

**THE IMPACTS OF GHANAIAAN CULTURE, TRADITIONS AND NORMS ON
SMALL SCALE ENTERPRISES (SMES): A CASE OF THE FEMALE
ENTREPRENEUR.**

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ABSTRACT: *This study is to outline the effects of the Ghanaian culture, traditions and norms on small medium scale enterprise (SMEs), with special reference to the female entrepreneur. The study seeks to find out the effects of culture, traditions and norms brings on female entrepreneurs who operate small medium scale enterprises in Ghana. Female entrepreneurs have been identified as individuals that encounter more obstacles in starting and growing their businesses as compared to their male counterparts especially within the small scale business where they are predominantly employed. In finding a solution to the problems, the study will seek to find out shortfalls which affect females who own small scale businesses in Ghana. The study covered female entrepreneurs who owned and manage their own businesses at Adum (a suburb and heart of business district of Kumasi, the second largest city of Ghana). Both primary data which include interviews and questionnaires and secondary data such as internet, journals, news peppers and articles were used for the study. The result of the findings revealed that female entrepreneurs encounter some limitations in their businesses such as being a mother and at the same time an entrepreneur, fear of losing their husbands, perception of being home careers and difficulty in accessing loans. Based on the findings of the study, it is recommended that female entrepreneurs should be sensitive to the factors impinging on the performance of their businesses. Again, in order to effectively manage these factors, they should network with other entrepreneurs to help them build their capabilities and self-confidence.*

KEYWORDS: Female Entrepreneurs; Culture; Tradition and Norms; Small Medium Enterprises (SMEs), Ghana.

INTRODUCTION

Background of the Study

Women play a major role in insuring the well-being of their families. They contribute significantly in providing Food, shelter, health, and education for their children. One of the greatest challenges of our time is how female Entrepreneurs can combine being a family woman and at the same time an entrepreneur operating her own Business. Being a married woman, breast feeding mother and at the same time operating your own business can be a challenge to female entrepreneur .Most married women have to introduce their male business colleagues to their husbands, to reassure the husbands that their relationships are strictly professional. Some marriages are fallen apart because of lack of trust from husbands.

Within the business world, female opinion and advices are not always viewed as “expects” Compared to men opinion because of culture, traditions and norms in the country. Despite these

Challenges encountered by female entrepreneurs, about 71% of female are engaged in self-employment both agriculture and non-agriculture as compared to 67.5% of their male counterparts while more males 23% are in the wage employment than females 6.2% according to the survey by the Ghana statistical services (G.L.S.S 4, 2000).

Even though more females are into self-employment than males in Ghana, inadequate support, culture, traditions and norms of the country tend to have negative impacts on the female entrepreneurs (G.L.S.S 4, 2000). Since entrepreneurs contribute up to 78 % of employment and more than 29 % of GDP in Developing an economy (Salat, 2012), a decline in the productivity of these female entrepreneurs will have negative effects on the balance of payments and other macroeconomic indicators example employment. It is therefore prudent to assess the impacts of the above aforementioned factors on female entrepreneurs in particular and the nation in general.

Problem Statement

The activities of women entrepreneurs have significant positive impact on the economy. Among these impacts, women entrepreneurs face conflicts of work and home roles. The main conflicts in work role pertained to inability to spend time with their families and being a good spouse which can lead to failure in their businesses and also complying with being an entrepreneur and a married woman can be a significant burden which can bring poverty and insecurity that can lead to extremism, which threatens the safety of everyone. In addition to the problems above, they can also encounter stress which can cause a problem to their health.

Research Aim

The aim of the study is to find out the impacts culture, traditions and norms have on female entrepreneurs. The following specific objectives have to be achieved:

- To access the extent to which culture, tradition and norms affects female entrepreneurs than their male counterparts.
- To determine the negative impacts it brings on the economy.
- To determine whether culture, traditions and norms affect business.

Research Questions

To achieve the objective of the study, the following research questions have been tested:

- What are the effects of culture, tradition and norms on female entrepreneurs?
- What is the relationship between culture, traditions and norms and entrepreneurship?
- What challenges can it bring on the nation?

Scope of the Study

The scope of this study was to carry out a comprehensive research into the Ghanaian Culture, traditions and norms and its impacts on the SMEs operators with special reference to female entrepreneurs. Since the whole of the SMEs in Ghana could not be studied, the study was limited to female entrepreneurs at Adum which is the business district of Kumasi Metropolis.

LITTERATEUR REVIEW

Gender and the Entrepreneurial Career Choice

According to Gartner (1990; 2004), an entrepreneur is one who undertakes a commercial enterprise and who is an organisational creator and innovator. Theoretically entrepreneur includes elements of smallness, competition, deregulation, innovation and risk (Verheul & Thurik, 2000). Considering these features an entrepreneur historically assumed to be male (Green and Cohen 1995, p.299; Beggs et al.1994). However, Winn, (2005) stated that entrepreneur is the one who prospects for or exploits opportunities and who has a tenacity to face challenges. Krueger and Brazeal (1994) described entrepreneurship as gender neutral who perceives themselves as pursuing opportunities irrespective of existing resources. Again, Buttner and Moore's (1997) were of the view that entrepreneurship is a gender-blind career choice. Although this assertion is theoretically true, in practice gender and environment act together to confirm the success or failure of women as entrepreneurs. Findings from researchers including Buttner and Moore 1997; Mattis2004; Woldie and Adersua 2004) revealed that women entrepreneurs differ from men in terms of their motivations, the types of external barriers that they face, and the type of help available to women.

Research shows that a variety of intrinsic and extrinsic factors that might influence women to choose an entrepreneurial career. Intrinsic factors include the person's personality or traits such as having a proactive, assertive personality, being self-governed and positive (Akrivos et al., 2007, Mordi, et, al., 2010). In this respect, female entrepreneurs have been found to be less oriented to financial reward than men (Rosa et al, 1996), valuing work satisfaction and challenge, and to hold 'androgynous' or masculine self perceptions (Brodsky, 1993) such as confidence, a sense of adventure and risk taking. Extrinsic factors include family circumstances and family orientation, the influence of socio-cultural factors, the political-economic climate surrounding the business environment and dominant features of human resources within the labour market (Ituma& Simpson, 2007). The aspiration to own and manage a business might stem from a desire to be self-sufficient, to gain personal satisfaction and esteem as well as a desire for more opportunities and flexibility than exists for women in the employed labour market (Carter, 2000; Winn 2004, 2005; Carter and Cannon, 1992). This quest for autonomy and flexibility may be particularly relevant for those women with caring responsibilities (Carter, 2000; Hewlett, 2002) who accordingly seek to combine work and non-work activities (Mordi, et, el., 2010).

Culture, Traditions and Norms

Defining Culture: The word culture is derived from a French term, which in turn derives from the Latin "colere" which means to tend to the earth and grow or cultivation and nurture. It shares its etymology with a number of other words related to activity fostering growth. Culture has been defined and explained by many scholars and institutions. According to E.B Taylor (1871), culture is that complex whole which includes knowledge, belief, art, morals, law, customs and any other capabilities and habits acquired by man as a member of society. J.A Banks & McGee C.A (1989) said, the most scientists today view culture as consisting primarily of the symbolic, ideational, and intangible aspects of human societies

The essence of a culture is not its artifacts, tools or other tangible culture elements but how the members of the group interpret, use and perceive them. It is the values, symbols, interpretations and perspective that distinguish one people from another in modernized societies; it is not

material objects and other tangible aspects of human societies. People within a culture usually interpret the meaning of symbols, artifacts and behaviors in the same or in similar ways.

Kroeber A.L. & Kluckhohn C. (1952) also said culture consists of patterns, explicit, and implicit and behaviour acquired and transmitted by symbols, constituting the distinctive achievements of human groups including their embodiments in artifacts; the essential core of culture consists of traditional i.e. historically derived and selected ideals and especially attached values.

- Giving women in marriage without any skills is a problem to the society. It is the belief of African countries that the role of women is to give birth, cook and serve men. They do not take part in decision making. Men therefore enjoy all the privileges in society. Women have no right to education in traditional societies and this effect of culture hinders the capabilities of women.
- In some cultures, people feel uncomfortable with silence, so they speak to fill the silences. In other cultures, it is customary to wait for a period of silence before speaking. If there aren't any silences, people from those cultures may not ever speak. Also, members of some groups (women, people of low income, some racial and ethnic minorities, and others) don't speak up because they have received messages from society at large that their contribution is not as important as others; they have gotten into the habit of deferring their thinking to the thinking of others. When some people don't share their thinking, we all lose out. We all need the opinions and voices of those people who have traditionally been discouraged from contributing. In situations like, cultural like this becomes an effect to society which people are not allowed to express their taught.

Tradition

Olin Levi Warner (1895), says the English word "tradition" comes from the Latin tradition, it's a noun from the verb "traderere or trader" (to transmit, to hand over, to give for safekeeping); it was originally used in Roman law to refer to the concept of legal transfers and inheritance. According to Anthony Giddens and others, tradition refers to beliefs, objects or customs performed or believed in the past, originating in it, transmitted through time by being taught from one generation to the next and are performed or believed in the present. Tradition can also refer to beliefs or customs that are prehistoric, with lost or arcane origins, existing from immemorial. Originally, traditions were passed orally without the need for a writing system.

- The practice of giving away girls for marriage at the age of 11, 12 or 13, after which they must start producing children, is prevalent among certain ethnic groups in Asia and Africa. The principal reasons for these practices are the 'virginity and the bride-price of the girls. Young girls are less likely to have had sexual contact and thus are believed to be virgins upon marriage. This condition raises the family status as well as the dowry to be paid by the husband. In some cases, virginity is verified by female relatives before the marriage. Child marriage robs a girl of her childhood-time necessary to develop physically, emotionally and psychologically. Early marriage inflicts great emotional stress as the young woman is removed from her parents' home to that of her husband and in-laws.
- Neglect of and discrimination against daughters, particularly in societies with strong son preference, also contributes to early marriage of girls. It has been generally recognized at United Nations seminars on traditional practices affecting women and

children, and on the basis of research, that early marriage devalues women in some societies and that the practice continues as a result of son preference. In some countries, girls as young as a few months old are promised to male suitors for marriage.

- Women are thus still depicted as passive and domestically oriented, while men are depicted as dominant and as breadwinners. Education does, however, offer the female child an improved opportunity to be less dependent on men in later life. It increases her prospects of obtaining work outside the home. As laid down in articles 28 and 29 of the Convention on the Rights of the Child, all children have the right to education, and the content of such education should be directed to the development of the child's personality, talents and mental and physical abilities to their fullest potential. According to the United Nations Children's Fund (UNICEF), the expansion of educational opportunities over the past several decades has clearly affected girls, although this has not been a result of deliberate policy to reduce gender disparities in educational access. Girls' education, measured by gross primary school enrolment ratios, has improved substantially in the Middle East and North Africa region, for example. Nevertheless, in 1990, the region still had 44 million illiterate mothers, a large and increasing backlog left over from times of lower enrolment levels. Differences in primary school enrolment levels for boys and girls and competition between them are still very significant in a number of countries. In countries where the overall enrolment is much lower than desired, girls are particularly disadvantaged but because of the tradition of some countries, females still lack the right to it because they are considered to be home careers.

Norms

Norms are cultural products (including values, customs, and traditions) which represent the individuals' basic knowledge of what others do and what others think that they should do. Sociologists describe norms as informal understandings that govern an individual behaviour in a society. On the other hand, social psychology has adopted a more general definition, recognizing smaller group units, such as a team or an office, may also endorse norms are regarded to exist as collective representations of acceptable group conduct as well as individual perceptions of particular group conduct.

According to the psychological definition of social norms' behavioural component, norms have two dimensions which is, how much a behaviour is exhibited and how much the group approves of that behaviour. Both of these dimensions can be used in normative messages to alter norms and subsequently alter behaviours. For example, a message can target the former dimension by describing high levels of voter turnout in order to encourage more turnouts. At the same time norm also can be changed contingent on the observed behaviour of others (how much behaviour is exhibited). Social norms have a way of maintaining order and organizing groups. Norms explain why people do what they do in a given situations. For example, in the United States, it is a norm that people shake hands when they are formally introduced.

- Since norms are social expectation that guide behaviour and explain why people do what they do in a given situation, if people are not taught the right norms, they do things that bring shame to the family and the society he or she is brought up from. Some norms tend to maintain order and organize groups. Therefore the norms which are maintaining and organizing us is destroying people freedom and people are afraid that because of

the norms in their country, they are not allowed to do certain work then the economy is been threaten by the norms. Norms vary from culture to culture.

- Since norms allow us to live our lives with an understanding of what we can expect from those around us, they allow us to feel safe and secure, and to operate at ease. But some norms, when breaking can lead to serious social problems. For example, in the last century heterosexuality has been considered both the norm for humans, and normative--expected and desired. Many around the world believe this to be true today, therefore those labeled and treated as "deviant" by those who subscribe to this norm may never enjoy some freedoms in a country where homosexuality is seen as not good.

How Cultural factors influence Entrepreneurship

Culture refers to the customary practices and beliefs that have a significant impact on the basic values, perceptions, preferences, and behaviours of people. Culture and entrepreneurship intervene in many ways.

- Many people fall outside the establishment and remain unsuited for the traditional job market due to a strong culture of independence or other reasons.
- The culture of consumerism where people desire material goods encourages entrepreneurship within the area as returns from a business become more than returns from a job.
- People engaged in jobs and other services pressure their children to find secure jobs and crush their entrepreneurship spirit at a very early age.
- A culture of thrift where people spend less and save for a rainy day discourages entrepreneurship within the local community as the returns from a business become less attractive compared to returns from a job.
- Cultures where people are risk averse and do not attach much importance to hard work and persistence is not conducive to entrepreneurship.

Definition of Small and Medium Scale Enterprise (SME)

The definition of SMEs differs from country to country; industry to industry, sector to sector. Hibbert (2000, P.5) in his opinion pointed out that "as a class SMEs are clearly distinguishable in any country, either developed or developing. The factors that set them apart are essentially qualitative and comparative". However, not even this is consistency as some countries may define SME to be an enterprise with less than 500 employees, while another country may define the cut-off to be 250 employees" (Ayyagari et al. 2005, p.3)

The National Board for Small Scale Industries (NBSSI) in Ghana also classified the SMEs under the number of employees that they possess. The details are shown below:

- **Micro Enterprises:** - (1-9 employees)
- **Small scale:** - (10-29 employees) ; value of fixed assets > \$10,000
- **Medium scale:** - (30 – 99 employees) ; value of fixed assets = \$100,000
- **Large scale:** - (100 or more employees) ; value of fixed assets > \$100,000.

As contained in its industrial statistics, the Ghana Statistics Service (GSS) considers firms with *less than 10 employees* as *Small Scale Enterprises* and their counterparts with *more than 10 employees* as *Medium and Large* - sized Enterprises.

Role of SMEs

Economic development is the process of change in which the real per capita income increases over a time period (Nafziger, 2006). The role of SMEs in economic development involves more than increasing the per capita output and income within an economy but it initiates and constitutes reform in the structure of business and society (Hisrich et al, 2008). SMEs have been important as entrepreneurs use available resources such as land, labour and capital for the development of new products and services within the economy. Nevertheless, they may vary from economy to economy because some are in more favorable conditions than others especially those in developing countries. SMEs aid in the development process of the economies such as that of Ghana.

They generate employment especially for the less educated and graduates employment generation for citizens can be direct and indirect because some have become self-employed or are employed by public or private individuals.

They increase national income of the multiplier effects as the goods and services manufactured will be domestically consumed and may sometimes meet international requirements and are exported. Additionally, the standard of living of people increases because of the increment in income generation.

They create innovation as new ideas are introduced and combined with new factors of production in order to generate new products and services in the economy. These points indicate that the benefits gained from SMEs within an economy are enormous.

The Female Entrepreneur

Public perception and history would propose that running a business is naturally the field of men. As in most countries, a significant amount of businesses are owned by men (Dzisi, 2008). Women are 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, women entrepreneurs can influence positive economic growth because employment will be created, standard of living improved as income increases. In Ghana, most women are within the private informal sector of the economy. Even though they contribute immensely to economic development and growth, they are not supported by the government and other support systems (Drine & Grach, 2010). Only a few are supported by their husband. The role of women in societies has triggered a lot of controversy as well as their participation in economic activities.

Such 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). 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. These women entrepreneurs utilize “problem-solving strategies to manage transpiring issue, deal with multiple activities form team, organize resources and develop organizations” (Dizisi, 2008). Currently, women entrepreneurs are on the rise and have increased over the past decades due

to structural change. The upsurge of women entrepreneurs is part of the societal, political and economic change occurring around the globe as more are in the workforce, in businesses while others are commencing businesses (Fielden & Davidson, 2005). Moreover, more women are having later marriages because they are becoming more independent socially and financially because of the acquired education. Increase in education was reflected in the results of the 2000 census which was supported by the Ghana Living Standard Survey Four (GLSS4).

The Ghanaian Culture, Tradition and Norms in Perspective (Ashanti and the Krobo)

The structure of a society is the way it is organized into family, tribe, communities and other groupings and divisions. A person's attitude and people's expectation of that person are influenced by the group which he/she belongs and the culture of the society. The Ashanti Empire (1910-1957), which was the Ashanti - People Empire and kingdom, now Ashanti region in the modern day of Ghana has its own culture, traditions and norms. Among the Ashantis, one of the cultures of the people is their food and one of the most cherishes food in the Ashanti region is fufu and 'abunabunu' soup with snails (snails with cocoyam leaves).

The Krobo is another tribe in Ghana whose people are part of Ga-Dangme ethnolinguistic group and they are also the largest group of the seven Dangbe ethnic groups of Southeastern Ghana. The main occupation of the people of Krobo who occupy Accra Plains, Akuapim Mountains and the Afram Basin are farming. The people of Krobo also have their own culture, tradition and norms. They believe that food is one of the most valuable ways people can use to identify them from other people. Some oral traditions have it that, when the Yilo returned from KroboDenkyera, they lost most of the indigenous Krobo customs. As a result of that, they were taken through series of culturalisation rites to make them accepted into the society. This process involved orientation for meals that the Krobo tabooed. They continued to verify the acceptability of various foods they learnt to eat while they were with the Akan. As a result of that there are foods that the Krobo people don't like example fufu with snail soup.

In view of this, a person with the motive to start a business in that area need not establish such a snail business because the people of Krobo's do not eat snails because their culture does not permit them.

Impacts of the Ghanaian Culture, Tradition and Norms on SMEs

Inability to Capitalize on the Advancement in Technology: Kotler and Keller (2006) describe technology as one of the most dramatic forces shaping people's lives and businesses today. Most of SMEs who have adopted ICT have realized the benefits and are very positive in continuing to invest and harvest those benefits (Asharati and Murtaza 2008). Technological advancement has rather posed a great challenge to small businesses. This has resulted from their inability to learn and utilize the immense benefit of the technological advancement. Since the mid-1990s there has been a growing concern about the impact of technological change on the work of micro and small enterprises. Even with change in technology, many small business entrepreneurs appear to be unfamiliar with new technologies. Since most female entrepreneurs do not have educational background, the use of technology is not important to them because they lack the knowledge and ability to use these advance technologies. This effect has negative effects on the production and competitiveness of SMEs in Ghana.

Regulatory and Legal Constraints: High start-up cost for firms, including licensing and registration requirements has the likelihood to impose excessive and unnecessary burden on SMEs. SMEs are adversely affected the most as a result of the high cost of settling legal claims together with the delays in court proceedings in registering. The burdensome process and requirements to commence business has been an issue for Small and Medium enterprises. Due to the Ghanaian cultural background, most people have the idea that licensing and registration of a business will make people see that the enterprise is rich or doing well in the market. They decide not to register the business in order not to pay tax. The requirement involve sometimes put them off because it is waste of time to them.

Market Constraints: SMEs are normally faced with greater external competition and the need to expand market share. The nature of the impoverished population also adds to this. The few who can afford the goods and services fall unto those produced by foreigners. This puts severe pressure on SMEs in terms of efficiency, price, quality and customer satisfaction. Riedel et al (1988) reported that tailors in Techiman (a commercial town in Brong Ahafo region of Ghana) who used to make several pairs of trousers in a month went without any orders with the coming into effect of trade liberalization. Since most businesses in Ghana lack technology advancement, they are not able to meet the standard of the market and compute market due to that imported goods.

Managerial Inadequacies: Lack of managerial know-how puts significant constraints on SMEs. Owners or managers of SMEs have limited managerial knowledge, attitude and skills in spite of the numerous institutions providing training and advisory services. They mostly develop their own approach to management through a process of trial and error. Most SMEs are owner managed and these owners often lack the requisite skills and expertise to keep the company moving in today's turbulent environment. Since females are perceived to be home careers but not to perform in the growth of the economy and also are given early in marriage without any skills or educational background, they tend to lack managerial skills when they go into business.

Peculiar Challenges Faced By Female Entrepreneurs

Women entrepreneurs influence the economic growth of a country by providing jobs, increase income and the standard of living through the innovation, development and production of products that satisfy the needs of the population and in so doing provide them self-satisfaction, flexibility and independence. Nonetheless, these women are faced with some obstacles before reaching their goals such as their financial and psychological independence. Female entrepreneurs differ from their male counterparts as they encounter more problems as 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.

The peculiar challenges facing female entrepreneurs are human resource, unfair competition, inadequate government support and problems with family support. Female entrepreneurs in Ghana are finding it difficult attracting competent, qualified, experienced and trustworthy workers or employees. The challenge which has to do with human resource is because, they do not have enough staff to meet growing customers and demand and their sales boys/girls are not trustworthy. The least opportunity they get they want to dupe their employers and because of that, they are unable to provide the best conditions of service

Issue of safety and protection of women entrepreneurs is another challenge, as most of them are killed, harassed and raped. This results in stress, constant fear and not having the opportunity to freely choose their business location and time of opening hours which seriously limits the chances and choices of becoming a successful entrepreneur for women in some developing countries (Chu *et al*, 2008; Rajender *et al*, 2012; Reeves, 2010)

Another more recently mentioned challenge is the combination of the business with family responsibilities, which may undermine the success of the business (Jennings and McDougald, 2007). Again, the location of the business at home may also undermine the legitimacy of the business as perceived by customers and creditors (Marlow, 2002). Furthermore, some studies indicate that women strongly rely on support from husbands, partners, and relatives in order to successfully start and grow a business (Jennings and McDougald, 2007; Brush, de Bruin and Welter, 2009).

Lack of access to ICTs, insufficient entrepreneurial and management skills, together with problems in finding the market distribution networks are challenges to female entrepreneurs. According to Gurmeet and Belwal (2008), African women do not (yet) possess the necessary skills to adapt to the impact of globalization, evolving technologies and changing patterns of trade.

Governments in most countries, both developed and developing are throwing their weight behind the development agenda of small businesses including women entrepreneurs (Abdullah & bin Bakar, 2000). The Ghanaian government since independence has been embarking on pragmatic measures to improve the activities of small businesses (Boachie-Mensah & MarfoYiadom, 2007). The women entrepreneurs, however, were of the view that the government's support is not enough.

For example, they expected the government to provide them with concessionary loans or find ways of helping them financially. There is lack of government support since there are no specific programmes by the government aimed at supporting women entrepreneurs.

Lastly, scholars point out that normative constraints and societal attitudes based on cultural and religious beliefs in some countries are not supportive of the work of women in general or that of women in entrepreneurship in particular (Jamali, 2009; Baughnet *al*, 2006). In a variety of countries, the perception is that entrepreneurship is an appropriate career choice for men and not women, or only for the poor and not the educated, which in most cases are women. These perceptions are mostly based on the association of entrepreneurship with traditional male stereotypes (Aidiset *al.*, 2007; Bird and Brush, 2002).

Socio-cultural constraints

Female entrepreneurs face some socio-cultural situation in certain societies. These challenges impede the development and growth of their own business. Most females find it difficult to start and operate their business 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 concerned (Amu, 2004). Having lingering patriarchy is sometimes detrimental to women's economic and social positions in that their economic and social prosperity are lower than men and /or is nonexistent at all (Parish & Willis, 1993). This provides men the opportunity to capture newer high-paying jobs and open their own businesses with little or no obstacles. Contrastingly, women and women

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

Access to credit

Access to financial resources such as cash and assets of the business is a critical success factor of any business (Bygrave, 1992). Obtaining financial resources such as loans or credit is one of the major problems that female entrepreneurs in Ghana combat with. Financial resources that are injected into the business are attainable from sources like personal saving, family members, venture capital funds, government programs and bank, even though, it is difficult to access because they have different complications for the business and the owner (Dzisi, 2008). Women entrepreneurs in Ghana lack access to finance from banks and other formal institutions due to gender-related issues as reported by the Daily Graphic (2003). Further, they are disadvantaged in acquiring finances since women have less experience and equity than men in the business. They are discriminated against by lenders on the basis of gender, nature and /or size of the business.

Banks for instance often provide services to large and medium –sized companies to the disadvantage of small scale enterprises most of which are operated by women. Women- owned businesses are generally small preventing banks from providing them financial assistance since small scale enterprises are regarded to be riskier than large scale enterprises to invest in (Verheul &Thurik, 2000). Banks in Ghana insist on land property as collaterals making it difficult for women since the control and ownership of land is often with the male members of the family (Bokei-DokuAreetey, 2000). The use of land as collateral becomes complicated for women as they only use land for agricultural purpose (Bokei-Doku Areetey, 2000). Moreover, women in Ghana do not have land as compared to the makes due to customary law that are developed traditionally by the 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). Women entrepreneurs in Ghana are faced with these problems because men are seen as the natural leaders (Duncan, 2004), even though in Ghana, there are Constitutional provisions protecting the right of women as well as other groups of society with regards to land in Article 35 (1) (Amu, 2004).

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

Education and information

Women and men in Ghana play equal roles in the economic development of the country. However, women compared to males experience greater poverty, have lower literacy rates especially at tertiary levels thus have less or limited knowledge on financial literacy for book keeping (Roomi and Parrott, 2008). Gender has been identified in research as the major role in creating barriers. Owing to limited education and financial skills, women tend to have little control over their finances as they engage other members of the family or skilled individuals to record their finances (Dovi, 2006). Over the years girls were not educated because they were believe to be a “waste of” resources since they would be married off. Nevertheless, attitudes towards the girl-child education are positive as ore parents are educating female members as they believe that they deserve the same opportunities as the males.

The literacy rate for the female members of the society has increased in the last eight years because they are now enrolled in schools. This has increase the literacy rate of adult females for age 15 and above. Educational level of females in Accra has increased though females still have high illiteracy rates compared to their male counterparts which remain significantly low. For instance, 6 in every 10 men are literate while 4 in every 10 women are literate (GSS, 2008). Due to such educational barriers, female entrepreneurs concentrate less in skill and knowledge based industry which puts them in the informal private sector employment and self-employment in the informal sector (GSS, 2008) Ghana has sufficient human capital especially with women and it requires harnessing through investing in education by governments and parents.

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

RESEARCH METHODOLOGY

Research Design

The research was designed to assess the effects of Ghanaian culture, traditions and norms on SMEs with special reference on female entrepreneurs. Adum, a suburb and heart of business district of Kumasi, which is the second largest city of Ghana formed area of the study.

Population

The population of the study consists of the female entrepreneurs within Adum, Kumasi who own and employ few people for the services provided as well as the day -to-day activities of the place. Adum was selected for the research because it is the business district within Kumasi Metropolis of Ashanti region of Ghana.

Sampling Method

A purposive sampling method was selected because of the knowledge and expertise of the respondents making them suitable for the study (Sarantakos, 2005). This method is preferred because collecting data from all subjects that comprise the total population is complex, but with purposive sampling method, collecting data is not complicated because it eliminates the respondents who do not meet the requirements or are not relevant to the study. For this research, a sample size of One Hundred and Sixty(160) was chosen mainly within the service sector.

Research Instruments

In the research, questionnaire was the main instrument used. It involved a set of sixteen questions ensuring that the respondents are consistent throughout the study. This instrument provides a relatively cheap, quick and efficient way of obtaining large and efficient information from a large sample of people. It is flexible because the researchers are allowed to further ask other related questions that were not part of the questionnaire. Additionally, the approach gives the researchers the opportunity to collect the data relatively quickly because the researchers would not need to be present when the questionnaires were completed.

Data Collection

The data collected for the research were both from primary and secondary sources. Primary data were collected from female entrepreneurs for the purpose of this study through interviews and questionnaire. The secondary sources of data were gathered from different source which included books, internet, reports, newspaper publications and journals.

Data Analysis

In data analysis, discussion and descriptive methods of analysis were used. Tables and charts for pictorial displays were used as additional tools to summarize the data so that it will be more understandable. The discussion in analyzing the data will bring into light factors that undermine and affect female entrepreneurs in Ghana.

RESULTS AND FINDINGS OF STUDY

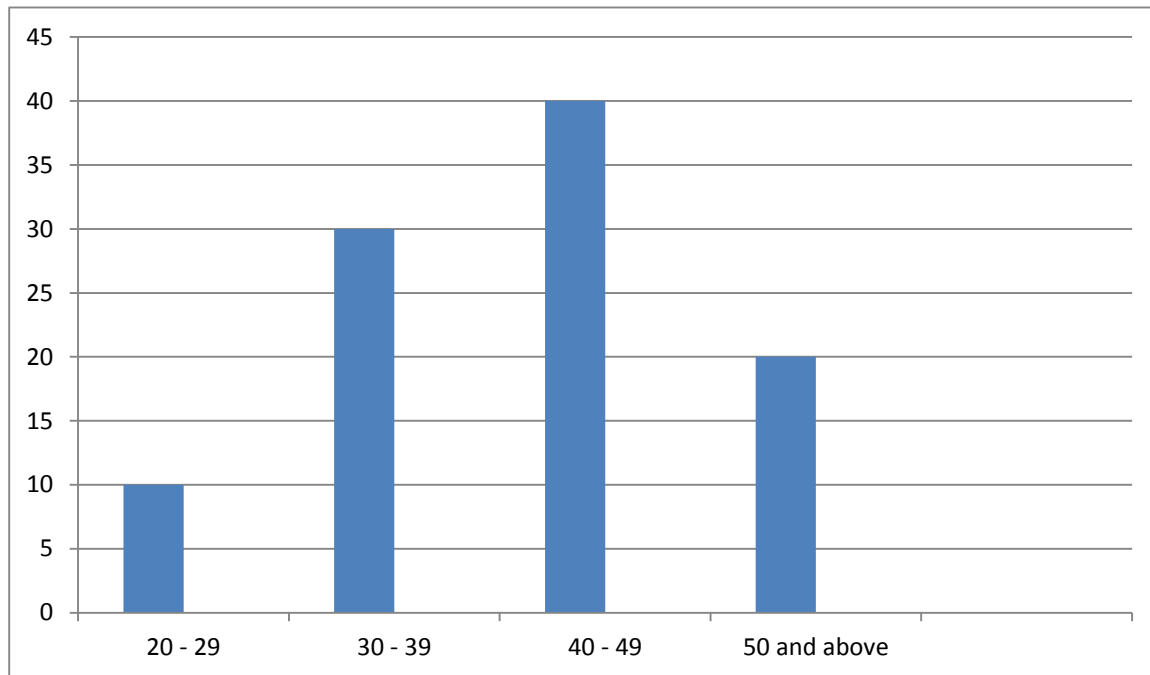
Socio-Economic Characteristics of Respondents

Generally, 160 interview guides were administered which were made up of 150 female entrepreneurs and 10 employees working in the shops of the entrepreneurs in Adum (Kumasi).

Table 1: Age Distribution of Respondents

AGE	FREQUENCY	PERCENTAGE (%)
20-29	16	10
30-39	48	30
40-49	64	40
50 and above	32	20
TOTAL	160	100

Source: Field survey 2015.

Figure 1: Percentage of Age Group of the Respondent

Source: Field survey 2015.

Table 1 and figure 1 show that 40% of the respondents are within the age of 40-49 years, while the other 30% are within the age of 30-39; 20% are within the age of 50 years and above and 10% are within the age of 20-29 years. It is clear from this data that, most of the business oriented people in the market are between the age of 30 and 49 years. This means that the SME sector has brighter future as the youths form majority. It was noted from the survey that the most of respondents in the 20-29 years age group were family members who are working for the entrepreneurs in their business. Some had completed senior high school while some had no education at all.

Through interviews, the researchers found out that most of the respondents whose ages are between 30 – 49 were owners and managers of the businesses. Most of the owners in this age bracket have had their tertiary education hence their businesses are well managed. However, there were few men and women whose educational levels were below tertiary.

Educational Background

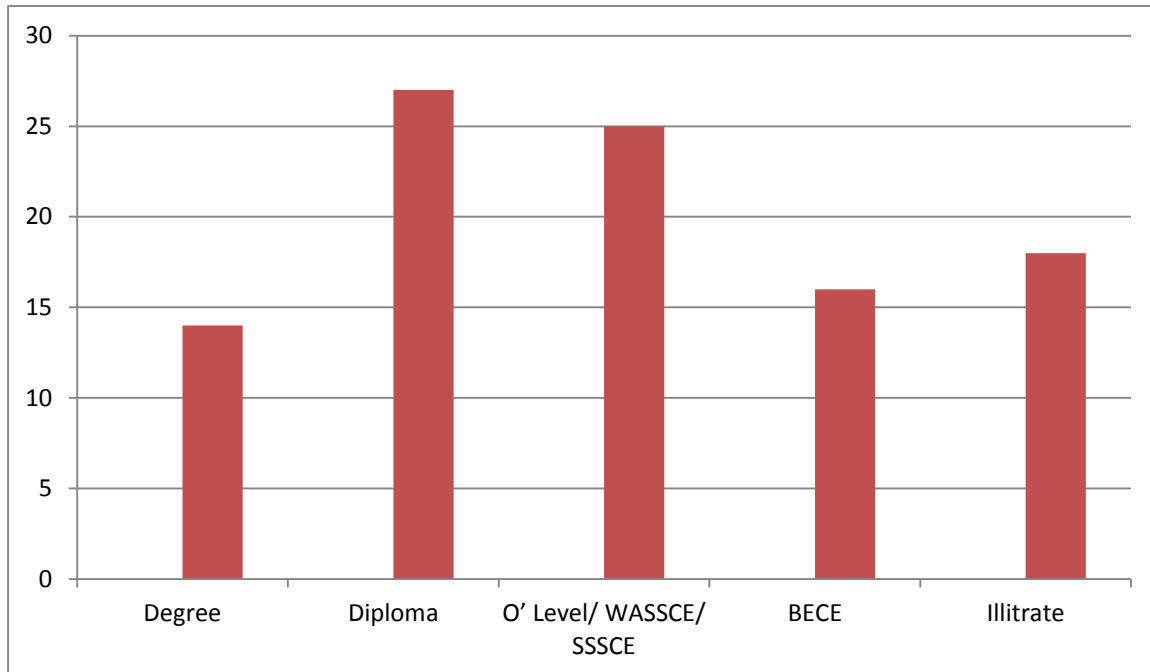
Table 2: Educational background of Respondents

EDUCATIONAL LEVEL	FREQUENCY	PERCENTAGE (%)
Degree	22	14
Diploma	43	27
O' Level/ WASSCE/ SSSCE	40	25
BECE	26	16
Illiterate	29	18
Total	160	100

Source: Field Survey, 2015

From table 2 above, it could be established that, 41 % of the respondents have had tertiary education, whilst 25% had secondary education, 16% had basic education and 18% had not tasted formal education at all. It was observed that those with good educational background's businesses were doing well as compared to the lower level.

Fig. 2: Bar Chart showing educational qualificaton



Reasons for starting the business

The respondents were asked to give their reasons of going into self-employment. It came out clearly that almost all of them entered into business to make money. It was established that most women entered into business because they heard that people are making profit from such a business and they too canmake profit.

As a follow up question, the respondents were asked to state a specific reason apart from money making; the following are the summary of the responses received:

Table 3: Reasons to start the business

REASONS	FREQUENCY	PERCENTAGE (%)
Self satisfaction	29	18
Sense of accomplishment/ Desire for autonomy	37	23
Flexible hour	22	14
Not willing to be confined as a housewife	16	10
Increase in self confidence	26	16
Poor educational background	6	4
Family Support	19	12
Retrenchment	5	3
TOTAL	160	100

Source: Field survey 2015.

Analyzing the results, it was found that 37 out of 160 respondents representing 23% were of the view they can never work for anybody no matter how much the person is ready to pay. They were of the view that women have been given little respect for their accomplishment and abilities and due to that it pushes the women to create their own self-respect by establishing their own businesses. They just want to be their own boss while 29 of the respondents representing 18% said that they get satisfied doing what they love doing best apart from the money they make from it. Thus they just have passion for what they are doing.

It was also realized that 26 respondents representing 16% believed that their contributions to the society through their entrepreneurial activities increased their self confidence level. Also 14% of the respondents stated they became self-employed because of flexible hours and favorable working conditions since it gives them space as they call it their “own time”. Again, from the table 3, 12% of the respondents indicated that the women entered into business to complement their husbands’ effort. Some of the women said that their husbands were out of job and or received low income. According to them their husbands are not able to discharge their responsibilities as expected so they to go into business to support their kids.

During interaction, it was realized that 10% of the respondents were housewives who were previously always confined at home. These women said they were not willing to be confined as a housewife as they were tired of waiting for their husbands to give them money for even the diminutive needs. Furthermore, 5% of the women interviewed entered into business due to poor educational background and they don’t want to be idle; whereas the least group which constitutes 3% of the respondents said they were attracted into self-employment when they were affected by rationalization (Retrenchment) by the government. They have no other means of livelihood but to go into business.

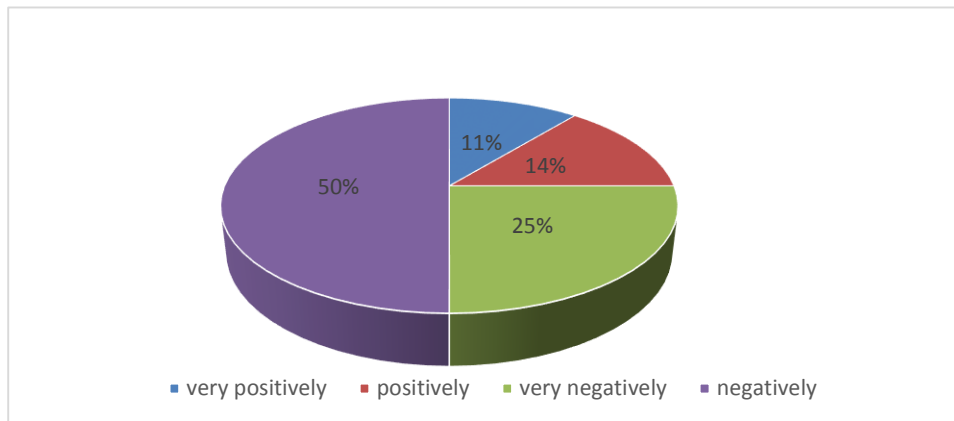
Effects of Culture, Traditions and Norms on Female Entrepreneurs

In an attempt by the researchers to find out from the respondents whether culture, traditions and norms have impacts on the performance of female entrepreneurs, their responses are summarized in the table below.

Table 4: Effects of Culture, traditions and norms on female entrepreneurs

CATEGORIES	NUMBER OF RESPONDENT	PERCECTAGE (%)
Very positively	17	11
Positively	23	14
Very negatively	40	25
Negatively	80	50
TOTAL	160	100

Source: Field Survey 2015.

Figure 3: Effects of Culture, tradition and norms on female entrepreneurs

Source: Field survey 2015.

Table 4 and fig. 3 show the extent of percentages to which in the opinion of the respondents Ghanaian culture, traditions and norms affects female entrepreneurs. Out of the total respondents, 40 (25%) agreed that Ghanaian culture, traditions and norms affects female entrepreneurs very negatively; 80 respondents (50%) were of the view that, it affect them negatively; 17 respondents (11%) also agreed that the Ghanaian culture, traditions and norms affects female entrepreneurs very positively while 23 respondent (14%) said it affect them negatively.

Challenges Female Entrepreneurs faced

The study reviewed that women-owned businesses are confronted with difficult situations that may dissuade them to either start or continue their businesses. When asked to list the major challenges they faced in their businesses, the underlisted problems were stated:

- Problem of finance
- Balance between family and career
- Fear of losing husband
- Socio-cultural barriers
- Illiteracy or low level of Education
- Lack of Technical knowhow
- Lack of entrepreneurial aptitude
- Legal and regulation policies
- Lack of Self-Confidence
- Stiff Competition
- Low Risk- Bearing Ability

CONCLUSION

This study examined the effects of the Ghanaian culture, traditions and norms on small scale enterprises, with specific reference to female entrepreneurs in Adum-Kumasi. The study revealed that female entrepreneurship is an increasing phenomenon in Ghana.

The finding indicated that women within the studied population became entrepreneurs due to different reasons such as sense of accomplishment/ Desire for autonomy; access to flexible time; not willing to be confined as a housewife; Poor educational background; to support family financially and as a result of retrenchment by the government.

Finally, it was noted that, female entrepreneurs encounter some challenges in their businesses such as combining the home as married women, raising children and at the same time operating their own businesses; Problem of finance; fear of losing husband; Socio-cultural barriers; Illiteracy or low level of Education; stiff competition and Lack of entrepreneurial aptitude.

RECOMMENDATIONS

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

1. Government should provide separate financial aid to women entrepreneurs so that they do not face any difficulty in setting up their organization.
2. Special infrastructural facilities should be provided to help women in establishing their enterprise easily and quickly.
3. Training Programmes specially directed at women entrepreneurs should be conducted to enhance their entrepreneurial skills and abilities which help them in day to day functioning of business. This can be done through the Ministry of Women and Children Affairs.
4. Top ranking women entrepreneurs must be felicitated so that more women are encouraged and motivated to pursue such careers.
5. Provision for better educational facilities should be provided starting from school and further for higher education and also several vocational studies.
6. Women Entrepreneurs' Guidance cell should be opened in all cities to handle problems related to day to day functioning like production, marketing, and distribution problems.
7. Several legal policies and regulations for the setup of an enterprise by women must be simplified to help women entrepreneurs in establishing their business and getting speedy approval regarding several legal formalities.
8. Mostly importantly the support of family members especially their husbands are required so that women can move out of their homes with confidence. They can give better output when it is known to them that their decisions are supported by their family. The female entrepreneurs through effective communication and regular meetings with other family members will go a long way to help them understand their problems.
9. Organization of fairs, exhibitions and workshops for women entrepreneurs which will help them to connect with each other and share ideas and problems. It will also provide guidance to new women entrepreneurs who can take help and suggestions from their already established counterparts.
10. Networking with other entrepreneurs and joining women associations in the country will help them build their capabilities and self-confidence. Women's associations organize presentations and training in which they discuss their problems and find solutions to them. This will also provide a platform for them to get more information to move their organizations forward.
11. It is also recommended that socio-cultural practices which affect SME's negatively need to be considered by policy makers since the private sector development is the backbone of every surviving economy.

Limitations and Suggestions for future Research

There was limited time to conduct the study with the result that some women entrepreneurs were excluded from the study. Research on women entrepreneurship in Ghana is limited with few or no empirical studies in existence. As a result, literature from the Middle East and North Africa region and other countries was used.

The study was only conducted in central business area of Kumasi Metropolitan and due to the convenience sampling technique and a very small sample this cannot be considered to be representative of all Small and Medium-sized women-owned businesses in Ghana. The findings of this study were based only on descriptive, lower-level statistics.

Further research is thus needed to gain more insight into the unique challenges facing women entrepreneurs and their training and development needs. It is recommended that more advanced statistical procedures, such as regression and factor analyses, should be utilised in the further development of the knowledge base to truly understand the dynamics of women entrepreneurship.

There is also quite a huge gap for further research in case of Ghana in the field of women entrepreneurs such as further research can be done on characteristics of women entrepreneurs and their role in SME development in Ghana. Further research can be done on the level of skills of women entrepreneurs and growth of their business to elaborate the different skill levels.

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