



GHANAIAN WOMEN AND ENTREPRENEURSHIP

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ABSTRACT

Little is known about the factors which influence women entrepreneurs in developing countries (especially Ghana) to go into business even though majority of women in these countries are entrepreneurs. The 'Push and Pull' factor theory is used as a theoretical framework to study the motivations of women entrepreneurs in Ghana and to find out whether these motivations are similar to those of women entrepreneurs in developed countries. Interviews with 150 Ghanaian women entrepreneurs reveal that the major motivations for business ownership by Ghanaian women entrepreneurs are financial and the need for flexible hours to suit family life. The study further finds that while some of

the motivational factors for women entrepreneurs in Ghana are similar to the motivations of their counterparts in developed countries, the 'push' motivational factors for the women in Africa are 'pull' factors for their counterparts in developed countries and vice versa. This paper therefore suggests that research findings regarding women entrepreneurs in developed countries need to be carefully examined before being applied to developing countries.

Key Words: *Motivational factors; Women Entrepreneurs; Small and Medium Enterprises; 'Push and Pull' Factor Theory*

INTRODUCTION

Research in female entrepreneurship, mostly in developed countries, shows the growth in the number of women in Small and Medium Enterprises (SMEs). Studies have confirmed that female entrepreneurship in these countries represents an economic strength that is able to generate

both revenue and employment for the women themselves and for others (Brush et al. 2006; Coughlin 2002; Jalbert 2000). Despite such information on small business formation and the economic contribution of women in developed countries, very little is known about the motivations for job creation and business ownership among women entrepreneurs in developing countries (ILO 2000; Saffu and

Takyiwaa Manu 2004; Still and Timms 1999). Economic returns remain a major motivation factor for women to go into business (Coughlin 2002; Fielden and Davidson 2005). In the ancient days, men were the sole breadwinners, but with modernization coupled with economic hardships, the number of female headed households has increased as a result of divorce, unemployed husbands, or women having children outside marriage.

Ghana is one such developing economy in Africa where women seek self-employment as a means to participating in the economy. The majority (85% percent) of the Ghanaian female labour is in self-employment (Ghana Statistical Service 2002). Britwum, Ghartey and Agbesinyale (2006) found that in addition to the Ghanaian women's traditional responsibilities of performing household chores and looking after the family, they engage in various productive ventures which contribute to economic growth. Other studies also identified that although most of these Ghanaian women contribute greatly to the nation's economic growth through entrepreneurial activities in diverse ways, there is little information available on them (Buame 2000; Chamlee-Wright 1997; Saffu and Takyiwaa Manu 2004).

Using the 'Push and Pull' factor theory as a theoretical framework, this study explores the factors which influence women in Ghana to go into business. This study specifically focuses on women entrepreneurs in SME in Ghana. The study also attempts to find out whether the reasons for business ownerships by women entrepreneurs in developed countries as highlighted in the literature are similar to the motivations of their counterparts in developing countries.

Motivations for Business Ownership

One of the key pillars of successful entrepreneurship, which is frequently researched, is the motivations for business ownership. Many previous studies (Bennet and Dann 2000; Brush 1992; Fielden and Davidson 2005; Moore 2000; Moore and Buttner 1997) indicate that a combination or range of factors, rather than any single factor alone, provides the impetus for entrepreneurs to create their own business ventures. For instance, psychological motivations such as achievement, independence, and locus of control have been widely investigated with regard to their influence on business start-up (Lerner et al. 1997). Economic motivators include economic necessity, a path to material independence and greater control over the products of labour (Bennet and Dann 2000; Carter 2000). In addition, dissatisfaction with circumstances can describe a combination of factors including disillusionment with career, perceived lack of career opportunities, the glass ceiling, flexible work patterns and the challenge of business ownership (Carter et al. 1997; Hisrich and Brush 1983). Female entrepreneurship scholars (Bennet and Dann 2000; Brush et al. 2006) normally explain women's motivations for business ownership in two thematic dimensions: extrinsic motives including dissatisfaction over employment, and intrinsic motives involving desire for independence and ability to balance work commitments with family responsibilities. Kjeldsen and Nielsen (2000) also found that women primarily tend to choose to become self-employed primarily for intrinsic reasons.

In theorizing why women venture into enterprise formation, a number of researchers have found it more useful to explain motivations under the categories of 'push and pull' factors (Coughlin 2002; Fielden and

Davidson 2005; Soutar and Still 2000). These findings rest on the premise that personal and external circumstances, both positive and negative, may impact on a woman's decision to create her own enterprise. According to these scholars (Fielden and Davidson 2005; Franco and Winqvist 2002; Kjeldsen and Nielsen 2000), negative factors push women to consider entrepreneurship while positive factors pull or attract them. These researchers argue that 'push' factors include economic necessity, lack of childcare facilities, unacceptable working conditions, rigid hours, the wage gap between women and men, occupational segregation, job frustration such as the 'glass ceiling' blocking advancement, and hostile corporate environments or disillusionment with traditional employer/employee relationships. Positive factors 'pulling' women into entrepreneurship include market opportunity, ambition, experience, an interest in a particular area of activity, social objectives, contacts, a need for flexible hours, greater income and financial independence, a desire for autonomy, personal growth and increased job satisfaction.

However, an extensive review of the literature indicates that the determinants of the triggers that push and pull are not always clear. For instance, 'push' factors are classified as those positions where a woman has little choice: she is 'pushed' into a decision or situation of owning and operating a business, whether by herself or with family or others. 'Pull' factors on the other hand are considered attractive options for women: they are drawn to brighter prospects and generally have control over their decisions to establish a business. These 'push and pull' factors have been found to be the major motivations for women entrepreneurs all over the world and recommended for the study of the motivations of women

entrepreneurs (Coughlin 2002; Fielden and Davidson 2005; Moore 2000; Starcher 1999).

'Push' Factors

According to the 'push and pull' factor theory, one of the universal motivations 'pushing' women into starting their own business ventures is financial: economic necessity and the need to generate income. Coughlin (2002) observed that in all countries women are at an economic disadvantage compared with men. Societal norms still discount women as the primary breadwinners in the family. But, with the increase in divorce and women heading single-parent households, in many cases they are the primary breadwinners. Coughlin's observation is particularly valid in the developing world context, where it is common for one man to father numerous children without providing economic support to any of the offspring. Coughlin (2002) further identified in the context of developing countries that decreasing opportunities for men to earn a family wage have made many women less able to depend on customary forms of male support. In many cases male expectations that women will contribute to the family income pool have increased.

Also, women in developed countries, as in the rest of the world, are pushed by economic motivation to start business ventures (Fielden and Davidson 2005). Many women are 'pushed' into whatever market economic activity they can take up. The changing nature of government programmes, coupled with the lack of opportunity for entry-level work in developed countries, has led many women to view entrepreneurship as the best way out of the permanent cycle of poverty. Although the economies of the United States and Western Europe have created millions of new jobs in recent years, women have found that entry-

level positions often do not pay enough to provide the basic necessities. As a result, many women have rejected government assistance, started a new job, and at the same time, launched a new business (Coughlin 2002). In some countries that are undergoing transition, researchers (Fielden and Davidson 2005; Moore 2000) found that unemployment and the lack of other economic options is the major factor that 'pushed' women into business ownership. Statistical data broken down by gender are scarce in the transition economies, but evidence there suggests that women, who are particularly affected by the privatization of state-owned industries and the structural unemployment resulting from the transition to market economies, are increasingly turning to entrepreneurship. One can conclude from the 'push and pull' theoretical perspective that the economic motivation for women to start businesses has grown out of financial conditions that have 'pushed' or forced women to find alternative methods for generating income.

Also, other motivational factors such as unacceptable working conditions, wage gap between men and women, job frustration and dissatisfaction in previous employment have all been labelled by researchers as 'push' factors which move women into business ownership (Carter, Anderson, and Shaw 2001; Wirth 2001). Moore and Buttner (1997) argued that a possible 'push' factor which influence women to leave their previous employment and pursue a business venture was slow career progression. Female entrepreneurship literature has suggested that most formal workplaces are male dominated and characterized by 'invisible barriers' and 'glass ceilings', which limit female advancement in the corporate world (Moore 2000; Moore and Buttner 1997).

'Pull' Factors

The motivators embedded in the 'push and pull' factor theory which are classified as 'pull' factors are the need for flexible hours, lack of childcare facilities, market opportunity, personal growth and increased job satisfaction. (Coughlin 2002; Moore 2000). Coughlin (2002) pointed out that before the Industrial Revolution, families generally lived and worked in the same place. Men and women worked together in the family farm and they operated as a unit. Families were physically close, and so they had a built-in support mechanism in the case of sick children, an ageing parent, or family crises. The schedule that is imposed on working mothers makes it nearly impossible to respond to the personal needs of a family. By starting their own businesses, women are creating an environment where they are in control of where they work, how they work, and when they work. Although they often work as many hours or more than they did when employed, they are more in control of their time and they can work their businesses around the needs of their families instead of the other way around. Coughlin's interview of some women entrepreneurs in the United States reflects the sentiment of millions of women entrepreneurs who are starting businesses because of their desire to find balance between work and home. Frustrated by their need to work, but unwilling to accept the terms of employment, many women have struck out on their own (Moore 2000).

Researchers (Coughlin 2002; Fielden and Davidson 2005) in Australia as well as in the US, Canada and the UK also confirmed that women balance family responsibilities with productive employment by starting their own businesses or engaging in family businesses which allow them a degree of flexibility for

their other responsibilities. Family responsibilities invariably refer to children and unpaid domestic work, and for many African women the lines between business and home duties are blurred. Earlier, Evans (1984) found that married women are more likely to be entrepreneurs and those with children are more likely to start their own businesses because self-employment gives them time flexibility. In addition to time flexibility, another study indicated that many Asian women started up business ventures because of time flexibility as they wished to balance productive work with family responsibilities (Ip and Lever-Tracy 1992).

Another category of motivators classified as 'pull' factors or 'pulling' women into entrepreneurship are desire for autonomy, to control one's destiny and the need to be personally fulfilled (Franco and Winqvist 2002; Kjeldsen and Nielsen 2000; Sotitar and Still 2000). Many women entrepreneurs start their businesses to achieve self-fulfillment and the desire to be in control of their destiny. Often self-fulfillment will keep women entrepreneurs in business even when they would gain more economic benefit working for someone else. The desire for self-fulfillment is particularly strong for women; since many societies give women little respect for their accomplishments and abilities, women crave an opportunity to create their own self-respect (Brush et al. 2006; OECD 2004). Extensive research into the characteristics of women entrepreneurs has established that those women high in need for achievement are thought to have a general orientation toward certain types of goals, entrepreneurial activity being one. Also, personal growth and self-determination- not attaining great wealth and building large operations always rank high as motivating factors among women who have

started their own businesses (Moore 2000; Starcher 1999).

In conclusion, it is evident in the literature that no single factor motivates a woman to become an entrepreneur. A woman entrepreneur's reasons depend upon several personal and external circumstances. Reasons also vary from country to country, which emphasizes that female entrepreneurship is cultural or context bound, though some of the reasons overlap among countries.

METHOD

For the purpose of this study Moore and Buttner's (1997: 13) definition of women entrepreneurs was used. They defined a female or a woman entrepreneur as '**a woman, who has initiated a business, is actively involved in managing it, owns at least 50 percent of the firm, and has been in operation one year or longer**'. The OECD (2004) endorsed this definition, and it was successfully used in women's entrepreneurship studies (Butler 2003). In this study, all the participants had businesses that were more than one year old and younger than ten years old at the time of the interview, in order to minimize the effects of retrospective recall difficulties.

Because there is very little research on understanding and explaining why women in Ghana go into business, a qualitative research method was extensively used. The cluster sampling technique was used to obtain a sample size of 150 Ghanaian women entrepreneurs. Each of the ten regions in Ghana represented a cluster. A simple random sample of five (5) regions was selected out of the ten (10) regions. A total sample size of 150 women entrepreneurs (30 from each region) were obtained for the research from the five regions: Brong Ahafo, Greater Accra, Eastern, Volta and

Central using simple random sampling. The sample was selected primarily from the database of women entrepreneurs from the Regional offices of the National Board for Small Scale Industries (NBSSI) in the five selected regions. The NBSSI is Ghana's governmental body in charge of Small and Medium Enterprises (SMEs).

While there are various methods for collecting data in qualitative research, interviews, in their various forms, is the most widely used method (Neuman 2006). The purpose of a qualitative research interview has been defined by Kvale (1996) as attempting to understand a topic from the subject's viewpoint, and to unfold the meaning of people's experiences, to uncover their world. Semi-structured interviews were conducted because they are considered to be a good method of gaining people's perceptions (Neuman 2006).

150 interviews were conducted in various locations in major business cities in the five selected regions in Ghana. All interviews were conducted face-to-face by the author. An interview schedule was altered as factors that were important to the participants emerged and these revisions were included in subsequent interviews. The adjustment of interview schedules enabled a 'better understanding of the setting' (Huberman and Miles 1994: 431). The questions were designed to gauge individual opinions and therefore were broad and open-ended. Interviews ranged in time from 50 minutes to over three hours. Most interviews lasted approximately 90 minutes and questions were mainly framed around the women's reasons for creating their own business ventures.

Some of the questions asked related to the satisfaction of the women in their prior

employments, and whether the need for flexible working hours and the lack of childcare facilities in previous employment are possible factors which 'pull' women entrepreneurs in Ghana to create their own business ventures. A series of questions was asked to explore the financial and personal reasons for the women creating their own ventures. All interviews were tape-recorded and transcribed, and the resulting transcripts were coded according to themes.

The basic tool or means selected for the qualitative data analysis in the interpretative framework was content analysis. According to Titscher et al. (2000: 55), content analysis is 'the longest established method of text analysis among the set of empirical methods of social investigation.' According to Babbie (2001: 309), content analysis is the study of recorded human communications; it is 'essentially a coding operation' with coding being 'the process of transforming raw data into a standardized form'. Content analysis is especially important when a study seeks to generalize results, as was the case in this study. It has also been proved in literature that qualitative content analysis is a useful tool for analyzing interview data material (Yin 2003). The benefits and relevance of its usage were also identified by Kohlbacher (2005). One of the strengths of qualitative content analysis is its openness and ability to deal with complexity. Qualitative content analysis takes a holistic and comprehensive approach towards analyzing data in a step-by-step process. The procedures of summary, explication and step-by-step structuring reduce complexity and filter out the main points of analysis in an iterative process. Also, content analysis ensures theory-guided analysis, as was the case in this research. Theory-guided analysis offers the chance to compare and complement the primary data

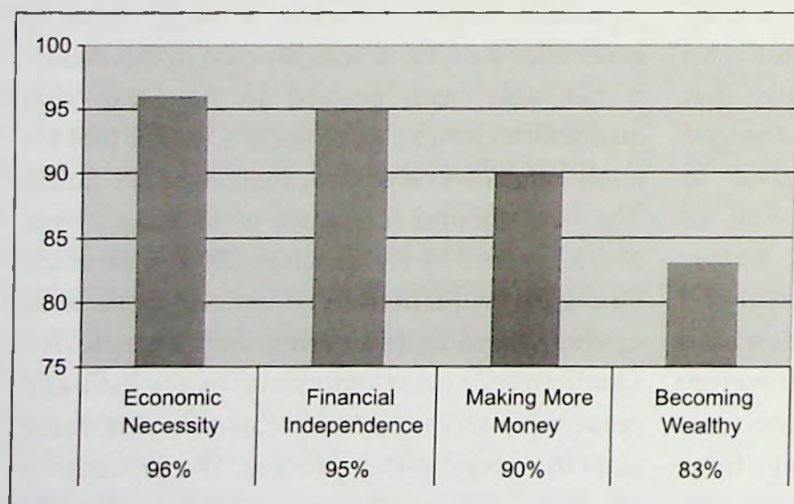
collected within the research project with secondary data collected from literature. Content analysis enabled the findings in this study to be compared with existing theories and past studies of women entrepreneurs' motivations for business ownerships.

RESULTS

Financial Motivations for Business Ownership

Economic motivations were very significant in the Ghanaian women entrepreneurs' decisions to create their own ventures. As shown in figure 1, financial drivers such as economic necessity (96%); financial independence (95%), making more money than otherwise likely (90%); and becoming wealthy (83%) were crucial factors to the women and were ranked as the most important reasons for business ownership.

Fig. 1 Financial Motivations for Business Ownership



The interviews revealed that most of the women were pushed into business to generate income to provide for themselves and their families, especially their children's education. As one of the interviewees explained:

Because I want my children to attend the best school in the city and reach the highest pinnacle, I have to create my own venture to earn more money.

My husband is a teacher and his salary alone cannot cater for us.

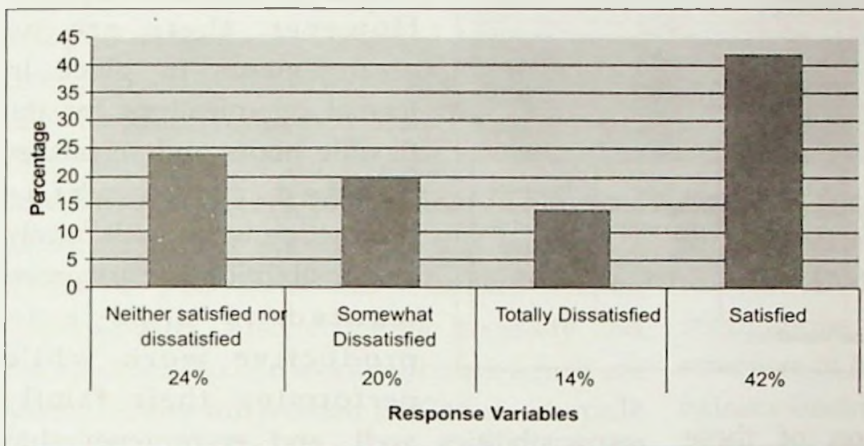
Another unanimous explanation of the financial reason given for venture creation by all the interviewees was that self-employment is far more lucrative than paid employment. Their observations of society showed that entrepreneurs are far richer than those in paid employment, hence, the high rating (90%) of the financial reason 'to make more money than otherwise likely'. Also, some (40%) of the women interviewed were affected by redeployment and redundancy programmes. Financial reasons were extremely important to this group of women who chose the path of entrepreneurship to generate income. These findings were not very surprising since one of the universal motivations for women business ownership, particularly in developing countries as cited in literature, is the need to generate income (Coughlin 2002).

Dissatisfaction in Prior Employment

Dissatisfaction in previous employment has been suggested by many earlier researchers (Carter, Anderson, and Shaw 2001; Wirth 2001) as a 'push' factor that moves women into business ownership. Hence, questions relating to satisfaction of the women in their prior employment were asked. The result as presented in figure 2 indicated that the majority (24%) of the women entrepreneurs were neither satisfied nor dissatisfied with their previous employment. Whilst some (20%) said they were somewhat

satisfied in their previous employment, few of the respondents (14%) were definite that they were totally dissatisfied. Thus, whilst dissatisfaction in previous employment is a contributing factor for some women to engage in their own businesses, this study found that it is only a minor factor in pursuing entrepreneurship by Ghanaian women. These findings on dissatisfaction in previous employment contrast with those findings of similar studies on women entrepreneurs in developed countries (Hisrich and Brush 1986; Moore and Buttner 1997; Wirth 2001).

Fig. 2 Dissatisfaction in Prior Employment



Business Motivations for Business Ownership

This study also found that business reasons were highly significant to these Ghanaian women entrepreneurs in their decisions to create ventures. Apart from the personal reasons outlined above, these women entrepreneurs' motivations for business ownership were to create the best business (89%), to do the kind of work they preferred (87%), to take advantage of an opportunity (85%), to be able to use their skills (85%), to be recognized for their skills (75%), and to provide a unique product or services (64%) as shown in figure 4. This result implies that these women purposefully create innovative business

ventures from identification of market opportunity and out of sheer ambition.

DISCUSSION

The reasons given by the women entrepreneurs in Ghana for engaging in entrepreneurial ventures were varied and interrelated, which confirms the findings in women's entrepreneurship literature. However, the study found significant differences in the trigger factors that set the Ghanaian women entrepreneurs on the path of entrepreneurship. The key reason why these Ghanaian women entrepreneurs went into

business is embedded in financial motivations of economic necessity, making more money than otherwise likely and being financially independent. The study found that the majority of these women entrepreneurs in Ghana were 'pushed' into business as a result of economic necessity to supplement family income by providing resources to sustain themselves and their

families, especially their children's education. The women pointed out during the interviews that decreasing opportunities for men to earn enough to support the family, coupled with the high cost of living and education in Ghana, amongst other reasons, have made many women in Ghana less able to depend on the customary forms of male support. Also, evidence from the study suggests that even where these women's partners or spouses earned enough to take care of the family, some women pursued self-employment to gain financial independence from their spouses or parents in order to have their own money to spend.

Fig.3 Personal Motivation for Business Ownership

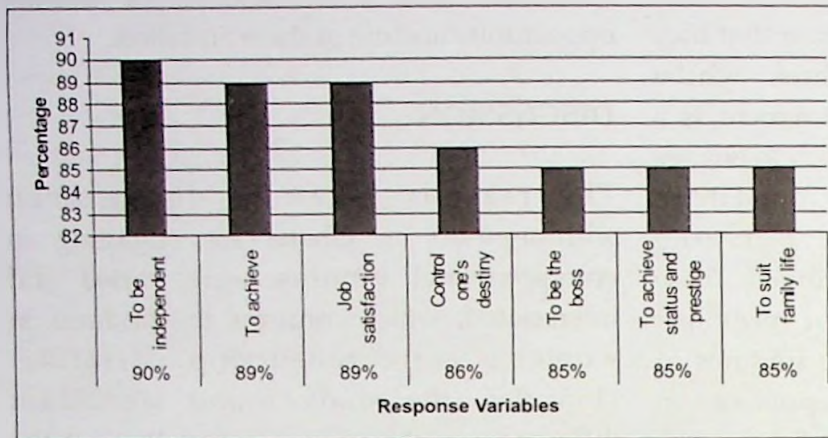
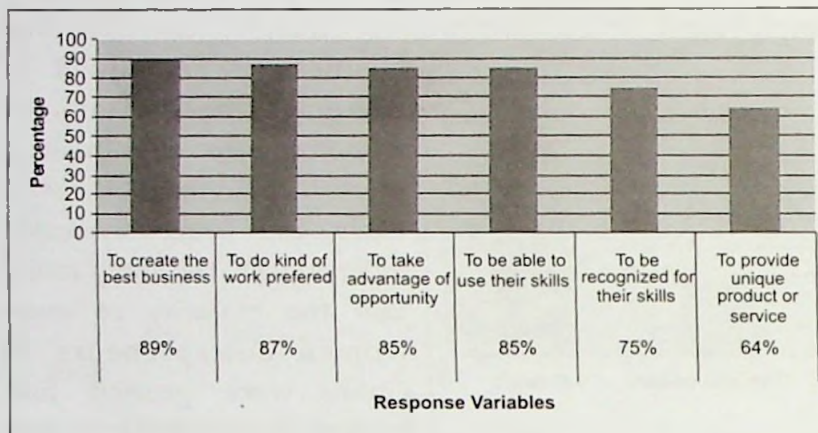


Fig. 4 Business Motivation for Business Ownership



Another unanimous explanation of these Ghanaian women entrepreneurs' financial motivations for venture creation was their perception of self-employment as being more financially lucrative than paid employment. Financial reasons were also extremely important to women who were affected by redeployment and redundancy programmes in their former workplaces, and had to choose the path of entrepreneurship in order to generate income to cater for themselves and their families.

No evidence suggests that women entrepreneurs in Ghana face any discrimination in the labour market, but, rigid organizational regulations (which do not have

any flexible allowance for catering for family responsibilities by women) and advanced educational qualifications (which is a major criterion for promotion and career progression in Ghana) were factors for some women in leaving paid mainstream employment and pursuing business ownership. Family responsibilities, which include care of children and domestic duties, are the primary responsibilities of women in Ghanaian society. However, there are no arrangements in place in formal organizations for the flexible hours and schedules needed to combine productive work with family responsibilities. These women wanted to engage in productive work while performing their family

responsibilities well, and entrepreneurship gave them the opportunity to do this. Engagement in their own businesses allowed them the freedom and flexibility to meet their family responsibilities and work on their businesses without any rigid regulations or time restrictions.

Personal fulfillment and self-worth were also seen as very important in their decision to start a business. The overriding factors that emerged were a combination of the need to be independent, to achieve, job satisfaction, to control one's destiny, to be the boss, to achieve status and prestige. Additionally, the study identifies that apart from financial and personal reasons, the women entrepreneurs in

Ghana created their own ventures in order to satisfy their entrepreneurial spirit, which is to do the kind of work they prefer or cherish, to be able to express their innovative skills and to be recognized for these skills.

It is clear from the findings that many varied and interrelated reasons were given by the women entrepreneurs in Ghana for engaging in entrepreneurial ventures. However, the common motivational themes that emerged can be classified into four broad categories in order of importance: financial, compatibility with family life, personal, and the opportunity to engage in one's own business. It was observed that while the exponents of the 'push and pull' factor theory classified dissatisfaction over previous employment as a 'push' factor and findings confirmed that it is a major motivational factor for women in developed countries (Brush et al. 2006; Moore and Buttner 1997), this study shows that this factor is a minor or 'pull' factor for Ghanaian women entrepreneurs. Also, economic necessity and the need for flexible working hours which are 'push' factors for women in Ghana are 'pull' factors for women in developed countries. These differences partly reflect the fact that economic development and social structure vary widely in different economies, and for Ghana, as a low income country, it is not surprising that the women's priority is to generate an income. However, it is apparent from the literature and this study that women entrepreneurs worldwide have a common motivation, which is self-fulfillment and economic empowerment that comes with gaining control over their lives, being in charge of their own fate and having freedom and flexibility. These reasons appear to be a hallmark of successful entrepreneurship.

As with any research, there are limitations that

should be noted. In this study, the sample size may be considered by researchers in the positivist tradition to be a potential limitation. In studies with a larger sample size more comparisons could be made between groups (such as age and educational background of participants, number of children). In qualitative research of this nature, data reduction is a necessary yet difficult task. In this study, while every effort is made to voice the participants' views, it is rather the researcher's own interpretation of what appeared important to participants that elicited ultimate discussions in this paper.

CONCLUSION AND RECOMMENDATIONS

The findings from this study show that it is no single factor, but rather a combination of financial, personal, business and social factors that motivate Ghanaian women entrepreneurs to create their business ventures. And, these motivations are embedded in the social structure of family relations creating a need to balance business, self and the rest of the family and home responsibilities while generating an income to ensure the well-being of the family. This study suggests that women in developing countries are taking their economic future into their own hands and are no longer dependent on the customary forms of male support. Support for improving and strengthening the Ghanaian women entrepreneurs' labour and human resource management will be needed as these women grow their businesses. Other areas of future policy interest should include encouraging and supporting women entrepreneurs to access mainstream business training and identifying special areas of training that they need. Also, to improve on the economic contributions these women make to the country, illiterate women entrepreneurs

should attend evening classes in at least basic education to be able to read newspapers and other business journals to understand how the market works. With such knowledge, they will be proactive in what they do and be able to compete fairly with their counterparts. Otherwise, we will be leaving behind a significant proportion of potential business labour force, which will have adverse consequences on the economy. Research is needed not only to understand the training needs of women entrepreneurs, but also to take into consideration easier and more convenient access to training given their time constraints and family responsibilities. In addition, training and support of women entrepreneurs in SMEs who are engaging or intending to engage in international trade and globalization is another area that needs the attention of policy makers and training institutions.

Motivators that have been found to be 'push' factors for women entrepreneurs in developing countries appear to be 'pull' factors for women entrepreneurs from developed

countries. For instance, in developed countries such as USA and Australia, independence, self-fulfillment, achievement and desire for recognition by others ranked higher or was prioritized as the primary motivation for going into entrepreneurship (Moore 2000; Saxon 2003), whereas in transitional and developing countries economic reasons ranked higher. It is, therefore, suggested that research findings regarding women entrepreneurs in developed countries need to be carefully examined before being applied to developing countries. As noted in the literature review, there is limited research on women entrepreneurs in developing countries motivations for business ownerships. This research therefore provides many worthwhile avenues for further research. While some studies have been conducted, these have not focused on the background of women entrepreneurs in Africa and the resources available to them. It is suggested that more could be done in these areas to provide more insight and gain understanding of female entrepreneurship in Africa.

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