

Women Entrepreneurs in Ghana



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Abstract Researching into female entrepreneurship is important because it enhances our understanding of the relationship between entrepreneurship and factors comprising family influences, labour market structures, female entrepreneurial behaviour, job creation, and human capital development. This chapter presents a historical overview of Ghanaian women's entrepreneurial ecosystem, shaped by Ghana's macro-economic, social, and political-legal institutional environments. The characteristics of these female entrepreneurs and their success factors in entrepreneurship are also discussed. Secondary data derived from the entrepreneurship literature was mostly used in this chapter. Hence, this chapter makes a contribution to the emerging literature on women's entrepreneurship by restricting its scope to women's entrepreneurship in the context of Ghana.

1 Introduction

Some decades ago, women were expected to fulfil their primary functions as mothers and wives, but starting from the 1980s, women began creating businesses due to cultural evolutions, especially in Western nations (Yadav & Unni, 2016) and in Ghana as well. Currently, a significant number of women are engaging in entrepreneurship in Ghana, where most SMEs belong to women (Abor & Quartey, 2010). The starting-up of new self-employment businesses creates opportunities for women to achieve the flexibility they require to meet their critical domestic roles, and to maintain a work, and life balance (Bolden, 1999; Kepler & Shane, 2007). In Ghana, women are the key pillars for the sustenance of several families. Hence, the growth of women's participation in entrepreneurship in Ghana has contributed to increased entrepreneurship, poverty alleviation, socio-economic progress, and the creation of more employment opportunities (Oberhauser & Hanson, 2007). This view is consistent with Verheul and Thurik's (2000) assertion that women are substantially contributing to the growth of entrepreneurship in diverse countries.

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Ghana is a Sub-Saharan African country and it is endowed with diverse natural resources which could be exploited by its citizen to accelerate the rate of entrepreneurship. These resources comprise gold, diamond, bauxite, manganese, and iron, to mention but a few. Resource availability in any context where entrepreneurship takes place (Williams & Williams, 2012) is a very important factor that affects both entrepreneurship and business success (Estrin et al., 2013; Kaufmann et al., 2006). However, the cultural context of Ghana is dominated by patriarchal cultural values, and this kind of cultural setting has several implications for women's general attitude towards life (Taabazuing & Siekpe, 2001). Negative cultural practices can be inimical to the socio-economic well-being of women because such cultural norms are likely to contribute to the feminisation of poverty, and the underperformance of women's enterprises (Marlow & McAdam, 2013). Hence, cultural values and norms in Ghana are some of the key factors that affect women's involvement in entrepreneurship, including the productivity of their ventures (Hampel-Milagrosa, 2009). In this light, the socialisation process of women affects their attitude towards risks, business growth, including the nature of their business objectives and business activities (Calas & Smircich, 1989). The entrepreneurial activities of most Ghanaian women tend to focus on some socio-culturally prescribed domestic gender roles and tasks (Oberhauser & Hanson, 2007). However, some enterprising Ghanaian women eventually converted some of these culturally defined household chores, such as food processing, catering, weaving, pottery, etc., into economic activities. Also, religious and cultural beliefs or values in Ghana have motivated diverse individuals to engage in entrepreneurship in order to make money (Zakpaa, 2019). Since studies on entrepreneurship in Ghana are still scanty (Naudé & Havenga, 2007), this chapter also aims at contributing to the emerging literature on women's entrepreneurship by extending the scope of research on women's entrepreneurship to the context of Ghana.

2 Historical Overview

Prior to the inception of European influence on the socio-economic and cultural organisation of traditional African societies in the Gold Coast, which was renamed Ghana (in 1957), the cultural values and practices of the indigenous people impeded the physical and socio-economic mobility of women due to strictly defined gender roles, and women's early childhood socialisation processes which affected the course of their lives during adulthood (Hampel-Milagrosa, 2009). The arrival of Europeans in the Gold Coast beginning with the Portuguese in 1471 (Bannerman-wood, 1984) did not alter the social organisations of the patrilineal and matrilineal lineage systems of various Ghanaian indigenous ethnic-cultural groups. Historically, in pre-colonial Ghana, women's role in patriarchal traditional societies was restricted to household chores, agriculture, and motherhood (Dolphyne, 1991). However, the impact of barricading women from participating in economic activities, including the rigid socio-cultural control of their functions in traditional African societies in Ghana

lingered on, even during the advent of women's engagement in entrepreneurship in the developing modern economy that was emerging when Ghana became politically independent (in 1957). Hence, women who engaged in entrepreneurship in this developing civilisation had less access to business networks (Birley, 1989). Some previous empirical findings indicate that women entrepreneurs' economic and social connections can influence the performance, growth, and competitiveness of their businesses (Rosa et al., 1996) because networks grant them access to entrepreneurial resources such as finance, social capital, and business information (Miller et al., 2007). Thus, social factors affect entrepreneurship (Mueller & Thomas, 2000).

3 Entrepreneurship Ecosystem

Even though the availability of opportunities for entrepreneurship is crucial, access to diverse resources is equally important for entrepreneurship (Galperin & Melyoki, 2018; Gartner, 1985). Consequently, access to land ownership is crucial for women entrepreneurs because women who own land might also possess formal land ownership documents to be utilised as collateral for obtaining formal sector bank loans to improve their business performance and their financial inclusion (Abor & Biekpe, 2006). Women's financial inclusion in the economy of Ghana could contribute to steady national economic growth (Demirgüç-Kunt, & Klapper, 2012). Nevertheless, discriminatory inheritance and ownership practices relating to women's land ownership in Ghana (Hampel-Milagrosa, 2009) have affected women's rights to inherit land.

Thus, ABANTU for Development (2008) argues that whether a woman belongs to a patrilineal or matrilineal culture, she will still experience difficulties with regard to land ownership or control, and may have limited or zero title deeds. Contrarily, Kotey and Tsikata (1998) insist that customary laws in Ghana grant both men and women the rights to family land. Also, within Ghana's macro regulatory environment, factors such as the ease of starting a business, taxation, business registration process, and access to credit "are more or less gender neutral", but "Women's disadvantage in starting and running a business is rather rooted in strong traditional values that overlap with these regulations and result in a gender bias" (Hampel-Milagrosa, 2009, p. 6). Again the author claims that regulatory reforms in Ghana have made it easier, faster, and less expensive for women to start-up business. However, what women entrepreneurs, particularly the uneducated or less educated ones, could find challenging about this type of business environment is that the bureaucratic registration processes in Ghana have been complicated by asking entrepreneurs to obtain a tax identification number before a company is incorporated (World Bank Group, 2020).

3.1 Causal Factors of Improvements in Women's Entrepreneurial Ecosystem

While women's economic activities have traditionally been defined and restricted along gender lines, women's role in the Ghanaian economy has recently not been limited to the home alone but has spanned all sectors of the economy, with its impact felt more in the agricultural and services sectors. Contributory factors to this situation include urbanisation, infrastructural development, capitalism, and the introduction and inclusion of girls in formal western European education by Western European Christian missionaries, which induced individualism (Bannerman-wood, 1984; Graham, 1976). Consequently, the models of collectivism and patriarchy in Ghana have undergone some transformation through the incorporation of capitalism and individualism into its genre of social collectivism (McFarlin et al., 1999; Taabazuing & Siekpe, 2001; Urban, 2010; Yeboah, 2014). Furthermore, the improvement of Ghana's macro socio-economic conditions in recent years (Ghana Statistical Service (GSS), 2011) has created several entrepreneurial opportunities and open markets (Dana, 2007). Klasen and Lamanna (2009) claim that there is a direct link between gender equality and economic growth. Additional factors that have contributed to the development of the macro-economic context of Ghana, which have an effect on women's entrepreneurship, comprise the diversification of its agro-based economy and the focus on industry and the service sectors (Osei-Boateng & Ampratwum, 2011). The author claims that the total contribution made to Ghana's GDP in 2010 by these sectors amounted to 51 percent. Also, the commercial quantity of oil that was discovered in 2008, resulting in the exportation of oil export in 2010, induced a positive real GDP growth rate from 7.7 percent to 14.4 percent in 2010 (IMF, 2011).

Similarly, the evolution of the socio-cultural values and practices of traditional African societies in Ghana have increased women's interest in entrepreneurship to the extent that females outnumber men in entrepreneurship (Kayanula & Quartey, 2000). Hence, in the past decades, Akan women from Ghana have even migrated to South Africa, where they launched their self-employment hairdressing businesses and were tagged by the natives as the most skillful hairdressers in that context (Ojong, 2007). Additionally, most SMEs in Ghana belong to women (Abor & Quartey, 2010), who constitute the majority of the 80 percent of the whole labour force in the informal sector (Hormeku, 1998). The informal sector entrepreneurship is not illegal in Ghana because Ghana's labour laws do not differentiate between informal and formal sector employees (Osei-Boateng & Ampratwum, 2011) and employers. This legislative posture of Ghana makes economic sense when one considers the fact that more than half of its entire employable labour start-up self-employment SMEs in the informal sector for their livelihood, especially with regard to women who own most of these SMEs (Abor & Quartey, 2010; Hormeku, 1998; Oberhauser & Hanson, 2007). Additionally, the government of Ghana used policy intervention, and the creation of institutions such as the National Board for Small Scale Industries (NBSSI), to raise the levels of entrepreneurship and employment in

the informal sector. The NBSSI is an integrated institution comprising Business Advisory Centres (BACs) and credit units, and it was formed in 1985 by an Act of parliament (ACT 434 of 1981) to boost the SME sector through financial and technical support (Kayanula & Quartey, 2000; Tagoe et al., 2019). In this light, the Women Entrepreneurship Development Department, which is a sub-unit of the NBSSI, was tasked to provide women entrepreneurs with the relevant business support services.

However, the history of the informal sector economy in Ghana (Hart, 1970) is linked to the emergence of colonial capitalism (Adu-Amankwah, 1999; Ninson, 1991). Also, the rapid growth of both urban and rural informal economy entrepreneurship in post-independent Ghana was initially induced by the rise of a modern economy, including the implementation of economic reforms and structural adjustment programmes (SAPs) in the 1980s, that contributed to increased economic growth, and macro-economic stability (Osei-Boateng & Ampratwum, 2011). SAPs in Ghana resulted in the use of legislation and policy interventions by the Ghana government to implement a free market economy leading to the privatisation of state-owned organisations, including an emphasis on the private sector as the key driver of economic development, and the introduction of multi-party system democracy (Boafo-Arthur, 1999; Dadzie, 2013; Mensah & Nyadu-Addo, 2012). The latter factor created political stability since 1992, resulting in a strong average growth rate of its GDP (Dadzie, 2013), an increase in FDI flow, especially in energy and telecommunication sectors (Ansah, 2006). Kloosterman (2010) insists that political stability positively affects the opportunity structure for entrepreneurship in a country. Another positive factor that has improved women's entrepreneurial ecosystem in Ghana, consists of the passage of the Intestate Cessation Law, which has curtailed some negative cultural practices relating to women and children's rights to inheritance (Hampel-Milagrosa, 2009). Non-governmental organisations are also involved in promoting and supporting women entrepreneurship in Ghana. One such organisation is the Ghana Association of Women Entrepreneurs (GAWE) which was founded in 1991, and registered formally as a company limited by guarantee in 1993.

4 Women Entrepreneurship

The importance of women's entrepreneurship cannot be overlooked. Klasen and Lamanna (2009) claim that there is a direct link between gender equality and economic growth. Women entrepreneurs are different from male business owners, especially with regards to their personality traits, entrepreneurial motivation, business characteristics, business practices, enterprise performance, business sectors and products (Brush, 1992; Verheul, 2003). Some antecedent factors which influence the personality traits of women entrepreneurs in Ghana include discriminatory socio-cultural practices that deny women access to formal education, resulting in women's illiteracy and low educational levels. The latter factors also contribute to women's poverty and their low socio-economic status in society. The problem with the low

educational status of women entrepreneurs is that their demographic traits could be a source of impediment to business success and growth (Kalleberg & Leicht, 1991). However, relating to the business practices of Ghanaian women entrepreneurs, most of them are usually start-up micro and small businesses (Adom & Williams, 2012). Also, the dominant business sectors of women entrepreneurs in Ghana comprise services, manufacturing, construction, trading, agro-processing, agriculture, textiles and fabrics (Dzisi, 2008). Additionally, women entrepreneurs in Ghana's coastal regions (e.g. Greater Accra, Western Regions, Central Region, and Volta Region) often engage in farming, pottery, food, or fish processing, including the production of palm oil and coconut oil. Women entrepreneurs in the Northern regions of Ghana are prone to engage in the weaving of straw baskets, weaving of cotton cloths, shea butter production, food processing, agriculture, and the brewing of "pito". Pito is the name of a local alcoholic drink that is produced from guinea corn

Unfortunately, most female-owned SMEs in Ghana are unable to access bank loans and other formal sector financial support services to grow their businesses due to illiteracy (Asiedu et al., 2013). Even though male-owned SMEs too experience this same situation, it is more obvious in the case of women entrepreneurs (Asiedu et al., 2013). Thus, illiteracy is a major factor that leads to the financial exclusion of some women in Ghana at the formal level, and it is not caused by any government policy discrimination (Hampel-Milagrosa, 2009). The female illiteracy rate in Ghana stated in the 2010 population and Housing Census Report by the Ghana Statistical Service is close to 31.5%, as against 19.8% for men. Low education impacts negatively on knowledge acquisition and the understanding of concepts like business management, bookkeeping, formulation of business plans/strategies, and the distinction between capital and profit (Debrah, 2007). However, Ghana government's implementation of the "Free Compulsory Universal Basic Education Program" (FCUBE) in 1980 succeeded in improving girls' education and the gender parity index especially in primary school education (Akyeampong et al., 2007; Casely-Hayford et al., 2009).

However, with regards to the causal factors of the entrepreneurial motivation of most women in developing and emerging economies like Ghana, GEM (2012) argue that they are often induced by push reactive necessity factors due to the weakness of the economies of their countries. Nevertheless, the sources of the entrepreneurial motivation and entrepreneurial behaviour of women in Ghana are triggered by both replicative and innovative entrepreneurship (Kubo, 2017). Replicative entrepreneurial behaviour involves the detection of business opportunity. However, innovative entrepreneurial behaviour of these women is linked to their ability to utilise the business opportunities they recognise as a means of creating new goods or services, by utilising new production methods, as exemplified in the entrepreneurial activities of women engaged in the production of shea butter in Northern Ghana (Kubo, 2017; Mohammed, & Al-hassan, 2013). Women involved in gari (powdery cassava flour) and palm oil/palm kernel oil processing sectors in Southern Ghana also demonstrate innovative entrepreneurial behaviours.

Furthermore, some Ghanaian women are able to start-up new enterprises because they have access to financial support from their family members and friends (GLSS



Fig. 1 Products of a female entrepreneur in Ghana (Photo © Jacqueline Zakpaa)

6, 2014). Thus, access to social capital is also an important factor in women entrepreneurship in Ghana, just like in other different contexts that have been reported in the entrepreneurship literature (Zelekha & Dana, 2019). Nonetheless, certain researchers associate the explanatory factors of the entrepreneurial motivation of women entrepreneurs in Ghana to push survivalist necessity factors (Adom & Williams, 2012; Dzisi, 2008). Contrarily, Abeeku and Asiedu-Appiah (2012) empirically confirmed that some women entrepreneurs in Ghana are motivated to start-up businesses due to opportunity motivation factors, comprising the need for autonomy, the aspiration to be their own bosses, and the desire to implement their business ideas (Figs. 1, 2, 3, 4, 5, 6, and 7).

4.1 Success Factors of Women Entrepreneurs in Ghana: The Case of Two Role Models

The entrepreneurship literature indicates that female entrepreneurs determine their business success or performance by relying on both economic and non-economic measures (James, 2012). Furthermore, Saffu and Manuh (2004) argue that success in entrepreneurship can be attained by Ghanaian women entrepreneurs who possess business skills, launch new products, and stick to their specific business strength areas. Saffu (2005) also insists that women entrepreneurs who are supported by their spouses can become successful entrepreneurs in Ghana. This support could take the form of both financial and non-financial assistance. However, Zakpaa (2021) contends that more additional success factors for female entrepreneurship in Ghana comprise their ability to prioritise their mode of expenditure. The joining of a trade-related association that acts as business of networks by women entrepreneurs in Ghana can contribute to business success or growth (Amegashie-Viglo & Bokor, 2014). In this vein, Rosa et al. (1996) argue that the level of females' economic and

Fig. 2 Women Peeling cassava to produce gari (Photo © Jacqueline Zakpaa)



Fig. 3 Peeled cassava at the mill to be crushed to produce gari (Photo © Jacqueline Zakpaa)



social connections can influence business performance. Both male and female entrepreneurs in Ghana obtain their business skills from their families (Amegashie-Viglo & Bokor, 2014).

Even though there are numerous well-known women entrepreneurs in Ghana who are often projected as models of entrepreneurial success in Ghana, this section will just focus on just two noteworthy women entrepreneurs comprising of Mrs. Anita Mensah, who lives in the Ghanaian city of Takoradi and Mrs. Florence Pul, who resides in Tamale.

Fig. 4 Crushed cassava being bagged by women outside a mill in a village (Photo © Jacqueline Zakpaa)



Fig. 5 Crushed cassava dough bagged in sacks and placed under pressers to extract starch and water (Photo © Jacqueline Zakpaa)



Fig. 6 Roasting of dehydrated cassava dough in Pans to produce gari (Photo © Jacqueline Zakpaa)



Fig. 7 Woven straw baskets produced by a female entrepreneur (Photo © Jacqueline Zakpaa)



1. Mrs. Anita Mensah

The entrepreneurship literature on developing countries has frequently associated women with little or no education with push reactive, survivalist necessity motivation factors (Adom, 2015; Adom & Williams, 2012; GEM, 2012; International Finance Corporation, 2011). A female entrepreneurial role model such as Mrs. Anita Mensah, who lives in Takoradi in Ghana, has defied all this stereotyping because she had no formal education, yet she became so prosperous through entrepreneurship to the extent that she could educate some of her children abroad. Hence, her opening remark, “The beginning of life is a gift of God” during the informal interaction this author had with her in 2021 was very insightful based on the forthcoming.

4.1.1 Brief Biographical Profile and Entrepreneurial Activities

Mrs. Mensah’s late mother was an indigene of the Volta Region of Ghana. Her late mother was born and bred in Sekondi in the Western Region of Ghana. Her mother hailed from Dzelukope, but her father was a native of Anyako, which are all towns in the Volta Region of Ghana. Mrs. Anita Mensah too was born and bred in Sekondi. This implies that her late mother was a second-generation permanent settler migrant. Mrs. Mensah indicated that, when she was 16 years old, her mother was a retailer of the local gin “Akpeteshie”. Palm wine which is tapped from old palm trees that are felled is one of the raw materials that can be distilled into Akpeteshie. Mrs. Mensah indicates that when she was a young girl, her mother frequently sent her on errands to take delivery of supplies of “Akpeteshie” from different producers. However, when she was 21 years old, her uncle orchestrated a family marriage, and so she left her mother’s residence to settle with her husband. Due to the fact that she knew all her mother’s suppliers, she started her own business and distillery at Effiakuma Zongo, located in the Takoradi metropolis, at the age 21 years. Thus, she acquired her formative business skills at an early age through experiential learning and observation of her role model mother. Also, the source of her motivation was induced by her

prior knowledge and the experience in entrepreneurship she accumulated by assisting and working for her mother. She also obtained her start-up venture capital from her own private savings.

Both she and her mother were very daring and brave women because the sale of Akpeteshie was illegal at that time, but they persisted because she revealed that the business was profitable. Besides, the brewing of Akpeteshie is an indigenous business of many people from the Volta region of Ghana, including other regions too. The sale of Akpeteshie was banned in Ghana partially because the abuse of this alcoholic drink by some of its patrons resulted in health problems and deaths. Furthermore, Mrs. Mensah was able to get access to some business resources through her social networks, comprising of some local chiefs whom she knew and contacted to negotiate for the acquisition of vast acres of a palm plantation which she bought around Airport Ridge in Takoradi, with 10 British Pounds she saved. The Airport Ridge area has now been developed into a vast first-class residential area in Takoradi. Having acquired this plantation, she then started bringing her co-ethnics, who knew how to brew Akpeteshie, from Sogakope, a town in the Volta region.

Her business circles expanded when she joined the Akpeteshie society and became the chairperson of the Takoradi distillers association, including her election as the regional treasurer of this association. In recognition of her hard work, the then Ministry of Cooperation Department in Ghana selected her in 1975 to join her colleagues and other officials comprising the then director of Ghana Standards Board (Dr. A.A. Owusu), to tour some distilleries in Birmingham, UK. The purpose of the tour was to help them observe the best practices so that upon their return to Ghana, they could also improve the quality and quantity of their products by acquiring new technology to increase their capacity. During this visit, she paid a deposit of two thousand British Pounds as part payment for a brewery machine. She made a second trip to the UK after this first tour, and the purpose of this private visit was to enable her to negotiate to purchase industrial machines for the distillation of alcoholic drinks. The machine was shipped to her three months after her visit there, and it marked a turning point in her business.

Her customers were not limited to the Western region alone, because other clients of hers came to buy her drinks from Winneba in the current Central region of Ghana, including Accra, because people liked her quality products. She stated that the quality of my local gin "Akpeteshie", induced the director of the then state distillery, the Ghana Industrial Holding Company (GIHOC) to give her a contract, including money in 1961, to supply GIHOC monthly with hundred barrels of the local gin. The defunct GIHOC used local gin as the raw material for the production of an alcoholic drink with the brand name, Castle Bridge. She claimed that she was able to supply GIHOC with between 50 to 60 drums in a month. However, in order to meet the increasing demand for her product, she gave subcontracts to producers of the gin to people in the Nzema areas of the Western Region, and this contributed to an increase in her productivity, including job creation and a source of income for several people 12 whom she engaged as suppliers of Akpeteshie.

Further, she revealed that "I used part of the money I earned from business to build a 16-room house". Additionally, she incorporated a limited liability company

which was given the name Animens industries, and her first product, which was christened as Fort Orange gin, was an improved variety of Akpeteshie, which became her main product for 5 years (1975–1980). She also produced various labels of gin and brandy, but her flagship product in the early 1980s, which became a household name that won an award, was the Prince Charles gin. She produced Prince Charles gin by using the formula of Beefeater distillery, producers of London Dry Gin, after having secured the company's permission to do so. The choice of this product name was influenced by the fairytale wedding of Prince Charles and Lady Diana Spencer in 1981, including her visit to Birmingham during that time. Eventually, they increased their brands by adding labels comprising Lady Diana Brandy, Animens Schnapps, J.H. Heinses, Schantof dry gin, and Vodka. Fifty percent (50%) of her gin was exported to the Ivory Coast.

The major challenge of the business at that time was access to foreign exchange, which she needed to buy 60 percent of the imported raw materials and packaging needed for her diverse alcoholic drinks. Having achieved all these great feats, she then decided to divest her business into the hotel business in 1983, with the opening of Animens Hotel, which became the leading Hotel in Western Region and Takoradi at that time, they charged very high prices per room because of the comparative high standard of their hotel and services during that era. The hotel began with 21 rooms in 1983, but in 1986 she increased the number of rooms to 51 rooms. She also improved and upgraded the facilities at the hotel and added two large conference halls, including restaurants. Animens Hotel is now rated as a three-star hotel. However, stiff competition from a significant number of 3 star, including 4- and 5-star hotels that have been built in Takoradi, especially after the discovery of oil in the Western Region of Ghana, where Takoradi is located in the year 2008, have significantly reduced the market share of Animens Hotel. Her hard work and achievements also earned her several local and international awards which she received in Spain South Africa and Ghana. Also, the British Distillers Association gave her a sponsorship which she used to educate one of her sons there. Entrepreneurship has made her wealthy, as she owns several other mansions and properties.

At a ripe age of 90 years, she is thankful to God for seeing her through life successfully, and 13 contends that “my honesty made people to help me” in business. Currently, the premises of the distillery have been leased to a different company as her concentration is now on her hotel business. She is also a social entrepreneur who has trained several people to start-up their own businesses. She is a patroness of societies, and a founding parishioner/member of Mary Star of the Sea Cathedral of the Catholic Church in Takoradi. Consequently, one can argue that Mrs. Anita Mensah's entrepreneurial behaviour, motivation, and success are consistent with Minniti's (2009) contention that the indicators of entrepreneurial behaviour at the individual level comprises factors such as age, education, wealth status, income and wealth, self-efficacy, locus of control, fear of risks, opportunity recognition, networks and role models, social capital, ethnicity, and migration status. This author personally interviewed her on the 7 January 2021, in her residence at Beach Road in Takoradi. The interview began in the presence of one of her adult sons, but a second one who played a key role in the mother's business joined the group later on, and he helped by giving additional information, even though the mother is still mentally

Fig. 8 Picture of 90 years old Mrs. Anita Mensah (Photo © Jacqueline Zakpaa)



sharp at her age and her memory remains intact. Mrs. Mensah's son and a personal friend of mine helped me get access to her, and they also assisted with the interview. This interaction lasted for about two and a half hours. Local Ghanaian languages comprising of Fante and Ewe languages were spoken during the interview, which was interspersed with a bit of English language because the interviewee understands and speaks basic English pretty well (Fig. 8).

2. Mrs Florence Pul

Some entrepreneurship researchers contend that entrepreneurial success increases when the entrepreneur has higher vocational education and is pulled but not pushed into business (Kloosterman et al., 2016). This assertion appears to be applicable to the case of Mrs. Florence Pul's business success in the educational sector. Mrs. Florence Pul launched a self-employment business in the service sector by starting-up a private school to render educational services. She has a first degree from the University of Cape Coast in Ghana, where she majored in French in 1980. She also obtained a Masters' degree a few years after her first degree. As a major form of human capital, education is a crucial asset for entrepreneurial success (Ilies et al., 2019). With regards to her work experience, Mrs. Pul was first employed in the

public sector of Ghana as a teacher at St Charles Secondary School in Tamale. She resigned from teaching to work with a non-governmental organisation (NGO). It appears as if she had an unfulfilled mission that kept on pushing her to stop working for other people, hence she again resigned from the NGO she worked for and founded a private school which she named “Etoile Royale Educational Services” in the year 2001. Mrs. Pul’s school is registered as a company limited by guarantee under the Companies Code of Ghana, Act 179 of 1963, as amended.

Mrs. Pul asserts that prior to the founding of her school, she and her spouse had certain expectations with regard to the quality of the learning environment they desired for their children. However, they were unable to find any private school or a hybrid public-private educational establishment that had conducive learning environments for their first three children. Frustrated by their efforts to help create such environments through taking up membership of various committees where their children attended school, they finally decided it was time to create their model of an educational assessment, especially after the birth their last child in 2000. Thus, she was pulled into establishing her school by responding to an unmet demand consisting of an acute need of a favourable teaching and learning environments for children from middle-class homes in the Tamale metropolis. According to her, Etoile Royale Educational Services is a completely private initiative that focuses on promoting healthy physical, emotional, moral, and the intellectual development of children. Stephan et al. (2015) confirm that people can be pulled into starting-up new enterprises due to the recognition of business opportunities to meet an unmet demand by providing services.

Relating to the performance of her business and its impact on society, she contends her school has evolved and grown, because when the school was first launched it began with just two nine-month old babies in her Crèche, in September 2001. Nevertheless, Etoile Royale Educational system has since grown into two Centres operating in the Northern and Upper West Regions of Ghana. The Tamale Campus graduated its first batch of students in 2013, while the Nandom campus in the Upper West region, opened its gates for its first intake of students in 2011. Since then, both campuses have registered tremendous success with more than 95% of their past students furthering their education in Grade A Senior High Schools and universities in Ghana. More than 61% of the past students at her school have enrolled in science-based programmes such as medicine, pharmacy, engineering, computer science, biotechnology, and molecular biology, among others. 31% of the students are pursuing Arts or business-related programmes. Her perception of business success is in consonance with the views of researchers who conceive the indicators of business success as comprising business growth, financial resources, and material resources (Wernerfelt, 1984) especially for women entrepreneurs in Ghana, material resources are vital for entrepreneurial success (Zakpaa, 2021).

She also attributes her business success to prudent management. She insists that both campuses of Etoile Royale Educational Centres rely solely on the fees that parents pay. She insists that her school has never received any grant or financial support of any kind from the Ghana government, international donor agencies, or private philanthropists. She revealed that banks are eager to receive their monies, but

these same banks are very wary and reluctant to advance loans or other financial services that would support the growth and development of her school. “Knowing we have nowhere we can turn to for capital for our growth and development, we adopted business models that ensured we effectively managed our resources, sustained, and grew our customer bases in both operational areas, and developed a brand that stood us out from the many private schools that surround us”. Furthermore, she indicates that they have made significant investments in their administrative and financial management systems to ensure effective and efficient tracking of the use of any resources at their disposal, in order to keep their commitment to providing high quality and holistic services to the children who come through our gates. She adds that “maintaining our commitment to holistic education has enabled us to create and maintain a brand built on honesty, transparency, trustworthiness, and discipline. This is what has kept parents and pupils satisfied and loyal to our kind of educational services”. According to her, these factors have sustained the patronage of their services, by making their school the first point of reference for parents seeking good schools for their children in both Tamale and Nandom. Mrs Pul is a friend and course mate of this author (Figs. 9, 10, 11, and 12).

5 Towards the Future

Women in Ghana were confronted with several diverse gender-based barriers that limited their ability to engage in entrepreneurship some decades ago. However, the dominance of entrepreneurship by Ghanaian women has pushed several stakeholder to create a more conducive entrepreneurial ecosystem for entrepreneurs in general, and for women entrepreneurs in particular, due to the key roles, they play in society. Both governmental and non-governmental groups have supported women in business through various activities and institutions that have been created to promote women’s entrepreneurship. Nevertheless, the impact of the Covid-19 pandemic on businesses has made several businesses susceptible to failures, hence this is the time to give women entrepreneurs more financial and non-financial support to safeguard their businesses. Additionally, Ghana government should continue to use legislative policies and interventions to deal with those remaining cultural practices which negatively affect women’s entrepreneurship. Also, more women should be assisted to improve their business performance through the establishment of adult literacy training programmes in communities across Ghana, in order to enhance the capacity of vulnerable low or uneducated women, with basic business management skills.

Fig. 9 Mrs. Florence Pul, co-founder of Etoile Royale Educational Centre (Photo © Jacqueline Zakpaa)





Fig. 10 Picture of the School Building of Etoile Royale Education Centre (Photo © Jacqueline Zakpaa)



Fig. 11 Junior High Secondary Students at Etoile Royale Education Centre (Photo © Jacqueline Zakpaa)



Fig. 12 Kindergarten pupils at Etoile Royale Education Centre (Photo © Jacqueline Zakpaa)

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