeared from their responses that three participants although highly experienced who had to grapple with taking care of their families (husband, children, grandchildren and family issue) were experiencing the negative effects of this constraint on their jobs. This situation in some occasions had played to the advantage of the inexperienced ones. For instance, Rosemary posited:

Although I am not less than 10 years in this business, my family burdens are extremely heavy. My daily activities alone don't allow me to do much. The children with me are taking most of my time than the job.

Similar to the experiences of Rosemary, Ampomaa also revealed that the family issues are time-involving and thus, reduced her outputs and profit margin. She said:

I'm a well-experienced baker and was making appreciable profit when I was young and single, but now my family responsibilities are mountainous. It's a big problem for me!

However, a young participant (aged 24 years) indicated that she was not inundated with family issues as she was virtually single. This means that the extent of family-work interferences was greater with experienced participants with large family size than those who were single, but relatively less experienced.

Access to Market

Another constraint commonly reported by the participants was difficulties in accessing the market. It was also evident that many of the participants were facing fierce competitions from others both in and outside

Koforidua township, while others were able to make giant breakthroughs depending on their demographic characteristics. As revealed in Table 3, sixty per cent of the participants sold their products both within and outside Koforidua.

UDEC (2002) reported that women's ability to penetrate markets outside of their local area is affected not only by physical mobility issues, but also by the types of businesses women engage in. It also revealed that their locally made products are increasingly in competition with a growing range of imported goods coming into the market at all levels. Brush, Ceru and Blackburn (2009) also said that marketing is another obstacle for companies to grow since many businesses confront challenges stabilizing effective distribution channels, communicating product features, pricing products and services in an attractive way, implementing sales and marketing efforts to win and retain customers and undertaking constant product development in order to sustain sales

The study found that based on their age distribution, the responses showed that generally younger participants were fast at selling their products compared to their older counterparts. They cited reasons such as beauty, smartness and neatness to be very influential in gaining market. Four participants aged 21-30 and 31-40 years were found to be excited about their ages. They included Awura Abena, Mary, Hannah and Adwoa. Awura Abena posited:

You know that people especially men like buying from smart and attractive young ladies. So whenever I'm going to sell, I dress 'to kill.'

Although I don't expose myself, I appear decent. Whenever I pass

their workplaces, they tell me that some old women have been passing with their wares, but they don't buy. They always wait for me to come. Age is crucial; if you're young, it's easier to find market than when you're old.

Similarly, Mary revealed that her youthfulness enables her to go round early in the morning to sell bread before the aged even wake up. This according to her has given her a lot of customers that she daily supplied bread to around her vicinity.

Meanwhile, participants aged at least 41 years reported of unfavourable market share. They attributed their inability to tiredness. According to Auntie Grace, "age counts in getting customers." She further explained that at her age, she had not been able to do a lot of walking as she used to do a decade ago.

With reference to the relationship between participants' educational level and market penetration, the results revealed that the educated ones were able to explore and access the market better than those who had no formal education. One of them explained that:

Because I'm educated, I'm able to have contracts with some companies around so I supply them with bread and pastries for their meetings and durbars. This is helping me so much. Many of my colleagues also applied for the same opportunity, but I was selected for interview because of my sound educational background (Abigail).

The influence of marital status was seen when some of the married participants attributed their inability to effectively penetrate through the market to their husbands. In many instances, their husbands and marital

responsibilities did not permit them to travel to nearby towns and villages to sell their products. For instance, Auntie Grace lamented:

My husband is a very difficult man. Anytime I informed him of going to sell outside Koforidua, then he's annoyed. The Koforidua town is very choked with a lot of sellers. Sometimes, your bread will be there and spoiled. Meanwhile, there are few bakers in surrounding towns like Effiduase, Asokore, Oyoko, Suhyen, Dansuagya, Betom, Srodae, etc. So you'll have many customers there. But my husband will not permit me to go.

The study also found that participants with long working experience were mainly the ones with onerous family responsibilities. This ends up hindering their abilities to navigate through the already choked bakery market.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents an overview of the entire work. It contains the summary of the entire study, the key findings, the conclusions drawn based on the findings, and the recommendations made. It also presents some suggested topics that could serve as bases for further research.

Summary

Overview of the Study

Female entrepreneurship particularly in the informal sector has taken a centre stage among stakeholders in an attempt to provide decent work for women and thereby reducing unemployment in general. They are said to start businesses at a rate more than twice that of men globally. Most African countries including Ghana have females involved in entrepreneurial activities such as bakery, catering, and hairdressing, among others. It was based on the above premise that this study was initiated to identify the constraints of female entrepreneurs in small-scale bakery enterprises in the New Juaben Municipality of the Eastern Region of Ghana.

In conducting the study, the following research questions were formulated as a guide:

1. What are the demographic characteristics of women found in bakery?
2. What are the characteristics of bakery businesses of women in the municipality?

3. What are the views of the female entrepreneurs regarding the influence of their demographic characteristics on their bakery operations?
4. What factors constrain the entrepreneurs in bakery business in the New Juaben Municipality?
5. Is there any relationship between demographic characteristics of the women and the constraints they encounter?

A mixed-method research design was employed in the study. This design was chosen for the study because it provided a depth of understanding of data collected both qualitatively and quantitatively. Twenty female entrepreneurs were chosen for the study using the snow-balling approach. The criterion for inclusion was a working experience of at least five years. Interviews were arranged and conducted for 20 female entrepreneurs separately at their convenient times.

A letter of introduction (See Appendix C) was obtained from the Head of the Vocational and Technical Education (VOTEC) of the College of Education Studies, which encouraged the participants to grant me interviews. A month and half was used to collect the data, and two months was used for data transcribing, analysis and report writing. The semi-structured interview schedule produced both quantitative and qualitative data, the quantitative ones were captured in the SPSS, while the qualitative parts were analysed in the Nvivo.

Key Findings

This section presents the key findings of the study. It covered the main themes such as the demographic characteristics of participants and their businesses, demographic characteristics influencing bakery operations, factors

constraining female entrepreneurs' bakery businesses; and relationship between entrepreneurs' demographic characteristics and constraints faced.

Demographic Characteristics of Participants

The study revealed that majority of the participants (80.0%) were aged 41 years and above. Ten per cent each of the participants were found to be aged 21-30 and 31-40 years. Amongst the 20 participants, 20% of them had no formal education. Meanwhile, 15% had obtained tertiary education, while the remaining were basic and secondary school graduates. It was also seen that 40% were currently in marriages, while 10% were single and the remaining being either widowed or divorced. In terms of their working experience, more than half of them had at least 11 years of baking experience.

Characteristics of Businesses

The results showed that the majority of the participants (65%) personally mooted their bakery business ideas. On whether or not the participants had any family-entrepreneurial inheritance, half of them responded in the affirmative and further revealed the identities of such mentors as their mothers, brothers, and others (grandmothers and aunts). Fifty-five per cent (55%) of them further said that they started their businesses with funds from their personal savings, while the others secured loans as well as financial assistance from friends and relatives. It was also found that a large majority of them (90.0%) were in full-time bakery businesses.

The main reasons of the participants venturing into this business included the non-availability of alternative incomes (60.0%), family tradition (20.0%) and the opportunity to be self-employed (20.0%). However, the results also indicated that 12 (60.0%) of the participants did not register their

businesses. Only two participants claimed to have invested at least GH¢10,000, while the remaining had invested less than that. Consequently, only few reported of between GH¢1,001-5,000 as their monthly profits. Additionally, as many as 12 (60.0%) of the participants indicated that they sold their bakery products (breads, cakes, etc.) both within and outside the Koforidua township.

Demographic Characteristics Influencing Bakery Operations

The study found that the main background characteristics that influenced participants' operation capacities were experience, age, educational level, marital status, and family size in that order of importance. From their responses, it was clear that some of the background characteristics were having positive influences on the businesses of the participants, while others were thwarting their capacities. Specifically, experience and educational level were identified as positively contributing factors, while age, marital status and family size were militating against their business performance.

Factors Constraining Female Entrepreneurs' Bakery Businesses

The study identified some of the main challenges facing the participants in every stage of their business activities. Thus, during their **start-up/ business establishment**, they were faced with high interest rates on bank loans, obsolete equipment and lack of access to inputs on credit. During their **growing stage of the business**, the challenges of high cost of materials, technology and marketing (market penetration and customer instability) were encountered. In addition, the female bakers also faced the problems of ever-increasing cost of inputs/materials for their business as some of the economic challenges.

Similarly, work-family interference was a major social factor difficulty that most participants faced. In terms of the **legal and Administrative factors**, issues of bureaucracy were faced in their attempt to formalise their business operations.

Relationship between Entrepreneurs' Demographic Characteristics and Constraints Faced

It was found that the constraints of the participants were demographic characteristics related. The key challenges were high input (raw material) cost, work-family interference, lack of credit, access to market, and unstable power supply. The **High Input Cost** challenge was underpinned by high inflation, unstable power supply (*Dumsor*), high prices of petroleum products, relatively weak currency and high interest rate. The results showed that the young, educated, unmarried and experienced participants were able to strategically minimise the impact of this constraint on their business operations by either travelling over long distances to Accra and/or Kumasi in search of relatively cheaper materials. Some of them were able to bargain for better prices or even credit facilities. Those participants with advanced ages, marital responsibilities and not formally educated were finding things very difficult.

Similarly, **Unstable Power Supply** was the result of the current load-shedding of power. The results indicated that the young ones were able to do a lot when there was power than the older ones. Also, the educated ones were able to keep track of the power/load management time-table, while the others were not able to. It was also seen that while the married participants were not able to effectively go about the power challenges, the singles especially were not facing the full effects. Interestingly, however, participants with extensive

working experience reported of using non-electrical equipment compared to the 'new entrants.' In this regard, the users of electrical ovens and other equipment were the worst affected participants.

The problems of **Work-Family Interference** came about as the women played dual roles as mothers of their respective homes with the aged, married and less educated ones having it most difficult. The instances of engaging in additional responsibilities as respected business women had compounded their woes.

In addition, **Access to Market**, according to the participants, was due to the increasing number of bakers in the municipality. Their background characteristics were influential. The aged, married and less educated participants were not able to explore nearby markets by travelling wide and win institutional contrasts to supply bread and pastries.

Conclusions

The relevance and importance of identifying the constraints facing female baking entrepreneurs is timely since this will inform policy. The demographic characteristics of the participants showed females with varied backgrounds and experiences. With some of the demographic characteristics having negative impacts on the business activities of female entrepreneurs, there is the need for strategies that will mitigate their impacts. For instance, aged entrepreneurs are usually slow and inactive, while married ones could also have multiple roles to play at home. The devising of coping strategies is critical for a successful business operation.

The devastating effects of constraints such as high cost of inputs, unstable power supply, work-family interference, and lack of access to market

on majority of the participants provide an impetus for their speedy resolution or mitigations. These challenges are monumental, hence, the need for all stakeholders coming together to find lasting solutions to them. The resultant effects of the above challenges have the potential of collapsing the businesses of women leading to the suffering of particularly, the children. The immediate steps of reduction of product sizes and price hikes taken by female entrepreneurs to mitigate the risks posed by these challenges might not be to the advantage of customers.

Bearing in mind the low educational attainment of female bakers in the municipality, no or irregular training programmes will result in the taking of wrong/inappropriate business decisions thereby causing a lot of financial losses. A well-tailed training programme has the tendency to re-direct small-scale enterprises for bigger prospects in the shortest possible time.

Recommendations

Based on the findings and conclusions, the following recommendations were made for possible implementation by stakeholders in making the bakery industry lucrative and attractive for women:

Recommendations for Practice

1. Seeing the level of formal education among the participants was low, prospective bakers should be advised to pursue formal education to some extent before taking up such profession. This is because the bakery industry is a profitable one, which requires a lot of intellects to be successful as indicated by the participants. Therefore, having no formal education will be a serious challenge to any prospective baker who aims at making a huge success in this industry. In addition, there

should be a well-planned and regular training programme for all female bakers in the municipality by government agencies like NBSSI and NGOs. These training sessions must incorporate into their syllabi topics such as leadership, business and employee management, financial accounting, marketing, communication, human relations and information and communication technology (ICT).

2. Bakery business requires huge capital to invest in the acquisition of modern equipment. Therefore, government could subsidise the cost of materials and equipment through wholesale programme for the women in the Municipality. This will reduce the high cost of these inputs for them so that they can remain in business. Also, both government, MASLOC and private financial institutions such as microfinance companies should consider offering these entrepreneurs 'soft' loans. Thus, loans with relatively low interest rate, longer repayment period and without collaterals. The size of the loans should be based on capital and projected profits of prospective beneficiaries. It is also suggested that female bakery entrepreneurs must make clear distinctions between business resources (capital, profit and time) and that of family. This will help them to reduce to some extent the issues of work-family interferences.
3. Female entrepreneurs should devise effective and efficient strategies to mitigate the impact of advanced age, low educational level, marital status, and large family size on their operations. They can learn from the success stories of their colleagues who are able to overcome these difficulties.

4. The participants should continue to use the traditional production methods in addition to the modern techniques so that in times of power outages, they can still be in business. They must know that customers are dynamic and highly unpredictable, therefore, not producing for sometimes due to power problems will result in losing them to other reliable competitors.
5. Government through the Ministry of Trade and Industries and relevant NGOs should help female entrepreneurs during their business start-up and growing stages and in their legal and administrative issues.
6. Since there is a direct relationship between the participants' demographic characteristics and their constraints, it is recommended that they do a Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis to devise strategies to handle their businesses.

Recommendations for Policy

1. The National Board for Small Scale Industries (NBSSI) should create a database of industry players and encourage them to attend training sessions.
2. The New Juaben Municipal Assembly and other government agencies in charge of the registration and collection of taxes from the bakers should streamline their procedures in order to avoid bureaucracies. This will encourage them to register their businesses so that they can access loans to expand their businesses and generate jobs for the unemployed in the municipality.

Suggestions for Further Research

This study involved 20 female participants from only one municipality. Therefore, it is suggested that similar studies involving more participants from several areas should be conducted to have a “larger picture” of their constraints. Additionally, the following topics could be explored:

1. The use of modern technologies in production of bakery products by women.
2. The marketing strategies of female entrepreneurs in the bakery industry.

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APPENDICES

APPENDIX A

UNIVERSITY OF CAPE COAST

DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION

(VOTEC)

INTERVIEW SCHEDULE FOR FEMALE ENTREPRENEURS

This interview schedule is designed to investigate the constraints of female entrepreneurs in SS bakery enterprises in the New Juaben Municipality. The researcher kindly reminds the respondents (female entrepreneurs in SSEs) that the response given will be used only as an input for the research work.

Please tick (✓) or write where appropriate.

SECTION A: PERSONAL FACTORS

1. Age: A. 20 years or less [] B. 21-30 years []
C. 31-40 years [] D. 41 years or more []
2. Level of education:
A. No Formal Education [] B. Basic []
C. Secondary/Technical/Commercial [] D. Tertiary []
3. Marital status:
A. Married [] B. Single [] C. Divorced [] D. Widowed
[]
4. Family size:
A. 3 or less [] B. 4-6 [] C. 7 or more []
5. Is there anyone in the family who was entrepreneur or owner of some related business activities? A. Yes [] B. No []
6. If 'Yes' to Q5, what is your family relation with him/her?

- A. Father [] B. Mother [] C. Brother [] D. Sister []
- E. Other (specify).....

SECTION B: BUSINESS CHARACTERISTICS

7. Who initiated and started the business?
 - A. Myself alone [] B. With the family []
 - C. With a friend/partner [] D. Other (specify).....
8. What was the source of your start-up funding?
 - A. Personal [] B. Loan []
 - C. Friends/Relatives [] D. Other (specify).....
9. Do you work full-time or part-time as a baker?
 - A. Full-Time [] B. Part-Time []
10. Have you had any managerial training? Yes [] No []
11. If 'Yes' to Q10, where?.....For how long?.....
12. Type of business training attained as a baker:
 - A. Formal [] B. Informal [] C. Both []
13. Where and when did you acquire your skills in bakery?.....
.....
.....
14. For how long did you acquire this training?.....
15. What is your working experience in the bakery industry?
 - A. Less than 1 year [] B. 1-5 years []
 - C. 6-10 years [] D. 11 years or more []
16. Why did you prefer to start your own business?
 - A. Family tradition [] B. Small investment is required []
 - C. To be self-employed [] D. No other alternative for incomes []

E. Brings high income [] F. Other (specify).....

17. What is the legal ownership status of the establishment?

- A. Sole ownership [] B. Partnership []
- C. Cooperative [] E. Other (specify).....

18. Is this business registered? Yes [] No []

19. Number of employees in the enterprise?

- A. 5 or less B. 6-10
- C. 11-15 D. 16 or more

20. What type of employees do you have?

- A. Full-Time [] B. Part-Time []

21. What is the size of your investment?.....

22. What is your estimated monthly profit?.....

23. What are your business strategies?.....

.....
.....
.....

24. What is your target market?

- A. Koforidua Township [] B. Outside Koforidua [] C. Both

SECTION B: INFLEUNCE OF PERSONAL FACTORS OF FEMALE

ENTREPRENEURS ON THEIR BUSINESS PERFORMANCE

25. As a female entrepreneur, how do the following personal characteristics influence your business activities?

Age?

Educational level?.....

Marital status?.....

Family size?.....

Experience?.....

26. Which of the above factors influence your business operations most?

.....
.....
.....
.....

27. Any other factors that influence your performance? Yes [] No []

SECTION C: CONSTRAINTS OF SMALL-SCALE BAKERS

ENTERPRISES

28. What challenges do you face as a female entrepreneur in the small-scale bakery industry in the municipality in relation to the following?

A) Start-up/ business establishment

B) Growing stage of the business

B) Economic factors:

- 1) Market
- 2) Finance
- 3) Access to necessary technologies
- 4) Infrastructure
- 5) Training
- 6) Raw material and others

C) Social factors:

- 1) Public acceptance
- 2) Attitudes towards women-owned businesses
- 3) Relationship with suppliers, customers and others

D) Legal and Administrative Factors:

- 1) Government policy
- 2) Bureaucracies (in relation to licensing, taxation, etc.)
- 3) Women support
- 4) Your cooperation with micro finances

29. What other problems do you face?.....

30. Which are the main challenges?.....

.....
.....

31. How do they affect your business operations?.....

.....
.....

**SECTION D: COPING STRATEGIES ADOPTED BY FEMALE
ENTREPRENEURS**

32. What strategies have helped you overcome challenges as a female entrepreneur in the small-scale bakery industry?.....

.....
.....

**SECTION E: SUPPORT SYSTEMS FOR THE SMALL-SCALE
BAKERY ENTERPRISES**

33. Have you ever received any support from any governmental agencies?

A. Yes [] B. No []

34. What of women organisations? A. Yes [] B. No []

35. If 'Yes' to Q34, when was the most recent time?.....

36. What was the form of support?.....

37. How beneficial was it to your business development?.....

.....
.....

38. What kinds of support are critical for your business survival?.....

.....
.....

**SECTION E: ADVICE FOR OTHER FEMALE ENTREPRENEURS IN
THE BAKERY ENTERPRISES**

39. If you could give any advice to a female baker, what would it be and why?.....

.....
.....

40. How do you think we can encourage more women to venture into such enterprise?.....

.....
.....

SECTION G: OTHER ISSUES

41. Are there any important issues that I have not talked about that you think are important for me to know about the industry?

A. Yes [] B. No []

Thank you for the opportunity to learn so much from you!!!

APPENDIX B
SAMPLE RESPONSES

Respondent 2

AGE: 41Yrs or more

Level of education: Tertiary

Marital status: Married

Family size: 4-6

Is there anyone in your family who was an entrepreneur? Yes, my grandmother and mother

Who initiated and started the business? With the family

Source of start-up funding: personal savings

I work part time, I have had managerial training before, 6 weeks from ITTU now GRATTIS and 3months from NBSSI. I have had both formal and informal business training. I acquired the skill in bakery from my parent since 1973. I will say I was born into it. I have baked for 11years or more. I preferred to start this business to improve on my financial status. I was teaching as well. I am the sole owner of the business. I have registered the business at the Registrar General's Department. I registered the business to help me open a bank account and also to access a loan from the Bank. There used to be ten employees but they are now two. I have both part time and full time employees. I can't remember how much I have invested in the business but approximately GH¢ 20000. I remember starting business with the then 50ps. I get GH¢800 every month as profit. For my business strategies, I make sure I used enough ingredients for the product. I sometimes give free polythene bags to customers to use in selling the bread, sometimes too, I give

the customers transportation. The target market is both Koforidua and outside Koforidua. The older you are in business, the more experienced you are in business and this helps you to manage situations but as you age, going closer to the oven becomes a problem since ageing comes with health issues. More knowledge is gained with higher education. There were issues with family size but those days, house helps were there to help but you also have to feed them with the same financial resources. The educational level increases your human relations which help you to sell. You are also feared by others. Educational level influences my business operations most. Bakers those days were small so the demand was high but now everyone bakes so getting the market is now a problem. The flour used to be a political item so if you don't join the association you will not have access to flour but because of trade liberalisation everybody now bakes and this has collapsed the business. There are good interest rates with the micro finances as compared to the banks. If you are a good customer, they process your loan very fast for you. Those days, access to technology was a problem. But now you just Google any information and you have answers to them. But I don't have access to technology because there will be no one to inherit it especially equipment and tools. There is no problem with infrastructure. I did not have access to any formal training at the start-up stage. We only had trainings on new products. I was the national treasurer for the bakers association so I had the input at a control price but now the prices have been increase every now and then, so today's bread is not as it used to be that we add cream and other fruits to. I have a better social acceptance. I have contact (networks) with outsiders because we were handling the association. A lot of people still know me. I have no prejudices or class biases. The attitude

of the society towards my products/services, is positive because those who know my product buy it.

On the other hand, in relation to the attitude of other employees towards my business and the relationship that I have with my employees, I can say it's cordial. The numbers of employees have reduced because there is a problem with the market. Because the business registration is centralized at the Registrar General's Department in Accra, the NBSSI collects the forms, helps entrepreneurs complete them, and sends the completed forms to Accra and follow up to collect the certificates for the bakers thus saving us the time and cost in travelling to and from Accra. So I did not suffer from bureaucracies. I cannot influence any policy decision now since the association is no more. I know of a women support group like the Global Mamas, but have not benefited from them before. My main challenges are limited market and high (input) raw material prices. If you don't have access to the market, you can't produce more to get enough profit. Because of high input cost, I have reduced the sizes of the product and customers are complaining. The challenges are still there but I am still in business because at least you can get a little profit to feed on. I pay license of GH¢48 to the municipal assembly. I have received support from a government agency before. About two years ago. I was given a management training skill. I was also given flour and other ingredients with a little interest rate. You go to shops in town to bring invoice and ITTU [GRATIS] pays for you to collect the input. The training helps you in record-keeping and strengthens your human relations, etc. The kind of support critical for my business development is a reduction in input cost. Baking is a difficult task but once you do it well it helps you to take care of your home with the

little interest that comes with it. Do not give the product freely, use adequate ingredients, be neat, practice record-keeping and have a good human relation.

We should find a way of making the job attractive.

APPENDIX C

LETTER OF INTRODUCTORY

UNIVERSITY OF CAPE COAST
CAPE COAST, GHANA
FACULTY OF EDUCATION

Department of Vocational and Technical Education

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University Post Office
Cape Coast, Ghana

Our Ref: VTE//A.7

April 29, 2014

TO WHOM IT MAY CONCERN

Dear Sir/madam,


LETTER OF INTRODUCTION

The bearer of this letter MISS JULIANA ASANTEWA is a student of the Department. She requires information for a course she is take this Semester. The information requested is required strictly for an academic exercise.

We would be grateful if you could give her the assistance needed.

Thank you.

Yours faithfully,


(Dr. Augusta Adjei-Frempong)
HEAD

DEPARTMENT OF VOTEC
UNIVERSITY OF CAPE COAST
CAPE COAST