
**AN INVESTIGATION INTO THE SOCIAL ENVIRONMENT OF WOMEN
ENTREPRENEURS IN THE SME SECTOR IN GHANA AND ITS EFFECT
ON ENTREPRENEURIAL PERFORMANCE.**

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ABSTRACT

Entrepreneurship has been considered as the backbone of economic development for nations in recent times especially in countries with growing unemployment rate. Women entrepreneurs' contribution to economic development cannot be swept under the carpet. This study is design to examine the influence of the socio-cultural environment on the performance of female entrepreneurs operating SMEs in Ghana. Social and economic theories were explored to guide the study. To attain the objective, three regions in Ghana were selected from which 603 women entrepreneurs engaged in SMEs (five sub-groups of the manufacturing sub-sector) as well as about 3 key informants from the National Board for Small Scale Industries (NBSSI) in the Western, Central and Ashanti Regions of Ghana were selected for the study. Data collection instruments were through interviews and observation. Both quantitative and qualitative was used to make the study more meaningful and scientifically acceptable. Data collected was analysed through Statistical Product and Service Solutions (SPSS) software version 20 and presented using percentages and frequencies. Standard deviation was used to isolate performance factors based on scores on a set of qualitative indicators. The research revealed that, entrepreneurs' socio-cultural circumstance, the culture and value system significantly have impact on performance. The study therefore recommends among others that, certain traditions and values in society which have remained barriers to people particularly women entrepreneurs must be dropped or modified to pave way for issues that promote business growth among entrepreneurs in Ghana.

Keywords: economic development, small and medium enterprise, socio-cultural environment, women entrepreneurs.

1.0 INTRODUCTION

Given the current economic challenges facing many countries across the globe, the notion of engendering greater entrepreneurial activity has become a prominent goal for many national governments. Government across the world are increasingly recognising the positive impact that the creation of new business can have on employment levels, as well as competitive advantages that small firms can bring to the marketplace (Davidsson et al, 2006). Government's support and encouragement of individual's entrepreneurial effort have positive impact on a country's economy (Payne, *et al.*, 1995). However, this depends upon the influence of the stage of economic development and cultural values. Ghana is a developing country with high unemployment rates, low levels of formal and higher education and lacks entrepreneurs ready to undertake productive activities (Boohene, 2009). The country thus has an urgent need for entrepreneurs in the small and micro enterprises (SMEs) who can support government to combat unemployment and crime and to stimulate economic growth as a whole (Maas & Herrington, 2006). Since the 1950s, the world has witnessed monumental changes for women as income earners and it has been emphasised that these changes included an influx of women into the main stream labour market; the revolution of the women's movement and the civil rights movement, which propelled women into non-traditional roles; and the explosion in the number of women entrepreneurs particularly over the last two decades (Smith-Hunter, 2006). The position of women and their status in any society is an index of its civilization; entrepreneurship has been considered as the backbone of economic development and the contribution of women entrepreneurs to economic activity and employment has increased overtime. Women entrepreneurs have created a variety of new ventures and contributed to the development of a range of services and products yet, according to Davidsson et al, (2006), they are confronted with a number of socio-cultural issues that affect their business performance. This study seeks to identify such issues affecting the business performance of women.

2.0 LITERATURE REVIEW

The study revises the different literature written in the areas of entrepreneurship such as women entrepreneurs; women entrepreneurs in SMEs; the problems of entrepreneurship; factors affecting the performance of women entrepreneurs in SMEs. The conceptual framework for the study is based on an entrepreneurial theory by Hisrich (2005). This theory which is known as a social theory explains how social or socio-cultural factors may affect performance of female entrepreneurs.

2.1 The Social Theories

The social theory posits that certain individuals or groups of people behave in an entrepreneurial manner because they have beliefs, value and traditions that offer them a unique opportunity or natural tendencies to be entrepreneurs (Hisrich and Peters1998). It is believed by the social theorist that, entrepreneurship is likely to get a boost in a particular social culture, for instance; society's values, religious beliefs, customs and taboo may influence behaviour and for that matter performance of entrepreneurs (Hisrich 2005). A general criticism by Cromie and Myers (1999) is that a social phenomenon, such as social network as well as the totality and uniqueness of the individual had been avoided in entrepreneurial studies. They also contend that entrepreneurship research must consider entrepreneurship as a process that must be viewed in dynamic terms. Some other critics, such as Buame (1996), agree that the traditional approaches have neglected the linkage or social networking aspect. This fact is real in Ghana, particularly when dealing with small and micro businesses that have several actors with little or no educational background. Considering women entrepreneurs in Ghana whose activities are mostly in the informal sector, the socialist traditional entrepreneurship theories did not recognise the socialisation processes and their effects on women's lives in Ghana. A woman could be born with entrepreneurial traits but the environment is such that those traits are overshadowed or otherwise. The three theories were silent about that and therefore it is under study by the researcher. The studies that have been carried out often focused on successful entrepreneurs in the big enterprises, who are mostly the educated group who can easily rely on the formal sector for financial assistance.

2.2 Meaning and Definitions of Entrepreneurship

There is no agreement among authors regarding the definitions of Entrepreneurship. Different authors tried to define it in different ways. Kirzner and Sautet (2006) were of the view that entrepreneurship comprises human creativity and the ability to discover profitable ideas that enable market actors to take advantage of new and socially beneficial gains from trade. According to Ponstadt (1998), entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time and/or career commitments of providing values for some product or service. The product or service may or may not be new or unique but value must be infused by the entrepreneur by securing and allocating the necessary skills and resources.

Furthermore, Timmons (1989) defined entrepreneurship as the process of creating and building something of value from practically nothing. That is, it is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled. It involves the

definition, creation and distribution of values and benefits to individuals, groups, organizations and society. Entrepreneurship is very rarely a get rich-quick proposition (not short term); rather it is one of building long term value and durable cash flow streams. In addition, Hisrich (2005) defined entrepreneurship as the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence. It is the ability and willingness of an individual to seek out investment opportunities, establish and run business successfully.

2.3 The Informal Sector and Entrepreneurship

Entrepreneurship and informal economy, by all accounts, sizable realm and is far from being some marginal enclave consigned to a few occupations and sectors. The ILO (2002b) find that some 48 percent of non-agricultural employment in North Africa is in the informal economy, 51 percent in Latin America, 65 percent in Asia and 72 percent in Sub-Saharan Africa. Indeed, the current OECD report suggests that out of a global working population of some 3 billion, around two-thirds (1.8 billion) are entrepreneurs who work in the informal sector and for that matter the SMEs (Jutting and Laiglesia, 2009). Moreover, most of these informal employments are now recognised to be conducted on an own-account basis. In sub-Saharan Africa, for example, 70 percent of informal workers are self-employed and are in the SMEs sector, 62 percent in North Africa, 60 percent in Latin America and 59 percent in Asia (ILO 2002b). The outcome is that the informal economy today is read less as exploitative waged labour conducted under “sweatshop-like” conditions and more as a “hidden enterprise culture” (Williams, 2006b, 2007b, 2010; Williams and Windebank, 2006).

As globalization reshapes the international economic landscape and technological change creates greater uncertainty in the world economy, the dynamism of entrepreneurship is believed to be able to help to meet the new economic, social and environmental challenges. Governments increasingly consider entrepreneurship and innovation to be the cornerstones of a competitive national economy, and in most countries entrepreneurship policies are in fact closely connected to innovation policies, with which they share many characteristics and challenges. The dynamic process of new firm creation introduces and disperses innovative products, processes and organizational structures throughout the economy. Entrepreneurship development and policies nevertheless differ considerably among countries, owing to different policy needs and diverse perspectives on what is meant by entrepreneurship. In support of this Schumpeter (2005) was of the view that, in some countries, entrepreneurship is linked to regional development programs and the creation of new firms is stimulated to boost employment and output in depressed regions. In others, entrepreneurship is a key element of strategies designed to facilitate the participation

of certain target groups, such as women or minorities, in the economy. Some countries simply seek to increase firm creation as such, while others set out to support high-growth firms. While many countries are making serious efforts to support entrepreneurship, results appear to vary. Countries want to understand the determinants of and obstacles to entrepreneurship, and they need to analyse the effectiveness of different policy approaches. The lack of internationally comparable empirical evidence has however constrained our understanding of entrepreneurship and many questions remain unanswered. Ultimately, policy making must be guided, as far as possible, by evidence and facts. This study therefore, is to look at the determinants of performance of entrepreneurs in the informal sector/the SMEs in Ghana.

2.4 Factors Affecting the Performance of Women Entrepreneur in SME's

Even though women entrepreneurs in SMEs contribute a lot in the economic development of a country, there are a number of challenges that affect them which are associated with different factors (Bridges 2002). For example, according to World Bank (2005), ILO (2003), women entrepreneurs in SMEs are affected by micro-economic policies, legislation, frameworks, regulations and laws which hinder or facilitate entrepreneurship development. Inappropriate trade, labour, investment and tax policies and regulations cannot give an enabling environment that encourages investment and sustainability of entrepreneurs as a source of wealth and job creation in an economy. According to Shane (2013), socially, the concept of entrepreneurship is not native to all cultures or societies and this affect entrepreneurship impede entrepreneurship development in such cultures. Lack of accessibility to investment (technology equipment and know-how); nonconformity of standardization, lack of quality awareness and lack of mutual recognitions schemes can also be factors that affect performance of women entrepreneurs (World Bank 2005). In addition, product and service range and usage differences, language barriers and cultural differences, risks in selling abroad, competition of indigenous SMEs in foreign markets, inadequate behaviours of multinational companies against domestic SMEs, lack of government supply-supporting programs, complexity of trade documentation including packaging and labelling, lack of government incentives for internationalisation of SMEs; inadequate intellectual property protection and lack of business premises (at affordable rent) can also hinder performance of women entrepreneurs (ILO 2003).

Furthermore, a study made in Malaysia by APEC (1994), shows that the women entrepreneurs in SMEs are facing many challenges, which are attributed to lack of comprehensive framework in terms of policies towards SMEs development; many agencies or channels for SMEs without effective coordination (this leads to lack of transparency to the target groups); inadequate data and information on the development of SMEs; inability to be in the mainstream of industrial development. Many SMEs still occupy lands or sites that are not approved to be used for

industrial purposes. There is also an underutilization of technical assistance, advisory services and other incentives made available by the government and its agencies. In addition, there is a lack of skilled and talented workers, which affects the quality of production as well as efficiency and productivity.

2.5 Women Entrepreneurs in SMEs in Ghana

Since the industrial revolution, Africa has been one of the slowest growing and poorest economic regions in the world (Bloom, Sachs, Collier, & Udry, 1998). The number of people living in extreme poverty in Africa will increase by 20% by 2015 (Somavia, 2007). In sub-Saharan Africa, 55% of the population lives on less than \$1 a day and 80% on less than \$2 a day (Somavia, 2007). With this level of economic stagnant, entrepreneurship has been revered as one solution to improving economic conditions (Nieman, 2001). In Ghana, like most countries in Africa, women are entering into the workforce at a higher rate. Women are engaging in all kinds of economic activities so as to be empowered economically. Thus, it is important to consider the increasing need to include women in business and entrepreneurship. Despite this apparent need, present day Ghanaian female entrepreneurs experience significant cultural challenges (Saffu & Manu, 2004). There are a lot of restrictions of resources among women in Ghana and these restrictions are different across the numerous ethnic and tribal groups. For example, in most Ghanaian community's tradition has clearly define inheritance, gender roles and responsibility of household production. These perspectives provided a basis for program development and the need for educating groups throughout the various regions in Ghana. For example, Ghanaian female entrepreneurs and people who were responsible for creating the various programs to support their economic development. The Ghana Entrepreneurship Training Program thus attempted to account for the importance of empowerment within the context of the overlying structural barriers present in female entrepreneurship in Ghana.

2.6 Women Entrepreneurs' Development in SME's: Difficulties and Problems

Despite the wide-ranging economic reforms instituted in Ghana, SMEs face a variety of constraints owing from the difficulty of absorbing large fixed costs, the absence of economy of scales and other socio-cultural factors (Kelly et al., 2010). Schorling (2006) study shows that SMEs are confronted by various problems, which are of structural, institutional and economic in nature. Lack of Capital, market and working premises, marketing problems, shortage of supply of raw materials and lack of qualified Human resources are the most pressing problems facing SMEs. Although the economic policy of Ghana such as Ghana Poverty Reduction Strategy (GPRS I) (2003-2005) and the Growth and Poverty Reduction Strategy (GPRS II) programme (2006-2009) paid due emphasis for entrepreneurship values and appreciation of the sector's

contribution to the economy, there are still constraints related to infrastructure, credit, working premises, extension service, consultancy, information provision, prototype development, imbalance preferential treatment and many others, which therefore need proper attention and improvement.

According to GTZ women entrepreneurs in SMEs are faced with a number of challenges. The following can be cited as the main ones.

- i. Limited and for some complete lack of access to funds
- ii. Poor infrastructure
- iii. Weak private sector promotional institutions
- iv. Weak public sector support system
- v. Facilitate economic growth and bring about equitable development
- vi. Create long-term jobs
- vii. Strengthen cooperation between women entrepreneurs in SMEs
- viii. Provide the basis for the Medium and Large Scale Enterprise
- ix. Networking with all organization (Government, NGO, BDS-Providers), International Donors related to SME Development in order to coordinate the respective activities.

3.0 METHODOLOGY

Survey method was employed in this study. The survey method was used in this study for a number of reasons. The use of this method led to the systematic collection of data and a presentation of a clear picture of the influence of socio-cultural factor and the assessment of individual's level of performance within the context of all the background variables. The mixed method, thus quantitative and qualitative was employed. The aim of using qualitative research was to describe certain aspects of a phenomenon, with a view to explaining the subject of study (Murray, 1996). Qualitative research is type of scientific research which generally consists of an investigation that seeks answers to a question, systematically uses a predefined set of procedures to answer the question, collects evidence, procedures findings that were not determined in advance and produces findings that are applicable beyond the immediate boundaries of the study. Additionally, it seeks to understand a given research problems or topic from the perspectives of local population it involves.

A quantitative research methodology on the other hand, sought to quantify the data and, typically, applies some form of statistical analysis. Quantitative research explained phenomena by collecting numerical data that are analysed using mathematically based methods. In order to be able to use mathematically based methods, the data have to be in numerical form. Therefore,

as quantitative research is essentially about collecting numerical data to explain a particular phenomenon. Field survey was the main method for collecting the primary data. This was supplemented by review of document, observation and in-depth interviews. An interview schedule in the form of close and open-ended questions were administered to the women entrepreneurs. This method was deemed appropriate because most of the women entrepreneurs has only basic (Primary, middle and Junior high school) education and the fact that they were always busy with their entrepreneurial activity would have made it difficult for them to provide answers if the researcher would had used questionnaire as revealed by the reconnaissance visit to the women.

The population for the study comprise of selected Female entrepreneurs in Western, Central and Ashanti regions of Ghana who engage in SMEs, specifically, in the food and beverage sub group of the manufacturing sub-sector which comprises of industries processing foods and beverages. These small and micro sized enterprises are spread across all districts, municipalities and metropolises in the country but the decision to choose the three regions is based on the fact that, according to the Ghana Statistical Service (2010) those regions are populated with several small and micro enterprises.

The study concentrated on the regional capitals of each region (Sekondi-Takoradi, Cape Coast and Kumasi) because according to the Ghana Statistical Service report (2010) most of the entrepreneurs in SMEs who are engaged in the industries, processing food and beverages are in the urban and peri-urban centres. Those in the rural areas are said to be mainly engage in Small and micro Scale agriculture. The food and beverage sub-group of the manufacturing sub-sector also plays a critical role in the country's economy in ensuring food security. According to the 2011 GDP figures released by Ghana statistical Service, the manufacturing sub-sector's sub-groups' contributions to manufacturing GDP, specifically, the Food and Beverages sub-group accounted for about thirty percent of manufacturing value added in 2011 and employs several hundreds of people especially women directly and indirectly (GSS 2012).

A sample is a group in a research study in which information is obtained or a population is selected for observation and analysis. The desired sample size for a population of about 6,029 is 603 (Kirk, 1995). This included only the female entrepreneurs in the SMEs in the three regions of Ghana. A convenience sample was used by means of snowball sampling technique, to identify women-owned businesses that could participate in this study. To generate a preliminary list of women-owned businesses, well-known women –owned businesses in these regions were contacted. These women acted as informants and identified other potential women- owned businesses for inclusion in the sample and a process of identification and inclusion of other women, who operate small and micro enterprises begins. A census was then conducted and a

population of 6,029 was obtained for which a sample of 603, which was 10% was used for the study.

Data collected from the field was edited to ensure that, the responses were complete and the information that was given was accurate. The data from the survey were then coded and processed using Statistical Package for the Social Sciences (SPSS) software, version 20. The information that was used was based on the conceptual framework and the objectives. An analytical approach that comprises both qualitative and quantitative methods were used. For easier understanding and visual impression, the numerical data was grouped and presented using frequency distribution tables. Descriptive statistics was used to compare variables with continuous data and the performance of the business operation of women. With this, the descriptive statistics (mean and standard deviation) of the respondents' scores were computed for the likert statements and analysed by comparing these mean scores and deviations among respondents.

4.0 RESULTS AND DISCUSSIONS

4.1 The Socio-Cultural Environment of Respondents

Socio-cultural environment broadly, refer to forces of influence from interactional relationship among people which affect their altitude, behaviour and disposition. This includes all elements, conditions and influences which shape the personality of an individual and potentially affect its behaviour, decisions and activities. In other words, the socio-cultural environment consists primarily of man created intangible elements which affect people behaviour, relationship, perception and way of life, and their survival and existence. Such elements include beliefs, values, attitude and life styles of persons as developed from cultural, educational, religious, ethnic and social conditions.

The socio-cultural environment of respondents was examined with respect to their age, marital status and educational attainment. Family size and structure and social environment of the respondents were also addressed.

Age is an important factor in determining category of people who can work and become successful entrepreneurs. The ageing population becomes a challenge for policy makers. Given the expected changes in the age decomposition of the workforce, it becomes more pressing to understand the nature of the relationship between age and entrepreneurship. More specifically, the consequences of an ageing (entrepreneurial) population on entrepreneurial performance. Therefore it is imperative to take the age of the entrepreneur into consideration when looking into effect of socio-cultural factors on performance. The age of these respondents ranged from 18

and 60 years with a mean of about 47.9 years. The majority (55.5%) of the respondents were 41 years and above. Also, it was realised that not more of the young people were engage in entrepreneurship. Respondents attributed this to the fact that more of the young enterprising youths are in search of white collar jobs and better life since the frustrations in doing business do not make it attractive and the fact that at that stage most of the youth will still be at school. Table 1 below illustrates the age distribution of respondents.

Table 1: Age Distribution of Respondents

Age (years)	Frequency	Percent
18-30	14	2.2
31-40	80	13.3
41-50	363	60.2
51-60	134	22.2
61+	12	2.0
Total	603	100.0

Mean age = 47.9

The respondents between the ages of 18 to 30 years were 2.2 percent. Those above 60 years were just 18 respondents, representing 2.0 percent. The paucity of older people may be due to their inability to engage in vigorous work since being an entrepreneur is tedious and involve a lot of risk and physical strength as well. It was indicated by some of the respondents that most of the older women hand over their businesses for their daughters to take over when they feel they cannot longer cope with the stress in doing your own business. This revelation is with the study done by Henley (2005), which found out that middle aged entrepreneurs with a peak at 48 years are interested in engaging in self-employment and are most successful in creating employment. A similar age pattern can be found for business ownership: for the Netherlands, Van Es and Van Vureen (2010) report that the level of business ownership and performance are highest in the age group 30-44 year.

Educational status of women is a striking feature when dealing with their engagement in small and micro enterprises. Thus the human resource of every country become its most valuable assets. The educated people are the ones that are usually used to exploit its natural resource fruitfully. In essence people need to be equipped with adequate skills and knowledge if they're to compete well in business endeavours both locally and internationally. Formal education has been recognise as the most effective tool to develop the human potential, which will in turn, bring about economic and social development (Ucbasaran et al, 2004) Women entrepreneurs varied level of education influenced their ability to manage the business well. Also, the educational

status of any group of people affects their access to credit and should therefore be taken into consideration when even designing a credit scheme for any group of people. It also has positive and very significant effect on networking which also affect business performance. Thus the higher the level of education attained by a participant, the more the person is able to connect to a lot of business partners. The respondents were asked about their educational attainment and this is shown in Table 2.

Table 2: Educational Status of the Women

Level of education	Frequency	Percent
No formal education	197	32.6
Basic education	294	48.8
Secondary education	112	18.6
Total	603	100

Out of the 603 respondents of women entrepreneurs, the majority (67.4%) had formal education. This was largely in basic education (48.8%), thus primary, middle or junior high schools. However, only about (18.6%) have Senior High School (SHS)/Vocational education. This point to the fact that, most of the women entrepreneurs are literate individuals in the community with at least basic education. This is likely to afford them some level of managerial ability in their business endeavours so as to improve their ability to perform better in their businesses. This collaborate with what Martinex et al, (2007) posited that a firm’s capacity to compete is embedded in incumbents’ education, which is related to knowledge, skills, problem-solving ability, discipline, motivation, self-confidence and behaviour of entrepreneur that allow them to identify market opportunities and gather resources required to set up the business.

Again, a considerable amount of research suggest that the education level of the entrepreneur is a central force necessary to the development and survival of the business and the competitiveness of the venture of the entrepreneur (Ucbasaran et al, 2004). However, it’s clear that the stories of a few ‘school-dropout’ turned millionaires but the education itself according to GEM (2006) is a means through which knowledge can be gained and includes all the teaching, formal and informal learning, tutoring and instructing individual receive in the background years.

Marital status of respondents was of great importance to the study because a change in marital status implies a change in household size and possibly a change in decision making as well as number of economically active members in the family. These factors may affect the household’s

economic status especially, income and decision making. The control over household assets as well as household activities has been largely in the hands of men and therefore, an unmarried woman entrepreneur who single handily manage the home may use her business capital to run the home. The concern of the study is how socio-cultural and personality factors affect women in entrepreneurship. The discovery from the field also showed that, majority of the married ones in their desire to support their husbands got themselves involved in small and micro enterprises which earn them some income to support the family. The marital status of respondents is depicted in Table 3.

Table 3: Marital Status of Respondents

Marital status	Frequency	Percent
Married	404	67
Single	85	14
Divorced	48	8
Widow	36	6
Separation	30	5
Total	603	100

The majority (404) of the respondents representing 67 percent were married and staying with their husbands. This support the assertion by Mosedale (2003) that, a lot of married women engage in their own businesses in order to support their husbands to keep the home. Those who were not married were 85 representing 14 percent. It was observed from the field that most of the young ones who were not married do not want to engage in entrepreneurship. A food vendor who operate a small restaurant in a metal container indicated that, she's married with five children and since she was not absorbed in the formal sector she resorted in the food vending business to supplement her husband's income. This is in line with what Akpor-Robaro (2012) opined in his study that, more of married women who were not absorbed in the formal sector in most economies try to engage in their own small or micro businesses to supplement the family's income. The divorce status of the respondents was (8%) which means that, culturally, women who engage in own businesses were able to stay in their marriages (see Table 3).

Family Size and Structure

With respect to family size and structure of respondents the study revealed that the respondents had between three and fifteen individuals in their families. The modal family size group was 5

individuals, and the mean value of family size was 6. Over 90 percent of the respondents had less than 10 individuals in their families. The mean value of family size was 6.4. This indicates that the dependency rate is high and can put pressure on the physical assets of family heads and will also affect the income of the families which can affect the businesses of the women.

Effect of the Social Environment on the Entrepreneur.

The social environment consists of the sum total of a society's beliefs, customs, practices and behaviours. It is to the large extend, an artificial construct that can be contrasted in the natural environment in which people live. Every society constructs its own social environment. A business must utilise and adapt to its social environment, or it will not survive. A business must be keenly aware of the society's preferences regarding its needs and wants. These preferences and needs and wants will be influenced by a population's beliefs, values and practices. In this sense social environmental factors such as access to public physical infrastructure services which include water, electricity, serviceable roads, telecommunication, telephones, electronic media and postal services which are all crucial for business start-up, development and growth (Glover & Darroch, 2005) need to be talked about. Limited access to infrastructure services is a major constraint to SME survival and growth (Gurol and Atsan, 2006), as it limits operations and restricts access to markets and raw materials.

Another social-environment factor that can affect SMEs in general and women entrepreneurs in particular is access to markets (local, international and emerging established markets. The availability of appropriate markets is important for business development. This enables the SMEs to secure the necessary markets for their products, to be competitive and to survive. Globalisation, technology sophistication, access to technology and technological discoveries which are all environmental factors have seen an increase number of businesses built on high quality assurance, high-tech innovations and intellectual property (Naser et al., 2003). SMEs need access to appropriate technology if they are to have competitive advantage. Political-institutions factor and availability of quality health care are all social-environmental factors that affect entrepreneurs in general and women entrepreneurs in particular.

Level of entrepreneurial activity in a country can be effected by cultural norms, such as, social preference regarding its needs and wants. Thus, for example the type of food or beverage a particular society have interest in. In the face of these fact culture was also considered in the study which concentrate on the socio-cultural factors that affect women entrepreneurs in SMEs.

Table 4: Effect of the Social Environment of Respondents

Social environmental factors	Yes	No	Frequency	Percentages
Access to public infrastructure	350	200	550	20.1
Access to markets	93	299	392	14.3
Access to technology	78	402	480	17.6
Access to legal framework	300	198	498	18.2
Access to productive organisational culture	62	266	328	12
Social preference to the product	280	204	484	17.7
Total	1163	1569	*2732	100

**The frequencies (2732) are more than the number of sampled respondents (603), due to multiple responses.*

Most of the respondents, (20.1%) complaint of inaccessibility of public infrastructure such as electricity, serviceable roads, telecommunication and electronic media. Respondents talked bitterly about the power crises in Ghana for three consecutive years, that is from 2012 to 2015 when the data was being collected, which has brought about load shedding as having a serious impact on their businesses. One woman, who was into the manufacture of prepared meals and dishes retorted, ‘I have lost more than half of my capital because of the power outage which is now known as ‘Dumsor’. She indicted that she had lost lot of money because she did not get energy to preserve her fish and meat that was bought to prepare the meal for the following day. Another woman who used the hibiscus flower to prepare a local drink known as ‘sobolo’ also complained bitterly about the fact that there was no power to freeze the drink hence her an ability to make any good sales. Access to market was also a social environmental factor that affect businesses of women entrepreneurs (see Table 4). About 14 % of the women indicated that, a limited market size or too much market heterogeneity with poor growth prospects is negatively affecting their businesses. Therefore, having access to pools of knowledge regarding opportunities in a particular market would have a positive impact on their businesses.

Also, 17.6% of the women were worried about their inability to secure technology especially at the start-up stage and this sometimes impact negatively on their activities. This support the study by Clover and Darroch, (2005) which opined that, lack of technology on the part of new entrance entrepreneurs can have negative impact on the entrepreneurship development process in today’s world of globalisation. Looking at access to legal framework, 17.2% complaint about lack of access to a legal framework which is conducive for business growth. Only 12% of the

respondents were worried about lack of a solid productive organisational culture. Those women were of the view that, businesses need to operate as a cohesive unit, so it's important that they build a strong and productive organisational culture (see Table 4). About 17.7% of the women indicated that, changing social preference hinder the growth of their businesses. Of course, sometimes the change in social preferences may be so large that a business simply can't adapt; one woman retorted. This support the study by Dividsson et.al, (2006) which states that, if a business refuses to adapt to any social preferences, it sales will drop significantly.

Table 5: Socio-cultural factors that affect the performance of women entrepreneurs

Socio-cultural Factors	Mean	Standard Deviation	Rank of Severity
1 I have the best of social acceptability	2.12	1.28	3rd
2 I have no cultural influences/societal norms and values which do not allow me to operate effectively	2.07	1.12	2nd
3 I have network or contact with outsiders	2.02	1.21	1 st
4 I'm in some way affected by gender inequalities	3.48	1.32	5th
5 I have no conflicting gender roles	3.26	1.46	4th
6 I have no class biases	3.62	1.4	7th
7 I never encounter harassment in operating my business	3.96	1.1	10th
8 I am not affected by altitude of other employees towards me.	3.55	1.43	6th
9 The society's altitude to my product is positive	3.82	1.31	8th
10 I have a role model	3.87	1.4	9th
Grand mean/standard deviation	3.17	0.11	

Source: Field Survey, 2015

The table above clearly portrays that the women entrepreneurs in SMEs have socio-cultural factors that affect their business performance. The mean scores (2.12) and standard deviation (1.28) of respondents in table 5 shows that, the women do not agree on the idea that, they have social acceptability. Similarly, they do not agree that, they have on prejudices or class biases

with a mean of 2.07 and standard deviation of 1.28. Also, the respondents do not agree with the idea of having social contact or networks with outsiders with a mean score of 2.02 and standard deviation of 1.21. However, they approach to belief in the idea that they are in some way affected by gender inequalities with a mean of (3.48) and standard deviation of (0.32). Similarly, with regard to whether they have no cultural influences/societal norms and values which do not allow them to operate effectively, the respondent were in agreement with the mean score of 3.62 and a standard deviation of 1.4. This means that issues of gender inequalities and cultural influences are very serious problems for the women entrepreneurs in SMEs.

Also, the respondents like to decide on the idea that, they have never encounter harassment in operating their business with the mean score of 3.96 and a standard deviation of 1.1. The respondent agrees with the mean score of 3.55 and a standard deviation of 1.43 that altitude of other employee towards them is positive. Similarly, they agree on the issue that society's negative attitude towards their product and having a role model is low. This is clearly shown in the table with the mean score of 3.82 and 3.87 with a deviation of 1.31 and 1.40 respectively.

CONCLUSION

The following conclusions were made from the findings:

- i. It was evident that there were definitely some cultural traditions that threatened the growth of women-owned businesses operation in Ghana. Women roles in reproduction and production, caring and feeding the family adversely competed with the time and financial demand of their businesses.
- ii. In the overall performance score, the women performance was good despite the numerous challenges such as the social environment and socio-cultural issues.
- iii. The socio-cultural influences that mostly impede the growth of women micro enterprises were inefficient network to outsiders, cultural influences and societal norms and values which do not help the women to operate efficiently.
- iv. The study reveals that the Ghanaian cultural characteristics, in some way, have enormously hindered the emergence of entrepreneurs but in some other ways, have provided impetus for entrepreneurial emergence among Ghanaian, especially women. That is to say that, contrary to the popular opinion that, the Ghanaian socio-cultural environment exert negative influence on entrepreneurial performance, the study findings indicate that number of socio-cultural factors, although may be negative phenomena in themselves, they nevertheless provide the push for people to become entrepreneur and thus providing positive influence on entrepreneurial performance.

- v. The results of this study has discovered primarily that, socio-cultural factors can influence both positively and negatively, entrepreneurial emergence and performance in society. An individual, although is a unique personality, is nevertheless a product of her society. She is subjected to the values and influences of society. In other words socio-cultural factors has significant impact in shaping individual values which directly influence her decisions and actions in all endeavours.

RECOMMENDATIONS

Based on the finding and conclusions of the study, the necessary recommendations were made:

- i. Women entrepreneurs in Ghana, whatever the cultural circumstances should break all odds and share experiences with women entrepreneurs in other countries so that they link with them, form networks and learn more from best practices of those experienced entrepreneurs.
- ii. The study revelation on the impact of socio-cultural factors on entrepreneurial performance poses a challenge about the need for the Ghanaian society to have new values and orientation favourable to entrepreneurship and performance of entrepreneurs.
- iii. Furthermore, there is the need to manage the current socio-culture environment based on its silver content such that weaknesses and negative factors converted to great opportunities for business ownership.
- iv. More so, it is recommended that, an overhaul of the Ghanaian socio-cultural system and a reengineering of its societal values be undertaken to get people out of the traditional ties, negative attitudes and behavioural pattern, to develop a newest of positive values that attract and facilitate entrepreneurial performance of Ghanaians irrespective of gender. This can be done by way of individuals, families and ethnic groups engaging in thorough self-examination and assessment to ascertain and determine the relevance of existing values and socio-cultural systems to their economic progress and wellbeing, select and retain only those values that are capable of helping society to achieve its economic progress and development goals through the enhancement of entrepreneurial performance and do away with values that do not allow people to reach their potential and explore opportunities for profitable economic venture.

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