

UNIVERSITY OF EDUCATION, WINNEBA

Assessing the contributions of Rural enterprise programme on Rural Female entrepreneurs in Micro and Small-Scale businesses in the Effutu Municipality

YEBOAH, FRANCISCA OSAFO-MENSAH

(202141574)



A thesis in the Department of Social Studies Education, Faculty of Social Sciences, submitted to the School of Graduate Studies, in partial fulfillment of the requirements for the award of the degree of Master of Philosophy (Social Studies Education) in the University of Education, Winneba

JUNE, 2023

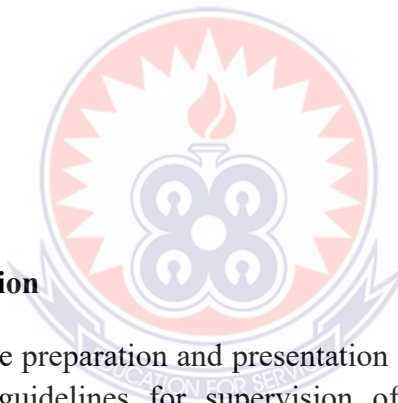
DECLARATION

Student's Declaration

I, **Francisca Osafo-Mensah Yeboah** declare that with the exception of references and quotations contained in published works to which due acknowledgement has been given, this thesis is entirely my original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

Signature:

Date:



Supervisor's Declaration

I hereby declare that the preparation and presentation of this work were supervised in accordance with the guidelines for supervision of thesis as laid down by the University of Education, Winneba.

Principal Supervisor's Name: **Dr. Poatob Samuel**

Signature:

Date:

DEDICATION

I dedicate this work to my husband, Mr. Paul Samuel Mensah, my spiritual parents Mr. & Mrs. Revived, my mother and mentor Florence Asantewaa and Prof Lucy Attom, my dear sister Frederica, and Supervisor, Dr. Samuel Poatob for their immense support and encouragement.



ACKNOWLEDGEMENTS

My greatest gratitude goes to Yahweh, the one who made it possible for this programme to be completed successfully despite the ups and downs. I also thank my husband, Mr. Samuel Mensah for creating all avenues for me to go through this journey graciously without any disturbances. I'm grateful to my supervisor, Dr. Samuel Poatob, for his consistent guidance and corrections which exposed me to new knowledge and aided me in the study. To my spiritual Father, Apostle Paul Revived, I'm grateful to you for the spiritual support and encouragement given me in the course of carrying out this study.

My profound appreciation goes to the Respondents and Beneficiaries of Rural Enterprise Programme in Effutu Municipality for their immense contributions which made this study a success. I'm grateful to the Rural Enterprise Programme Coordinator, Effutu, for her great contribution and arm opening nature in assisting me in the study. Special mention is made for Senior Shepherd Alex Danso and Raphael Dwamena for the great sacrifices made for me throughout this journey. God bless you all for your input.

TABLE OF CONTENTS

Contents	Page
DECLARATION	iii
DEDICATION	iv
ACKNOWLEDGEMENTS	v
TABLE OF CONTENTS	vi
LIST OF TABLES	ix
LIST OF FIGURE	x
LIST OF ABBREVIATIONS/ GLOSSARY	xi
ABSTRACT	xii
CHAPTER ONE: INTRODUCTION	1
1.1 Background to the Study	1
1.2 Statement of the problem	9
1.3 Purpose of the study	10
1.4 Objectives to the study	11
1.5 Research questions of the study	11
1.6 Significance to the study	11
1.7 Definition of Terms	12
1.8 Organization of the Study	13
CHAPTER TWO: LITERATURE REVIEW	15
2.1 Introduction	15
2.2 Theoretical framework	15
2.3 Conceptual Review	21
2.4 Concept of Micro and Small-scale Enterprises (MSEs)	28

2.5 Concept of Entrepreneurship	39
2.6 Empirical Review	59
2.7 Profile of the Study Area	69
2.8 Chapter summary	71
CHAPTER THREE: RESEARCH METHODOLOGY	72
3.1 Introduction	72
3.2 Philosophical Overview	72
3.3 Research Approach	72
3.4 Research Design	73
3.5 Setting of the Study	74
3.6 Population	76
3.7 Sample and Sampling Selection	76
3.8 Methods of Data Collection	77
3.9 Data Collection Procedure	77
3.10 Data analysis	77
3.11 Source of Data	78
3.12 Ethical Consideration	78
3.13 Trustworthiness	79
3.14 Chapter summary	80
CHAPTER FOUR: RESULTS AND DISCUSSION	81
4.1 Introduction	81
4.2 Strategies rural female entrepreneurs employed to cope with their challenges before joining REP	81



4.3 Contributions of Rural Enterprise Programme on the businesses of the rural women in Effutu Municipality	85
4.4 Challenges Beneficiaries face with REP	95
4.5 Chapter Summary	103
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS	
5.1 Introduction	105
5.2 Summary of The Research Process	105
5.3 Summary of Research Findings	106
5.3.1 Strategies rural female entrepreneurs employed to cope with their challenges before joining REP in the Effutu municipality	106
5.3.2 Contributions of the Rural Enterprise Programme on rural females with micro and small businesses	106
5.3.3 Challenges of beneficiaries with Rural Enterprise Programme	107
5.4 Conclusion	108
5.5 Recommendations	108
5.5.1 Development of Effective Financial Support Systems	109
5.5.2 Supporting female small business owners to get access to land and raw materials.	109
5.5.3 Repackaging of REP modules	109
5.6 Area for Further Study	110
REFERENCES	111
APPENDIX A: INTERVIEW GUIDE	131
APPENDIX B: MAP OF EFFUTU MUNICIPALITY	133

LIST OF TABLES

Table	Page
1.1: Classification of SMEs	30
1.2: Classification of SMEs	31



LIST OF FIGURE

Figure	Page
1.1: Map of Effutu Municipal	70



LIST OF ABBREVIATIONS/ GLOSSARY

AfDB	-	African Development Bank
BAC	-	Business Advisory Centre
GDP	-	Gross Domestic Product
GEM	-	Global Entrepreneurship Monitor
GPRS	-	Growth and Poverty and Poverty Reduction Strategy
GSS	-	Ghana Statistical Service
IFAD	-	International Fund for Agricultural Development
ILO	-	International Labor Organization
MDGs	-	Millennium Development goals
MoTI	-	Ministry of Trade and Industry
MSE	-	Micro and Small Enterprises
NBSSI	-	National Board for Small Scale Industries
NVTI	-	National Vocational Training Institute
REDF	-	Rural Enterprises Development Fund
REP	-	Rural Enterprise Programme
SESA	-	Strategic Environmental and Social Assessment
SMEs	-	Small and Medium Enterprises
UN	-	United Nations
UNDP	-	United Nations Development Programme
UNIDO	-	United Nations Industrial Development Organization
WBES	-	World Bank Enterprise Survey
NIS	-	National Industrial Census

ABSTRACT

The Rural Enterprising Programme (REP) was introduced by the government to improve entrepreneurship in rural areas in Ghana. Studies have found that women are usually undermined in society and do not benefit from major government policies. This study, therefore, sought to examine the impact of the rural enterprising programme on female entrepreneurs in rural areas. The study adopted the qualitative research approach and the descriptive research design. The purposive sampling technique was used to select 11 participants for the study. The data for the study was gathered with the use of an interview and observation guides. The thematic analysis was used to analyze the data for the study. The study found that female entrepreneurs in rural areas faced several challenges such as inadequate finance, lack of marketing skills and difficulty in acquiring business certificates before the introduction of the REP. The study also found that the REP provides help in the form of machinery support, managerial and marketing skill, skill training and business advisory to rural female entrepreneurs. It was also found that the implementation of the REP is impeded by challenges such as delay in the disbursement of funds to beneficiaries, stalled modules leading to loss of interest by beneficiaries, inadequate machinery and materials and lack of assets like land. The study made some recommendations to aid the effective implementation of the REP to benefit rural female entrepreneurs.



CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Economic development and sustainability has become the focus of leaders worldwide including Ghana. A country is said to be developed if there is a swift and positive reflection in its social, political, cultural and economic dimensions. Economic development is mirrored in level of employment, equality and poverty (Attom, Ngaaso & Quarshiga, 2011). In Ghana however, poverty, inequalities and unemployment have been the problems the government is combating, thereby leaving the economy hanging. Though, several interventions have been put in place to solve these problems yet gaps are left to be filled. Poverty is one of the major global challenges among countries, especially in South Asia and South Saharan Africa. High rates of poverty persist in many areas, especially among women. The World Bank Group (2024) reported that more than a million people globally live in extreme poverty, an increase of 23 million people compared to 2019. Globally, 383 million women and girls are estimated to live on less than USD 1.90 a day, compared with 368 million men and boys (Azcona and Bhatt, 2023). Rural communities in Ghana confront severe economic hardships, with women frequently bearing the brunt of these effects. In Ghana, the multidimensional poor population increased from about 13.6 (44.1%) million people in the first quarter (Q1) of 2022 to 14.4 million (46.7%) in the second quarter (Q2) (Ghana Statistical Service, 2023).

Poverty has far-reaching consequences. For example, Beech et al. (2021) noted that poverty can lead to severe health problems because of limited access to clean water, food, and healthcare, which increases rates of disease, mortality, and malnutrition. Also, poverty can limit educational opportunities because families cannot afford

school supplies, uniforms, or fees, which lowers literacy rates and future employment opportunities (Beech et al., 2021). Royce (2022) also observed that poverty can worsen social inequality by making it harder for people to access opportunities and essential services. Poverty can lead to cycles of intergenerational poverty, where children who are born into poverty are likely to stay in poverty for the rest of their lives (Royce, 2022). Thus, the plights that poverty incurs on the individual and society have influenced countries and international organisations to implement policies that seek to alleviate poverty and improve general well-being.

Numerous initiatives to combat poverty have been put into place both internationally and in Ghana to address this issue. Some international policies and programmes such as the Millenium Development Goals (MDGs), (Larionova, 2020), the International Monetary Fund (IMF) Poverty Reduction and Growth Trust (PRGT), (Ruckert and Labonté, 2013), the World Banks Poverty Reduction Strategy Papers (PRSPs) (Taye, 2022) the United Nations Development Programmes (UNDP) Initiatives and Sustainable Development Goals (SDGs) are some of these policies (de Siqueira et al., 2022). The SDGs place a strong emphasis on gender equality and women's economic empowerment as means of poverty eradication. In particular, Goal 5 seeks to empower all women and girls and attain gender equality, acknowledging that sustainable development depends on the economic empowerment of women and girls (de Siqueira et al., 2022).

In attempt to boost the economy, the solution does not only rest on the shoulders of males but females as well. There is therefore, the need for women to be empowered in every dimension specifically, economic. Women form a larger proportion of the world's population and are important in the development process of a country. Ideally, the roles and participation of women in economic activity has been limited

along biological and customary lines. In the Ghanaian society, the role of women has been restricted to the home which has affected their participation in economic activities. There are obvious discrepancies in women's access to economic resources that will enable them to achieve their economic and social goals when compared to their male counterparts. Women generally lack access to credit, land and education, which make their progress in economic development relatively difficult (Amu, 2004). Women are noted with their responsibility as the primary care givers in the home, thus, putting constraints on their time. However, women have great potentials and capabilities in managing the little under their care. The idea of women being weak and subordinates has constrained them from actualizing their skills, capabilities and potentials in every dimension. Although they engage in economic activities yet their economic potentials have not fully been realized thereby burying their impact in economic growth processes. Nonetheless, women can accelerate economic growth when given the necessary support needed. There is a need to empower them to come out of their shells and contribute to the economic growth of the country. In addressing these problems facing women to improve their participation in economic and social activities in the past few decades, a number of programmes and policies have been designed and implemented by government and international agencies as well as non-governmental organizations as means of empowering them.

Affirming to this, the theory of liberal feminism as proposed by Mary Wollstonecraft, William Gordon, John Staurt Mill and Harriet Taylor argues that customary practices and cultural beliefs limit women from contributing to socio-economic development of their societies (Heywood, 2018). Further, the theory suggests females should be given equal opportunities as men to contribute to socio-economic development. From the lens of this theory, it can be deduced that although females have the potentials and

abilities to contribute greatly to the economic development of the country, yet they do not have access to some resources and opportunities that can empower them achieve this goal.

Women economic empowerment has been a cornerstone of the 2030 Sustainable Development Agenda and it has called to light the rise of female entrepreneurs. Entrepreneurial activities play an important role in the development and welfare of societies (Herrington & Kew, 2017). Entrepreneurial activity is crucial to the achievement of multiple SDGs, including SDG 1: “End poverty in all its forms everywhere”; SDG 8: “Promote inclusive and sustainable economic growth, employment and decent work for all”; SDG 10: “Reduce inequality within and among countries” (Bosma et al., 2020). The pools of unemployment that exist in both developed and developing countries are being battled with through entrepreneurship through the creation of new jobs and expansion of businesses to create space for more labors. Women entrepreneurship is one of the fastest-growing entrepreneurial populations, which contribute significantly towards innovation, employment and wealth creation worldwide (Brush & Cooper 2012). The development of women entrepreneurship is vital for any country’s advancement and is regarded as one of the solutions to achieving sustainable economic growth (Mboko & Smith-Hunter 2009).

Entrepreneurial activities in both urban and rural areas are contributing massively to the development of the economic systems globally. The role Female entrepreneurs play in the society in recent decades has been the headlines of the century. Upon several literature on female entrepreneurship, little attention has been paid to rural female entrepreneurs. Female entrepreneurs in the rural areas have attracted little attention however; they constitute a greater portion in primary production as well as offering quick services to the people. Rural women make up a quarter of the world’s

population. They mostly engage in economic activities such as food production, processing and distribution (UN Women, 2012). Rural women are now increasingly running their own businesses yet their entrepreneurial potential, managerial skill and socio-economic contribution remain largely neglected (Mishra & Kiran, 2014). The overall economic development of a society and nation largely depends on the economic and social development of rural women (Mishra & Kiran, 2014). Women entrepreneurship development is the instrument of women empowerment which will lead to self-fulfillment and make women aware of their status, existence, right and their position in the society. Rural entrepreneurship plays a key role in harnessing innovation, maintaining and developing communities, providing job opportunities and moderating the relationship between farming, land-use, community and economic development (Newbery & Bosworth, 2014). Nguyen, Fredrick & Nguyen (2014) posit that, rural entrepreneurship has contributed for twenty-five percent (25%) of full-time rural employment in developing countries and considered a relevant tool for rural development (Paul & Sharma, 2013). As a means of empowering women economically, most females enter into businesses most especially, small scale businesses to enhance their livelihoods and make something for themselves. Importantly, Small business Enterprises is the lifeblood of the Ghanaian economy and the economy of many other nations. (Poatob, 2017). GEM (2012) indicates that, more than two hundred and twenty-four (224) million women are engaged in entrepreneurial activities. That is to say, many women have found the essence of becoming economically empowered. Data from the most recent Global Entrepreneurship Monitor (GEM) suggest that women represent approximately one third of all new business activities and one fourth of established business activity in countries around the globe (Newbury & Bosworth, 2014). Also, Mirjana (2013)

affirmed that, a great number of women have been breaking out of corporate life and enhancing entrepreneurial careers as an alternative to inflexible work practices in recent years. Most of these women enter into new businesses as a result of low pay, failure in acquiring jobs after several attempts, cultural factors among others. It is therefore not surprising that there is an increasing interest in women entrepreneurship globally: both in research and in practice (Achtenhagen & Tillmar, 2013; Bernard & Victor, 2013; Bjerke, 2013; Teoh & Chong, 2014). Female Entrepreneurs contribute substantially to Gross Domestic Product (GDP), export earnings and employment in countries such as Malaysia, Japan, South Korea, Zambia, among others. The relevance of female entrepreneurship for economic development has been globally acknowledged. Despite the number of women who have entered into entrepreneurial activities, most of them are stuck in small and medium businesses with little or no attention. Majority of new jobs or employment creation in most developing countries with rates of unemployment comes from small business Enterprises. These businesses have been acknowledged as springboards for sustainable economic development. In most developed countries the real actors are no longer the larger companies but the small and medium-sized firms which can provide solutions and respond to the immediate needs of the people. This makes the sustainability of these small and micro business enterprises, specifically, female-owned, essential. Despite the importance of micro and small enterprises in economic development, female owned businesses, especially, those in the rural areas have not performed worthily well as expected. According to International Labor Organization (ILO, 2009b), rural women run their own businesses yet their socio-economic contributions and entrepreneurial potentials remains untapped. The 2016 Report of the United Nations Secretary-General's High-level Panel on Women's Economic Empowerment provides strong evidence that

women are lagging behind men in terms of number of female business owners, the size of women-owned businesses, and their access to economic resources. Although the battle against gender inequality continues yet gender bias in economic activities remains in terms of access to finance and other resources. Moreover, Kelly et al., (2011) attest that Women's owned businesses tend to be smaller, less profitable and grow more slowly due to financial crises and other social and economic structures than that of men. Empowering rural women entrepreneurs will strengthen their shoulders and lead to the development of the country.

There is a need for qualifying policies, services and strategies that stimulate and upgrade women businesses to ensure their entrepreneurial activities which will boost economic development and reduce poverty. The role of female entrepreneurs cannot be overlooked as such, when more women entrepreneurs are encouraged, the state of the economy will experience significant growth and development in all dimensions, be it social, economic or political. These activities carried out by women cater for our daily needs. Rural female entrepreneurs' contribution cannot be overlooked, therefore, there is a need for government and private institutions to lay down measures and effective policies to encourage and boost their entrepreneurial activities.

As part of Government's enabling policies and programme to help economic development, Rural Enterprise Programme (REP) was introduced. The Rural Enterprise Programme (REP) is part of Ghana's Governments efforts to reduce poverty and improve living conditions in the rural areas. It therefore seeks to upscale and mainstream a district-based Micro and Small scale Enterprises (MSE) support system implemented by the Rural Enterprises Project (REP I &II) within the public and private institutional systems. REP I &II were implemented from 1995 to 2012 in 66 districts nationwide. These two projects contributed to the successful

implementation of the national strategies for MSE promotion, as laid out in the Growth and Poverty and Poverty Reduction Strategy (GPRS) II (MoTI, 2012). The programme function is spearheaded by the Ministry of Trade and Industry (MoTI).

The goal of REP is to improve the livelihoods and increase the incomes of rural poor micro and small entrepreneurs. The development objective is to increase the number of rural Medium and Small-scale Enterprises that generate profit, growth and employment opportunities. It seeks to help those in the rural areas to set up businesses and to also grow rural businesses and has tremendous potential for poverty reduction and growth potentials for rural micro and small-scale enterprises in Ghana. The Programme targets at least 50% of its beneficiaries to be women with an expectation of generating additional jobs, establishing new businesses, providing direct skills training to apprentices and master craft persons, disbursement of Rural Enterprises Development Fund (REDF) Credit and providing MSEs with the Matching Grant Fund, especially women groups and youth start-up enterprises.

The target group of the programme therefore qualifies this research to be conducted as the focus is on women. Most of the women in the rural settings are engaged in small businesses such as bakeries, hair dressing, sewing, trading, poultry farms, fisheries, agriculture etc. These kinds of activities have been their main livelihood source. They have great capabilities of contributing to economic growth with external support. It is in this lens that the capability approach highlights that individuals have different capabilities influenced by a range of personal, social and structural factor and that women's internal capabilities need to be strengthened alongside supporting external capabilities such as complementary social policies and accompanying macro-level practices (subsequently forming combined capabilities), for their talents and human powers to be reflected in their entrepreneurial endeavors. The research therefore seeks

to find out how the Rural Enterprise Program has contributed to the small businesses of rural female entrepreneurs.

1.2 Statement of the problem

Rural communities in Ghana confront severe economic hardships, with women frequently bearing the brunt of these effects. In tandem with international initiatives, Ghana has launched several programs to combat poverty, with an emphasis on vulnerable populations. The Rural Enterprise Programme (REP) is one of the major initiatives issued by the government of Ghana to eradicate poverty among rural dwellers (Demedeme and Opoku, 2022). The REP seeks to alleviate their lack of economic opportunities by giving rural women the tools, resources, skills and encouragement they need to grow their businesses. The REP recognizes that women are disproportionately impacted by poverty and aims to reduce gender inequality in economic opportunity by concentrating on female entrepreneurs (Demedeme and Opoku, 2022). The REP tackles the underlying factors that lead to rural women's poverty by expanding access to resources and creating an atmosphere that is conducive to company expansion (Osei-Acheampong, 2023). It provides business development support, financial services, and training (Osei-Acheampong, 2023). Thus, these strategies are to ensure that female entrepreneurs are better equipped to establish long-term sources of income and support the local economy.

This researcher argues that a detailed investigation is necessary to determine how the REP has affected rural female entrepreneurs operating micro and small-scale enterprises in the Effutu Municipality. It is essential to comprehend how the REP helps these women achieve economic empowerment to evaluate its efficacy and pinpoint areas in need of development. Thus, the findings will inform the REP has improved the lives of rural female entrepreneurs in Effutu Municipality and offer

suggestions for how to make the REP more effective in reducing poverty and promoting gender equality.

However, previous studies have placed little emphasis on the contributions of REP on rural female entrepreneurs irrespective of diverse calls to the attention of economic activities of rural women and their effectiveness in the development process of a country. For instance, Kanbontaa (2015) conducted research on the effects of REP II on the development of micro and small-scale enterprises in general and its implication on poverty reduction. The focus of this research was on the development of MSE and the effect on poverty reduction concerning the role of REP. Issifu (2017) also studied the impact of the REP on Women's livelihood and poverty reduction evaluating the impact of social intervention policies on Women's livelihood and poverty reduction. Similarly, the focus of Manku (2018) was on the effect of rural enterprise programmes on poverty reduction. Thus, the review of studies shows that the majority of the researchers did not pay attention to the contributions of REP to rural female entrepreneurs who operate in small and micro businesses. This research therefore sought to fill this gap by qualitatively assessing how REP contributes to rural female entrepreneurship and the challenges the rural female entrepreneurs face in Effutu Municipality.

1.3 Purpose of the study

The purpose of the study was to assess the contributions of Rural Enterprise Program on rural female entrepreneurs in micro and small-scale businesses in the Effutu Municipality.

1.4 Objectives to the study

The objectives of the study were;

1. To assess the coping strategies the rural female entrepreneurs employ to cope with the challenges they face in the Effutu Municipality.
2. To find out the contributions of Rural Enterprise Programme on rural female entrepreneurs in Effutu Municipality.
3. To assess the challenges the female entrepreneurs face with the programme in the Effutu Municipality.

1.5 Research questions of the study

The study was guided by the following research questions;

1. What are the coping strategies the rural female entrepreneurs employ to cope with the challenges they faced before joining REP in Effutu Municipality?
2. What contributions has Rural Enterprise Programme made for rural female entrepreneurs in the Effutu Municipality?
3. What challenges do the female entrepreneurs face with the REP in the Effutu Municipality?

1.6 Significance to the study

This study is significant in several ways. In the first place, the study contributes to practice. The findings of this study reveal the various challenges that impede the effective implementation of the Rural Enterprising Programme for the benefit of rural women entrepreneurs. Consequently, the study makes recommendations on measures that could be implemented to enhance the effectiveness of the rural enterprising programme. The implementation of these measures can enable women to benefit fully from the rural enterprising programme.

Moreover, the study contributes to policy. The findings of this study can inform policymakers and institutions such as the Ministry of Gender and Children Affairs, the directorate of the rural enterprising programme, non-governmental organizations and other stakeholders to women's development to initiate policies and programmes aimed at improving the effectiveness of the rural enterprising programme to improve women entrepreneurship.

Furthermore, the findings of this study contribute to literature. The review of the literature showed a gap in the effectiveness of the rural enterprising programme on rural women entrepreneurship. The findings of this study, therefore, add to the existing body of literature and fill the gap in literature. The study also contributes to research. The study makes recommendations for research areas that could be investigated by other future researchers. Additionally, the results of this study serve as the foundation for further research. As a result, researchers and other studies may utilize this study as the basis or a point of reference when conducting additional research.

In sum, this study is significant because it empowers rural women entrepreneurs to establish businesses to earn income and provide for their basic needs such as food, thus contributing to the national effort towards poverty alleviation and eradication of hunger and well as enhancing entrepreneurial activities in the rural areas led by females. Additionally, the establishment of enterprises by rural women can serve as employment for women in Ghana and reduce the unemployment rate in the country.

1.7 Definition of Terms

Rural Enterprise Programme: it is a governmental programme that seeks to improve the livelihoods and incomes of rural poor micro and small-scale entrepreneurs.

Micro and small scale enterprises

Micro Enterprises are enterprises with less than five (5) employees and small-scale enterprises are defined as enterprises with six (6) to ten (10) workers.

Female entrepreneurs

Female entrepreneurs refer to women who take the initiative to start a venture or business.

1.8 Organization of the Study

The research is structured into five (5) chapters. Chapter one deals with introduction to the study with sub-headings; background of the study, statement of the problem, purpose of study, research questions, research objectives, significance of the study, conceptual review , organization of the work and delimitation of the study.

This is followed by chapter two which entails reviewed literatures that are relevant and related to the study. The review was done thematically under relevant concepts Rural Enterprise Programme, Small and micro Enterprises, Entrepreneurship and Female entrepreneurship. Some sub-themes reviewed in this chapter included nature of female businesses and challenges they face in the world of work, contributions of SMEs to the economy and challenges they face. The chapter also highlighted the liberal feminist theory and capability approach as a theoretical framework supporting the study. Some Empirical studies relevant to this study were reviewed.

Chapter three follows with research methodology used in conducting the study. Additionally, the chapter looks at research design, research approach, sources of data, sample and sampling technique, population, instrument for data collection, data analysis and ethical consideration. It also examines the context under study.

Chapter four of the study looks at the interpretation and analysis of data collected from the field. Lastly, chapter five looks at the summary, conclusion and

recommendation of the research. Moreover, areas for further study (gap) were stated in this chapter.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter focuses on the review of relevant literature on Rural Enterprise Programme (REP), Small and Micro Enterprises (SMEs) and Female entrepreneurship. The chapter comprises of review of the works of several authors in articles, journals, credible online research and textbooks that are relevant and related to this study. The chapter is divided into three sections; the theoretical framework, conceptual Review and empirical review.

2.2 Theoretical framework

In relation to this study, the liberal feminist theory and Capability Approach were adopted.

2.2.1 Liberal feminism/Liberal Feminist Theory

Liberal Feminism is a prominent branch of feminism that aims to advocate for women's legal and political rights. The theory is associated with Mary Wollstonecraft, William Gordon, John Stuart Mill and Harriet Taylor (Heywood, 2018). The first wave of feminism in the 19th century, which was linked to liberalism and progressivism in that era, sought to acknowledge women as equal citizens. It concentrated primarily on women's suffrage and educational opportunities. This movement laid the foundation for modern liberal feminism. Liberal feminism views the primary barrier to equality as the denial of equal legal and political rights, and it lays a strong emphasis on the public sphere, particularly laws, political institutions, education, and the working world (Shoma, 2018). Liberal feminists have therefore pushed to include women in mainstream politics. Liberal feminism was frequently connected to social liberalism starting in the late 19th century and ultimately has

historical roots in classical liberalism. Women have faced discrimination and underrepresentation in society throughout history. In order to offer women an equal voice, the feminist movement's successive waves have worked to rectify this by improving the living conditions of women and advancing them into positions of power (Neufeld & Chad, 2014) According to liberal feminists, society discriminates against women in the workplace, in discussions, and in education because it is falsely believed that women are inherently less intellectually and physically capable than males. Liberal feminists work for gender equality through political and legal reform because they hold that "female subordination is rooted in a set of customary and legal constraints that blocks women's entrance to and success in the public world. The theory places emphasis on discriminatory barriers and systematic barriers facing women, for instance, limited access to resources, education and business experience which must be eliminated (Ali,2013). Such discriminatory factors include education, restricted access to resources and credit, business regulations and other legal entitlements and rights. The theory states that, the subordination of women in society is caused by the lack of access to basic human rights, resource allocation, and employment opportunities. The theory further argues that customary practices and cultural beliefs limit women from succeeding in the public domain (Jackson and Pearson 2002). Economic structures such as business regulation, access to credit/loans, access to resources to mention but a few have also placed unequal opportunity for women who want to enter into business.

The proponents of the liberal feminism theory advocate for equal access to employment and opportunities for all individuals. The theory highlights the need for societies to give all individuals equal access to resources irrespective of differences in gender, geographical location, social status, or disability. Over time, the feminist

movement's goals have changed. Nonetheless, feminists have pursued social and legal reform in an effort to put an end to violence and discrimination across all four phases. As more women have taken on prominent roles of authority in politics, the media, and businesses, the feminist movement has become more powerful. Today's feminists use social media to further their causes.

The liberal feminism theory is useful for this study because it recognizes that women are disadvantaged in economic activities as compared to men. The theory calls for the equal and fair treatment of males and females by society. In view of the liberal feminism theory in the light of female entrepreneurship, it assumes that, when women are given equal opportunities, resources and entitlement as men such as education, access to finances and resources, work experiences, property ownership etc, they will also do well as men and even more room to do better. (Unger and Crawford, 1992). Moreover, the theory further seeks the empowerment of girls and women through education, training and accessibility and ownership of productive resources. Through the lens of this theory, this research seeks to explore the challenges female business owners in Effutu Municipality face and how Rural Enterprise Programme is contributing to their businesses as a means of empowerment.

The basic assumption of the liberal feminist theory is that, women and men are equal and as such, sex should not be the basis for individual right but rationality.

The liberal feminism theory has been supported by the findings of several empirical studies. For instance, a study conducted by Shoma (2018) examined the challenges and obstacles faced by female entrepreneurs in Bangladesh. The study showed that, a combination of legislative and regulatory reforms prevent women from gaining and contributing to economic development. Also it revealed that there was a gender gap in accessing formal credit from the financial institutions in Bangladesh. Again, a study

by Witbooi and Ukpere (2011) examined the access to finance for women entrepreneurs in South Africa and the findings indicated that, discrimination against women had prevented them from accessing economic freedom and opportunities. Lack of access to technology was mentioned aside finance in their study. The liberal feminist theory was adopted by Islam et al. (2018) in their study which identified cultural influences, patriarchal structure within organizations and gender stereotyping as factors that limit women from advancing into key leadership positions in ready-made garment industry in Pakistan.

It can be deduced from these studies that the findings are in sync with the liberal feminist theory which states that women suffer legal and customary controls. As such, the argument of this theory and findings of these empirical studies informed this study to explore the challenges faced by rural female entrepreneurs.

Nevertheless, critics argue that the assumptions of liberal feminists are not clear on the ways by which societal values and structures limit women (Bryson, 1999). Critics are of the view that even when women are empowered to be independent of men, women will be dependent on the patriarchal state. Also, liberal feminist theory is critiqued to have focused too much on seeking to transform women into men and in that sense, the liberal feminist gives no regard to the traditional functions of women (Tong, 1992). Moreover, critics argue that liberal feminism originated in Europe and among middle-class women. Therefore, the philosophies of the liberal feminist are not significant to working-class women, women of colour and other women around the world (Heywood, 2018). Furthermore, the liberal feminist theory fails to explain why women are unable to benefit from the resources or properties such as food that are traditionally available to them.

2.2.2 The capability Approach

The capability approach is also in some books as Capabilities approach. Capabilities approach was first introduced by Sen in 1979 (Sen, 1980; Saith, 2001). It was conceived in the 1980s developed by economist Amartya Sen and further expanded by Martha Nussbaum. It provides a suitable theoretical framework to analyze the impact of rural enterprising programmes on rural female entrepreneurs.

The proponents of the theory emphasized that, it is not only how human function but their access to capabilities to achieve outcomes that they value and have reason to value. They further explained that, everyone could be deprived of capabilities in many ways such as ignorance, government oppression, lack of financial resources, or false consciousness

The Capability Approach highlights that individuals have different capabilities, influenced by a range of personal, social, and structural factors. In the context of rural female entrepreneurs, these factors could include access to education, financial resources, social support networks, training, and market opportunities. Nussbaum (2000: 222) indicates that women lack the necessary support for living a life that is fully human, and even when they live in a democratic context and are equal on paper, their position in society is in fact secondary. It could be specified that this secondary position is seen widely in the labor market for women (International Labour Organization & Asian Development Bank, 2011; Değirmenci & İlkkaracan, 2013) and looking specifically into the case of women in entrepreneurship, there are various barriers women face in the way towards executing their skills in entrepreneurship. In line with this argument, this theory points out that women's internal capabilities need to be strengthened alongside supporting external capabilities such as complementary social policies and accompanying macro-level practices (subsequently forming

combined capabilities), for their talents and human powers to be reflected in their entrepreneurial endeavors. By adopting this theoretical lens, the research explored how rural enterprising programmes enhanced the capabilities and empower rural women, enabling them to pursue their entrepreneurial aspirations. This theory will help assess the socio-economic dimensions of the rural female entrepreneurs as it focuses on evaluating the impact of rural enterprising programmes on rural female entrepreneurs' economic well-being which considers factors such as income generation, business growth, and access to financial services, social networks, social capital and market opportunities.

By employing the Capability Approach, this research will provide a comprehensive analysis of the impact of rural enterprising programmes on rural female entrepreneurs' capabilities and empowerment. The findings will contribute to program design and policy recommendations aimed at fostering more inclusive and effective support systems for rural women in entrepreneurship, promoting sustainable rural development, and reducing gender inequalities.

In the lens of the capabilities theory, Mert (2021) examined women entrepreneurship in relation to whether existing entrepreneurship opportunities and support mechanisms enhanced women skills and potentials. The findings indicated that, it is seen that there are various sources of support towards women in entrepreneurship in Turkey offered largely by NGOs as well as public institutions, yet at the level of action plans the main target is mostly increasing the number of entrepreneur women, who are considered as a part of special target groups rather than being regarded as a separate focus. Based on Nussbaum's combined capabilities approach (1999), this study underlines that public institutions and social policies as primary external capabilities need to continue supporting women's internal capabilities (via training,

networking activities etc.) in entrepreneurship, yet also concurrently focus on the expansion of the scope and fields of women-owned businesses to enable the execution of their human powers.

Despite the significant recognition of the capabilities theory, there are some criticisms that have been raised against it. For instance, the theory has been criticized for its vagueness and lack of clear operationalization. It can be challenging to define and measure capabilities in a precise and consistent manner, making it difficult to apply the approach in practical contexts. Also, the approach lacks a universally agreed-upon set of capabilities, leading to debates and disagreements over which capabilities should be prioritized and valued.

It's worth noting that while the capability approach has its criticisms, it has also made significant contributions to the understanding of human development and the importance of individual freedoms and capabilities.

2.3 Conceptual Review

This section reviews concepts that are relevant to the study. The concept includes Rural Enterprise Programme (REP), Small and Micro Enterprises, Entrepreneurship and Female entrepreneurship

2.3.1 The Concept of Rural Enterprise Programme (REP)

The Rural Enterprise programme is part of Ghana Government's efforts to reduce poverty and improve living conditions in rural areas (MoTI, 2012). REP seeks to improve the livelihoods and incomes of rural poor micro and small scale entrepreneurs. The development objective is to increase the number of rural medium and small-scale enterprises (MSEs) that generate profit, growth and employment opportunities. The project has four outcomes, namely:

- i. Business development services accessible to MSEs in rural districts

- ii. Technical skills transferred and technologies disseminated
- iii. Access of MSE to finance and
- iv. MSE support institutions and policies in place (MoTI, 2012)

Moreover, ministry of Trade and Industry (2012) maintains that REP has tremendous potential for poverty reduction and growth of rural micro and small scale enterprises (MSE) in Ghana. It helps to overcome several constraints which hamper the path of rural enterprise development such as inadequate vocational training; poor management; lack of access to larger distribution networks; and lack of technology (MoTI, 2012). The programme is spearheaded by the Ministry of Trade and Industry (MoTI) and funded by Government of Ghana, African Development Bank (AfDB) as well as International Fund for Agricultural Development (IFAD)

2.3.2 History and origin of Rural Enterprise Programme

Ghana was one of the first African countries to embark on economic reforms in 1980 (IFAD, 2011). Despite the effort to boost the economy, there was high incidence of rural poverty. Development of the agriculture and rural sector is central to economic development of the country as a whole. It was recognized that focusing on agricultural production activities alone could not help in achieving economic development. To this end, the government initiated a number of programmes to promote rural small-scale enterprises. These included programmes which sought to increase rural production, employment generation and income levels. Recognizing the need to use science and technology as basis for attaining sustainable development efforts, the Rural Enterprise Programme was introduced to help the rural economy. Rural Enterprise programme (REP) is part of Ghana Government efforts to reduce poverty and improve living conditions in rural areas. The programme has been implemented in three phases.

The first phase of Rural Enterprise Programme (REP 1) was initiated in 1992 and approved by the International Fund for Agricultural Development (IFAD) Executive Board in December 1993. However it was operational from 1995 to 2002. It covered thirteen (13) districts in the Ashanti and Brong Ahafo regions. REP-1 was designed to build upon Government of Ghana's (GOG) economic reforms by encouraging private productive activities in rural areas. The objective of the project was to (i) increase rural productivity, (ii) employment and (iii) income so as to reduce poverty through the increased number of small-scale and non-agricultural activities. This was been accomplished by: facilitating access to new technology and business advice; promoting easier access to financial services; improving the efficiency of existing small rural enterprises, supporting the creation of new enterprises, and removing communication constraints through feeder road rehabilitation. The REP-1 had three components;

- I. Support for the Promotion of Rural Small scale Enterprises, which includes; the establishment of Business Advisory Centers (BACs), the construction of Rural Technology Service centers (RTSCs), and the development and transfer of appropriate technologies;
- II. Rural Finance Services Support, which includes lines of credit to eligible participating banks, supported by training for groups and individual beneficiaries in managing credit, deposit facilities, and a monitoring unit for participating rural banks under the Association of Rural Banks that also provided training to selected rural bank staff; and
- III. Infrastructure Support, which includes rehabilitation of 100 km of feeder roads and a further 15 km of spot improvements to improve mobility and access to markets.

The programme targeted people living in poverty, by developing and upgrading their entrepreneurial skills and promoting the use of appropriate technologies in their enterprises particularly the vulnerable. At the end of the first phase, the project was able to establish 2,710 (80%) profitable businesses out of 3,338 targets as well as offer trainings to 5,448 people. The project also attained a project of road rehabilitation. Despite the successes of the REP I, there was still a lot left to do. More districts needed to be covered. Therefore, the GOG requested the international Fund for Agriculture Development (IFAD) to co-finance the second phase of the project.

The second phase of the programme (REP II) was implemented between 2003 and 2012 with co-financial support from IFAD and ADB (AFDB, 2012). It served as a buildup of the first phase. It was designed to support micro and small enterprise growth in 53 rural districts. According to the Rural Enterprises Project (2011), the Rural Enterprises Project II was part of the development program of the Government of Ghana to create wealth and reduce poverty in rural areas. The project was designed to build on the Government of Ghana's economic reforms and to encourage individuals and other private sector actors in rural areas to take advantage of opportunities created by the opening up of the economy. The project targeted 48,000 families or 300,000 people in the project area who live in poverty. According to the Ministry of Trade and International (2012), the development objective of REP was to increase the number of rural Medium and Small-Scale Enterprises (MSEs) that generated profit, growth and employment opportunities. The project had four outcomes, namely: (1) business development services accessible to MSEs in rural districts; (2) technical skills transferred and technologies disseminated; (3) access of MSEs to finance and support institutions and policies in place (Manku 2018). REP I & II were implemented from 1995 to 2012 in sixty- six (66) districts nationwide.

The third phase, (REP III) was to cover the period 2012 to 2022. The sector goal of the REP III is to improve the livelihoods of rural micro and small-scale entrepreneurs (MSEs). The development objective is to increase the income of rural MSEs for profit, growth and employment creation. The expected outputs results include: (i) establishment of 95 new BACs, 30 RTFs and 20 resource centers; (ii) training of 293,000 beneficiaries in agribusinesses and 76,000 clients on fabrication and repairs of agro-processing machines and tools; (iii) support the establishment of women and youth-owned businesses; (iv) technical assistance in institutional and individual capacity building; and (v) the strengthening of the Programme coordination and Management Unit (PCMU). The components of the REP III are; creation of Business Development Services (BDS), Development of Agricultural Commodity Processing Infrastructure (ACPI), creation of enabling Business environment (EBE) and Programme coordination and management (PMC)

The Ministry of Trade and Industry (MoTI) is responsible for the programme implementation. The Metropolitan, Municipal and District Assemblies (MMDA) serves as the seat of the programme's implementation and play a central role in coordinating the services, resources and activities of various district level stakeholders in the implementation of REP (Adjei, 2016). The third phase covered one hundred and sixty-one (161) districts that is, 95 new districts added to the 66 districts from the first and second phase of the programme. The Project is funded mainly by the Government of Ghana, the International Fund for Agricultural Development (IFAD) and the African Development Bank (AfDB)".

2.3.3`Project Goal

The programme seeks to convey the idea that perhaps, agriculture alone may not be enough to reduce the incidence and severity of rural poverty, hence the need for livelihood diversification by economically disadvantaged households, women and minority groups (Adjei, 2016). Thus, as a consequence, is equipping this category of people especially women with skills to diversify their sources of livelihood. By focusing on women, the programme seeks to reverse their restricted access to productive assets and vulnerability to poverty. The Gender Strategy of the REP which focuses on supporting rural women's access to productive resources and capacity building therefore provided a bandwagon with enough space to accommodate the company of women interested in escaping grinding poverty which over the years has been an affront to their survival. With over 50 per cent of intended beneficiaries being women, REP has received popular acclamation for its uncompromised stance on reducing women's vulnerability to poverty. To accomplish these benign objectives, the programme emphasized: facilitating access to new technology and business advice; promoting easier access to financial services; improving the efficiency of existing small rural enterprises, supporting the creation of new enterprises, and removing communication constraints through feeder road rehabilitation.

The programme comes with several goals. Among these are “to contribute to the reduction of poverty and improvement in the living conditions of the rural poor, and especially increase the incomes of women and vulnerable groups through increased self and wage employment. Also to contribute to the development of competitive rural micro and small-scale enterprises (MSEs) in participating districts backed by good quality, relevant and sustainable support services”. The Ministry of Trade & Industry (MoTI) is the agency in charge of administration the project.

2.3.4 Project Period and Coverage

The first phase of the project was implemented in 13 districts in the Brong-Ahafo and Ashanti Regions from 1995 to 2002. These districts included; in the Ashanti Region, Sekyere east, Afiagyasekyere, Sekyere West, Ejura-Sekyedumase and Offinso; and in the Brong Ahafo region were, Tano, Berekum, Jaman, Techiman, Nkoranza, Wenchi, Kintampo and Atebubu (AfDB Group, 2012). The 13 districts in the first phase of the project were carried over to the second phase of project implementation making the total number of 66 districts under the REP II project. REP III aims at covering 161 rural districts in all the then 10 administrative regions of the country (Upper East, Upper West, Northern, Brong Ahafo, Ashanti, Volta, Eastern, Central, Western, and Greater Accra). The 161 rural districts included the 13 districts from phase one (1) and the 53 from phase two (2) with an additional 95 rural districts from phase three (3). The Effutu Municipality was graced to be part of the third Phase of the programme.

2.3.5 Project Implementation

The activities of REP are mainstreamed into the decentralized administrative system. At the district level the District Assemblies, the National Board for Small Scale Industries (NBSSI) and the GRATIS Foundation implements the project through a partnership arrangement. The two key field units at the district level for project implementation are the Business Advisory Centres (BACs) and Rural Technology Facilities (RTFs).

2.3.6 Project Services

The services of the Project include “training in employable skills for micro and small business creation, apprentices training, technology transfer, rural financial services including credit delivery and savings mobilization in the rural areas. Others are

support to local business associations, support to inter-sectorial policy dialogue, and partnership building on Micro and Small Scale Enterprises (MSEs) promotion”. The Project has four main technical components: These are Business Development Services (BDS); Technology Promotion and Support to Apprentices Training (TPSAT); Rural Financial Services (RFS) and Support to Rural Micro and Small Scale Enterprises Organizations and Partnership Building (SMSEOPB). The outcome targets per Project Appraisal include; i. 25,000 new businesses established; ii. 75,000 jobs created; and iii. 6,250 rural MSEs linked to larger and commercial enterprises. [REP II, 2011)

2.4 Concept of Micro and Small-scale Enterprises (MSEs)

Small scale business became eminent in Ghana in the early 1960s. It was in a form of personal businesses and basically comprised of family, individuals and friends. The source of their financing was savings and loans underwritten by government. During this period many personal enterprises started coming on board. Fast food restaurant, beauty salons, tailoring, car washers, minimarkets, bakery, to mention but a few are examples of small scale businesses. Oppong et al (2014) categorized businesses that fall under small and medium enterprises, thus, small scale enterprise include firewood supply, packaging of food items, meat retailing, plantain production, restaurant service, small scale poultry raising, rabbit raising, organizing labor squad, operating a nursery for children, home service, arranging food for parties and host of others. In the same vein, Kaynula and Quartey (2000) argues that, the major activities within the small and micro enterprises include fabrics production, chemical-based products, textile and leather production, soap and detergents production, timber and mining, clothing and tailoring, village blacksmiths, ceramics, food processing, bricks and cement, beverages, electronic assembly, bakeries, agro-processing, mechanics and

wood furniture.

MSEs are normally small and solely owned by their nature, mostly have unpaid family members who work with the business owner, mainly operate in rural areas and normally wide spread over vast geographical locations. (Oladapo, Olayide & 2018). Business grouped under medium scale according to Fasua are: soap production, aquaculture/fish farming, chalk making, foam production, nylon production, concrete block production, hair/body cream productions, chemical production, commercial poultry, professional practice law, accountancy, education, food and beverage production among others. The abbreviation "SME" occurs commonly in the European Union (EU) and in international organizations such as the World Bank (WB), the United Nations (UN) and the World Trade Organization (WTO). The term "Small and Medium Businesses" or "SMBs" is predominantly used in the USA. In South Africa the term is "SMME" for Small, Medium and Micro-Enterprises, and elsewhere in Africa, MSME is used for Micro, Small and Medium Enterprises.

Enterprises are the lifeblood of the Ghanaian economy and the economy of many other nations. (Poatob, 2017). Most businesses in Ghana are classified under small and micro businesses. Self-employment is one of the reasons for the establishment of small businesses due to the rampant unemployment issues across the globe especially Ghana. The role of small-scale enterprises in the economic growth of a country cannot be overlooked. They are one of the actors that contribute to Gross Domestic Product (GDP), export earnings, incomes etc of the country. The great potentials of small-scale enterprises have prompted the government of Ghana to put in place several measures and policies to ensure its sustainability and development. For instance, Rural Enterprise Programme, increased incentive schemes including enhanced budgetary allocation for technical assistance programmes, lending schemes and credit

institutions like micro finance and small loans Centre (MASLOC) and World Bank-assisted small scale enterprises loan scheme (SMES) to assist their financial needs. Also, other fiscal incentives, grants and aids from special institutions are given to make apprenticeship and small businesses grow.

2.4.1 Defining small scale enterprises/businesses

There has not been a consensus as to what small businesses are. This is because each country has its own standards to identify small and medium enterprises (SMEs). Therefore, definition of SMEs varies in countries and continents. According to some school of thought, the major criteria used in defining small and micro businesses are; number of employees, financial strength, sale value, relative size, initial capital outlay and type of industry. The National Board for Small Scale Industries (NBSSI) describes Micro and Small Enterprises as those enterprises employing 29 or fewer workers. The NBSSI further classified SMEs as follows:

Table 1.1: Classification of SMEs

Enterprise type	Number of employees
Micro enterprise	less than 5 employees
Small enterprise	6 –29 employees
Medium enterprise	30 –99 employees
Large enterprise	100 and more employees

Source: Abor and Quartey (2010)

The United Nation’s Industrial Development Organization’s (UNIDO) has classified the definition of SME’s under developed and developing countries. The table below shows the differences;

Table 1.2: Classification of SMEs

	Developing countries	Industrialized countries
	(number of employees)	(number of employees)
Large enterprise	100+	500+
Medium enterprise	20 – 99	100 – 499
Small enterprise	5 – 19	≤ 99
Micro enterprise	< 5	

Source: Abor and Quartey (2010)

From the various definitions above, it can be said that there is no single definition for small and medium scale enterprise because it varies with regional boundaries/countries.

The Ghana Statistical 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. Ironically, GSS in its national accounts considered companies with up to 9 employees as Small and Medium Enterprises.

SMEs in Ghana can also be categorized into urban and rural enterprises. The former can be sub-divided into 'organized' and 'unorganized' enterprises. The organized ones tend to have paid employees with a registered office whereas the unorganized category is mainly made up of artisans who work in open spaces, temporary wooden structures, or at home and employ little or in some cases no salaried workers. They rely mostly on family members or apprentices. Rural enterprises are largely made up of family groups, individual artisans, women engaged in food production from local crops. The major activities within this sector include: -soap and detergents, fabrics, clothing and tailoring, textile and leather, village blacksmiths, ceramics, timber and

mining, bricks and cement, beverages, food processing, bakeries, wood furniture, electronic assembly, agro processing, chemical-based products and mechanics.

According to Oppong et.al. (2014), micro and small enterprises in Ghana can be grouped into:

- i. Agro and general food processing to change raw produce into (semi)-finished products such as: Gari, cassava processing into chips, flour, dough, starch; palm kernel oil extraction, shea butter production; wax production, oil palm processing; and beer and other local beverages brewing etc.
- ii. Primary fabrication and repair which includes agro-processing equipment as well as repair services of vehicles auto mobile spraying, welding, auto mechanics, metal works, etc.
- iii. Service Enterprises: This category of clients comprises all rural MSEs engaged in the provision of services for a living. They included dressmaking, hairdressing and also “chop bar” operators etc.
- iii. Traditional Crafts: which allude to exercises including material weaving and dyeing, woodcarving, ceramics, bead manufacturing and Leather works; etc.

2.4.2 Challenges of Small and Micro Enterprises

Though small businesses contribute massively to the country's development yet they are faced with numerous challenges. Access to finance remained a dominant constraint to small scale enterprises in Ghana and Malawi. Cited in Abor and Quartey (2010), credit constraints pertaining to working capital and raw materials were cited by respondents (between 24% and 52% in Parker & Van Praag, 2004). Aryeetey et al (1994) cited in Abor & Quartey (2010) reported that 38% of the SMEs surveyed mention credit as a constraint in the case of Malawi, it accounted for 17.5% of the total sample (Daniels & Ngwira, 1993:30-31). This stems from the fact that SMEs

have limited access to capital markets, locally and internationally, in part because of the perception of higher risk, informational barriers, and the higher costs of intermediation for smaller firms. As a result, SMEs often cannot obtain long-term finance in the form of debt and equity. According to the World Bank Enterprise Surveys (2013) access to finance is the number one constraint facing SMEs. Utilizing cross-country firm-level data on SME finance in Sub-Saharan Africa (SSA) and other developing countries, Beck and Cull (2014) find that more than 25% of businesses in Africa rate availability and cost of finance as the most important impediments to their operation and growth. They also observe a lower use of financial services by firms in Africa compared to other regions of the world and this is particularly common among smaller and younger firms. In Ghana, empirical studies by Aryeetey et al. (1994), using a sample of 133 firms, find that access to finance is the most significant obstacle to firms' future expansion and growth; about 60% viewed finance as their most serious problem. They also find that smaller and older firms emphasize lack of finance more than larger and newer ones. Similarly, in a study of obstacles to growth and expansion among 200 manufacturing firms, Baah-Nuakoh (2003) finds that, access to capital is the most frequently mentioned problem facing all companies and sectors in Ghana. Specifically, finance was cited as a major limitation by micro firms (55 %), small firms (57%), medium-sized firms (29%) and large firms (32%). This confirms that finance is a serious problem, particularly among micro, small and new firms. Finance tends to be a binding constraint for smaller and younger enterprises.

The business world is doing well with technology. Social media handles and other networking platforms are giving larger firms the shoulders to advertise their products and run in the demand and supply of goods and services. Lack of equipment and technological know-how has made it impossible for SMEs to compete with larger

firms and attract foreign investors. Getting information from internet to upgrade their businesses and advertise their goods is a challenge. Though technology advancement has been in existence to help in all sectors, yet, it does not favor SMEs especially this in the rural areas. This denies them of networks, foreign investors, customers, sponsors etc.

Legal procedures have placed challenges on SMEs globally. A high start-up cost for firms which includes licensing and registration requirements has imposed burdens on SMEs. The cost involved in settling legal claims and excessive delays in court proceedings affect SME operations. In some countries, business licensing Act, control of Goods Act, Export Incentives Act, Electricity Act, to mention but a few, are some prohibitive laws that pose challenge to SMEs. In Ghana for instance, one will have to go through cumbersome procedures for registering and starting up business such as obtaining some kind of license or permit from health authorities, building inspectors and police/fire departments and even the state before commencing a business (Poatob, 2017).

Furthermore, SMEs face problems relating to the legal and regulatory environment. According to the WBES (2013), SMEs cite cumbersome formalities involved in registering and commencing their businesses. The process tends to be very costly for some SMEs, especially in developing countries. Also, unavailability of enough measures to protect property rights also affects SME ability access to foreign technologies (Kayanula and Quartey, 2000). Another regulatory requirement of the business environment is the payment of taxes. Firms complain not only of the rates of taxes but also the administration of tax system in general (WBES, 2013).

SMEs face constraints relating to customs and trade regulations, especially manufacturing firms that make use of imported inputs and also export their output on

the international market. These include the longer days it takes to clear direct imports and exports through customs (Claire & Sebastian, 2014). Lastly, regulations relating to workforce are an obstacle to SMEs (Claire & Sebastian, 2014).

Despite how SMEs tend to attract managers, they can hardly compete with larger firms due to lack of managerial know-how. That is to mean, the required knowledge, skills and attitude needed to manage businesses are limited. Most of the managers of these businesses are the owners who lack managerial competence. This accounts to the weak educational backgrounds of many SME managers. Moreover, patronizing well trained managers also comes with a higher cost thereby limiting this Sector.

Most of the goods produced by SMEs suffer a challenge of low quality in the international market. The goods are mostly substitutes since similar products are imported from companies in the country which creates huge competition with the SME products. Lack of technology and access to information deny SMEs international partnership, product standardization and inadequate international marketing.

2.4.3 Exploring Policies of SMEs Promotion in Ghana

The important role MSMEs play in the socio-economic development of Ghana cannot be over emphasized. MSMEs are imperative in achieving economic growth and development. They are often described as efficient and prolific job creators, the seeds of big businesses and the fuel of national economic engines. In the developed industrial economies, it is the SME sector rather than the multinational companies that is the largest employer of workers (Oppong et al., 2014).

In Ghana, the National Industrial Census (NIS) report estimated that 70% of all industrial establishments are in the Small and Medium Enterprises Sector and contribute about 22% to GDP as well as account for about 92% of all businesses in

Ghana. It is also estimated that 85% of manufacturing employment and, to a larger extent, overall employment growth in the country comes from the Sector. The sector contributes significantly to overall export earnings from the non-traditional exports sector and creates jobs at relatively low capital cost. SMEs thus have a significant contribution to make to Ghana's socio-economic development and growth, and the attainment of its middle income status of \$1,000 per capita per annum by the year 2015 (<http://www.msmemoti.org/index.htm>). Interest in the role of SMEs in the development process continues to be in the forefront of policy debates in most countries. Governments at all levels have undertaken initiatives to promote the growth of SMEs.

A recent policy to promote the growth of SMEs in Ghana was contained in the 2005 report of the second Growth and Poverty Reduction Strategy (GPRS II 2006 - 2009) now Ghana Shared Growth Development Agenda, 2010-2013 framework. The overarching objective of policy was to engender sufficient economic growth that will propel Ghana into a middle-income economy by 2015. To achieve this objective, the driving force of economic growth was the promotion of the private sector competitiveness. It was under this broad strategic goal that the enhancement of SMEs performance falls. According to a report from the OECD (2006), the SME was showing positive signs of response to this reform. Similarly, the World Bank/IMF's annual Doing Business Report (2008) has ranked Ghana as a top ten (10) global reformer for two years in a row (2006 and 2007). In addition, Ghana's economic policy on business models has been geared towards divestiture of state-owned enterprises and more of private ownership.

A number of institutions, both public and private have been established with the aim of facilitating the growth of the general industrial sector which includes the SMEs.

The institutions include the National Board for Small Scale Industries (NBSSI), the Association of Ghana Industries (AGI), EMPRETEC-Ghana Foundation, the Ghana Export Promotion Council (GEPC), the Private Enterprises Foundation (PED) and NGOs both local and international. These promotional institutions provide specific assistance to the SMEs which include Training, Central organization to protect the interest of industry, facilitation of industrial related information, entrepreneurship development, the promotion of exports of goods made in Ghana and Business Advisory Services as well as linking them to financing institutions for credit facilities.

2.4.4 Role of SMEs in Economic Development

Small and Medium Enterprises (SMEs) including Microenterprises are playing critical roles for socio-economic development of nations especially in the areas of employment and job creation throughout the world. Small and medium-sized enterprises provide two-thirds of all formal jobs in developing countries and 80% in low-income countries (Endris & Kassengen, 2022). The SME sector is contributing immensely to economic growth, more importantly to employment and job creation in both developed and developing nations. In the case of developed and transitional economies, Nickell (2004) concluded that, SMEs provided 60-70 percent of employment in those economies. In developing nations, Kumar (2017) was with the view that SMEs offered about 45 percent of total employment and 33 percent (33%) of Gross Domestic Product (GDP). Micro enterprises in Ethiopia account the greatest share of employment from developing countries (IFC, 2013). The SMEs are often considered as engines for innovation, economic growth, employment and social mobility as cited by Ayyagari, Demirguc-Kunt & Maksimovic (2011). The jobs created and employments offered by the SMEs generally improve the welfare, standard of living, income levels and social stability of people across the world

including African countries. Dogan, Islam & Yaizici (2017) conducted a study in Turkey among non-farm business with 20 -100 employees and concluded that, small firms (firms with employees between 20 and 100 employees) had higher mean job creation rates than larger firms. Another study conducted by Ayyagari et.al., (2011) showed that SMEs are the largest contributors to total job creation across developing countries and have the largest share of employment, accounting for 71 percent of jobs in the transitional economies.

In addition, MSEs provides a substantial collective contribution to the national economy (White, 2018), contribute more than 50% of most African GDP and an average of 60% of employment (Muiruri, 2017). It employs the vast majority of any local labor force and has an integral role in any sustainable growth trajectory and it is ‘the missing link’ for inclusive growth (ITC, 2018).

The importance of SMEs to social and economic development in Ghana and even Africa is almost undisputed. Throughout the continent, SME promotion is a priority in the policy agenda of most African countries as it is widely recognized. Small and medium rural and urban enterprises have been one of the major concerns to many policy makers in an attempt to accelerate the rate of growth in an economy such as ours. These enterprises have been identified as the engine through which the growth objective of developing middle income countries like our nation can be achieved.

Cited in Endris and Kassengen (2022), SMEs tend to utilize local raw materials that would otherwise be neglected and have less foreign exchange. They mobilize and utilize financial resources that are otherwise dormant like family savings. SMEs by their activities promote indigenous know-how. Even though, the contribution of MSEs to total employment and gross job were underestimated (Li & Rama, 2015), it contributed to economic growth through their operational activities, via job creation in

Nigeria economy (Matthew et al., 2020) and micro-enterprises alone account for a staggering 97% of manufacturing sector employment in Ethiopia (Li & Rama, 2015).

There is no doubt that SMEs constitute the seed-bed for the imminent generation of African entrepreneurs. According to United Nations Industrial Development Organization (UNIDO), SMEs account for more than 90% of all registered businesses in Africa (Endris & Kassengen, 2022).

2.5 Concept of Entrepreneurship

The concept of entrepreneurship was first established in the 1700s. Despite centuries of research on the complex phenomenon of entrepreneurship and entrepreneur, there has been no single consensus on the definition (Quainoo, 2018). Poatob (2017) affirms that, there has not been a single accepted definition for the concept since its inception because it depends on the focus and perspective of the one defining it. The subject of entrepreneurship is conceptually elusive and the term has not always had a clear theoretical or operational definition with regards to economic development (Baumol, 1968). Many basically liken it to the starting of one's own business which most economists believe goes beyond that. The multidisciplinary nature of the concept, entrepreneurship is one of the reasons it defies a single definition and for that matter, lacks universally accepted definition (Kulkarni & Narkhede, 2016). Several Researchers from diverse academic fields such as economics, psychology, sociology and management have used different theoretical assumptions in exploring and creating meaning for the field (Audretsch, Boente & Tamvada, 2007; Low & Macmillan, 1988; Shane & Venkataraman, 2000). According to Zacharis et al. (2000) cited by Anambane (2017), entrepreneurship is the attempt to create a new business enterprise or to expand an existing business by an individual, a team of individuals, or an established business. It can also be considered as an act of starting, creating,

building and expanding an enterprise or organization, building an entrepreneurial team and gathering other resources to exploit an opportunity in the market place for long-term gain (Van Aardt, Hewitt, Bendeman, Bezuidenhout & Van Rensburg, 2011). Similarly, Hisrich and Peter (1995:10) cited in Poatob (2017) states that;

” Entrepreneurship is 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 in monetary terms, personal satisfaction and independence”. Page 11

Though there have been several definitions by different scholars, however, they have a common thing running through almost all the definitions and thus; Creation of a new thing (innovation), Funding, management and risk taking. Entrepreneurial activity however, involves; risk-taking, energetic activity, individual responsibility, money as a measure of results, anticipation of future possibilities and organizational skills (McClelland, 1961) cited in Poatob (2017).

Theoretically, the Global Entrepreneurship Monitor (GEM) defines

Entrepreneurship as:

“Any attempt at a new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business an individual, a team of individuals or an established business” page 7

In relation to the prior discourse, this study adopts Zacharis et al. (2000) definition of entrepreneurship which states that, entrepreneurship refers to any attempt to create a new business enterprise or to expand an existing business by an individual, a team of individuals, or an established business. This is due to its broader presentation of what entrepreneurship is which includes all kinds of entrepreneurs formal or informal, to be accorded the recognition as such.

2.5.1 Concept of Female Entrepreneurship

Economic development is linked to entrepreneurship. Entrepreneurship over the centuries has contributed immensely to the growth of both developing and developed

countries. Despite centuries of research on the complex phenomenon of entrepreneurship and entrepreneur, there has been no single consensus on the definition (Quainoo, 2018). Poatob (2017) affirms that, there has not been a single accepted definition for the concept since its inception because it depends on the focus and perspective of the one defining it. The multidisciplinary nature of the concept, entrepreneurship is one of the reasons it defies a single definition and for that matter, lacks universally accepted definition (Shubhada, 2016). The term “entrepreneurship” comes from the French verb “entreprendre” and the German word “unternehmen”, both means to “undertake. Hisrich and Peter (1995:10) cited in Poatob (2017) defines 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 in monetary terms, personal satisfaction and independence”. page 13

Though there have been several definitions by different scholars, however, they have a common thing running through almost all the definitions and thus; Creation of a new thing (innovation), Funding, management and risk taking. Entrepreneurship is not a gender thing, that is, both males and females can venture into business. However, the focus of this study is on female entrepreneurship, for that matter, those in the rural areas.

GEM (2015) emphasizes that if people/governments want to change societies for the better, then they should start with entrepreneurship for women. This reflects the relevance of women entrepreneurship in the societies. The organization of economic cooperation and development (OECD) established that between 15 and 35% of businesses are mostly owned by women in the developed world such as United States of America and the United Kingdom likewise the developing countries. The United

States Census Bureau (2008) predict that the percentage of women entrepreneurship will increase by fifty-five percent (55%) by the year 2025. The GEM (2015) women's report, holds that globally, ten countries (Ghana, Nigeria, Uganda, Zambia, Brazil, Vietnam, Indonesia, Malaysia, Philippines, and El- Salvador) have more women entrepreneurs than men entrepreneurs or have equal number of women entrepreneurs to men entrepreneurs (Anambane, 2017). Four countries (Nigeria, Ghana, Uganda, and Zambia) out of these ten are Sub-Saharan African countries, giving the impression that, women entrepreneurship is doing well in Sub-Saharan Africa in terms of numbers.

Female entrepreneurship is mostly interchanged with women entrepreneurship in many books and articles. Female entrepreneurship can be defined as the process of initiating ventures led by one or more women. According to Manjunatha, (2013) the term "Women Entrepreneur" refers to women who accept challenging roles to meet their personal needs and become economically self-sufficient through enterprise creation. In terms of schumpetarians concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called "women entrepreneurs". Ayferam et al. (2015) postulate that women entrepreneurs play a triple role in economic development - productive, reproductive, and community. The woman's productive role involves her ability to carry out both domestic and child care responsibilities. Unfortunately, these responsibilities are less visible and valued compared to men's roles. Her productive and reproductive roles include all the "burdens involved in procreation; bearing and rearing of children [as well as] processing and preparing food, clearing of house, fetching of water from far places, gathering and collecting fuel wood and animal dung, caring of sick family members and olds (Ayferam et al., 2014, p. 264). On the other hand, the woman's community

activities comprise “providing and maintenance of resource, such as, health care and education” (Ayferam et al., 2014, p. 264). Women can also contribute to national development through job creation avenues which influence a country’s GDP per capita. Within the space of agriculture, they provide an important source of labor and income throughout the crop cultivation cycle (Ayferam et al., 2015)

However, women entrepreneurs still face distressing range of challenges which proceed from the socio-cultural, economic, political, technological and legal environment in which they find themselves especially those in the rural areas (Amine & Staub, 2009). Many of these women are engaged in entrepreneurial activities. Most of these women enter into new businesses as a result of low pay, failure in acquiring jobs after several attempts, cultural factors among others. It is therefore not surprising that there is an increasing interest in women entrepreneurship globally: both in research and in practice (Achtenhagen & Tillmar, 2013; Bernard & Victor, 2013; Teoh & Chong, 2014). Women businesses are mostly within the small and medium scale enterprises in the informal sectors. They engage in businesses such as bakery, sewing, beauty salons, bead making, home tuition, minimarkets, local fast food restaurants, food vendors, farming etc. There is a wide discrepancy between women and men in the world of work. The issue of gender inequality exists in all cultures, geographies and societies even though the form and shape of discrimination differs. Despite male entrepreneurship rated higher than female entrepreneurship presently, the substantial role of women in entrepreneurship cannot be overemphasized (De Vita et al., 2014; Rubio-Banon & Esteban-Lloret, 2016). As a result, GEM (2015, p1) states that:

“forget aid, focus on foreign investment in women entrepreneurs as key drivers for growth and development”.

This means that, when more women entrepreneurs are encouraged, the state of the economy will experience significant growth and development in all dimensions, be it social, economic or political.

Arguably, women are concentrated in less-productive jobs and run enterprises in less-productive sectors. Most women sell on small scale and mostly earn less. They venture into businesses like trade (vegetables, charcoal, fish, etc), sewing, hairdressing etc. Most of them are found in the informal sectors as compared to men who work in formal sectors. Few females are in formal sectors. Women entrepreneurship is concentrated in both urban and rural areas. Although Ghana is industrialized, majority of the population lives in rural areas. Rural entrepreneurship also helps in development of a country. According to Kushalakshi & Raghuruama (2014), rural entrepreneurship is based on stimulating local entrepreneurial talents and subsequent growth of local enterprises. Rural entrepreneurship add value to the economy by creating new methods of production, new markets, new products, employment opportunities to ensure rural development. In the rural context, female entrepreneurs create new ways to solve personal and family problems and to create new opportunities for entrepreneurial development also. Rural development is more than ever before linked to entrepreneurship. Rural entrepreneurs are those who carry out entrepreneurial activities by establishing industria; and business units in rural sector of the economy to ensure rural development (Kushalakshi & Raghuruama, 2014)

Mostly, female rural entrepreneurs are engaged in activities such as agriculture production (agro based processing like gari, sugar, groundnut etc), honey making, wood products, bead making, weaving, handicrafts etc.

2.5.2 Contributions of Female Entrepreneurship on Economic Development

Many experts agree that there is a bi-directional relationship between female entrepreneurship and economic developments. The concept of entrepreneurship and its relationship to economic development was extensively championed by Joseph Schumpeter, an Austrian economist (Quainoo, 2018). The pools of unemployment that exist around the world especially in developing countries are being battled with through entrepreneurship by the creation of new jobs and expansion of businesses to create space for more labors. Both developed and developing countries battles with high rate of poverty and unemployment which slows economic development and growth. Okah-Efogo and Timba (2015) posits that, millions of job opportunities created through entrepreneurship increases national prosperity, and makes it possible for consumers to have alternative goods and services. By establishing new businesses, female entrepreneurs intensify competition for existing businesses. This results in the production of variety which creates a good space for consumers to enjoy. Consumers benefit from the resulting lower prices and greater product variety. An increase in entrepreneurial activities lead to an increase in production which positively affects the country's GDP. With these key roles played by entrepreneurs, female businesses must be given the necessary motivation to boost their economic activities

2.5.2 Brief history of female entrepreneurship

The idea that female entrepreneurship has a long history is something that many people are unaware of. The first known businesswomen are from the northern Iraqi city of Assur, dating back to 1870 BC (Hardach, 2019). Assyrian women during the period demonstrated that business was not just for males by actively participating in the extensive trading networks that grew throughout the region. There are also a ton of more current instances of women in business. For instance, Margaret Hardenbroeck

first made her name as a debt collector in what would become New York after arriving there in 1659 and later transitioned to become a business agent (Okafor, 2023). She finally rose to become the richest woman in New York through her trading between Holland and the colonies. These kinds of narratives are more common than you may imagine. Businesswomen traded throughout the world's largest cities during the 18th century, and there are numerous instances of prosperous female entrepreneurs owning and operating their own companies. However, there was a change in the labor force in the middle of the 19th century, with men taking over the role of the only wage earner and women concentrating more on household duties. Such "traditional" gender norms have endured until recently. For the first time ever, female CEOs are now in charge of their own companies. While this improvement is undoubtedly positive, it might be argued that a larger proportion of women, fifty three percent (53%) still lack economic empowerment. There have been at least some encouraging developments in the past few decades regarding the representation and opportunities for women in the business sector (Tyler & Noland, 2016). In order to enable women and girls transition from having little power, voice, or choice at home and in the economy to having the opportunities, resources, and skills necessary to compete fairly in markets, a revolutionary process involving ongoing efforts to empower women economically will be brought about (GEM, 2012).

2.5.3 Nature of Female Entrepreneurs' Businesses

Entrepreneurial activities play a critical role in the development and wellbeing of societies (Herrington & Kew, 2017). Though many women have ventured into businesses yet lag behind that of men in both developed and developing countries (World Bank, 2018). Several studies denote that gender differences and characteristics may contribute to the variations in entrepreneurial activities between women and men.

First among these studies was that of Eleanor Brantley Schwartz's (1976) article, "Entrepreneurship, A New Female Frontier" where she identified that individual characteristics, motivations, and attitudes of women were different from that of men (Greene et al., 2003). In particular, she found that the achievements, job satisfaction, economic payoffs and independence were strong motivators among male entrepreneurs compared to females (Collins & Moore, 1964 as cited by Greene et al. (2003). The lags in female businesses come in terms of size, sector, location, profit and productivity, growth among others. The following paragraphs elaborate on these variables;

The size of businesses women run is one of the factors that accounts for their slack in the world of business. Businesses women run mostly are smaller as compared to men in terms of employees, sales and assets (World Bank, 2018). Bruhn (2009) attest to the fact that, female-owned firms throughout Latin America tend to be smaller than that of male-owned firms in terms of sales and number of employees. The sales of female-owned businesses in the sub-Saharan Africa are 31percent lower than male-owned firms as posited by Bardasi, Sabarwal and Terrell (2011). In terms of number of employees, female businesses are likely to employ less number of people than male firms.

The sector within which women operate their businesses determines the nature of their businesses. Women owned firms are mostly centered in the informal sectors and operates in traditional-dominated areas. Females are overrepresented in lower services which require less human capital and formal qualifications as opposed to professional services (Kwong et al, 2009). In Africa, specifically Ghana, women entrepreneurs are centered in informal sectors such as food and restaurants, tailoring, beauty salons, bakeries, retail trade, among others (Bardasi, Sabarwal & Terrell, 2011). However,

men owned firms operate in sectors like constructions machinery wood and furniture etc. this reveals that, smaller businesses are mostly run by women with less profit as compared to men. Market conditions and start-up cost are some of the factors that limit women firms to these sectors. Other studies indicate that, men and women are found in every sector (Hallward-Driemeier et.al, 2011) which means some females are able to enter into male dominated sectors however, such exceptions are rare.

Choosing the right location for a business does not only increase sales but productivity as well (Milano, 2017). Good location decision can significantly boost the performance of a business. Most of women owned firms are located closer to their homes or in the homes due to their domestic duties of caring for their children and to ease combining business with family duties (World Bank 2016). As part of the norms in some African countries, women are not allowed to travel far outside their homes; therefore, those who are given the opportunity to work have it done in places closer to their families. This limits higher purchasing since it lacks openness to visibility of buyers. Such firms are likely to grow less because alternating family duties with business will definitely lead to exchanging the success of work for family.

Profitability is the primary goal of all business ventures. Without profit, businesses cannot survive. Various studies indicate that female owned businesses have lower profitability and productivity than male-owned businesses. Notwithstanding, this varies with regions. The size and sectors women operate affects the profits they gain. Also, women tend to focus on businesses with less risk and as such get less returns, thus, women are risk adverse than men. Robb and Watson (2012) argue that it is inappropriate to compare returns from these different types of businesses without considering the differences in risk.

From the above, it can be deduced most of female owned businesses are not at the same level as men. However, there are exceptional cases which indicate the full potentials of women in male dominating areas, however, they are rare. Albeit the existing gender inequities, a general theoretical consensus is that the relationship between female entrepreneurship and economic development is positive. In particular, research has emphasized that the link between growth and women's entrepreneurial activity is bi-directional (Lechman & Okonowicz, 2014). On one hand, awareness of women's potential to contribute to economic development is increasing (Quiñones, 2016). Their active participation in the labor market is said to provide 'unrecognized potential' and significant contributions to economic growth in recent years.

This makes it important for measures and policies to be taken place to help female owned businesses especially those in the rural sectors to mount up their entrepreneurial energy and boost the economy. In modern days, women entrepreneurs are playing a very important role in business, trade or industry. Their entry into business is of recent origin. Women have already shown their vital role in other spheres like politics, administration, medical and engineering, technical and technological, social and educational services. This is true in advanced countries and now in recent years, they have been entering into these fields in our country. Their entry into business is a recent phenomenon in India. It is an extension of kitchen activities. In certain businesses, women entrepreneurs are doing exceedingly well and even they have exceeded their male counterparts. Women are successful not only in law, science, medical, aeronautics and space exploration and even in police and military services, but now they are showing their might even in business and industry. They have proved that they are no less than men in the efficiency, hard work, or intelligence, provided they are given proper scope

2.5.4 Role of Female Entrepreneurs in Society

According to Pandit Jawaharlal Nehru cited in Herrington and Kew (2017), “When women move forward, the family moves, the village moves, and the nation moves”. Women taking up economic role will go a long way to accelerate development of a society. Women entrepreneurship has been recognized as an important, untapped source of economic growth during the last decade. With the spread of education and awareness, Indian women have shifted from the extended kitchen, handicrafts, and traditional cottage industries to non-traditional, higher level of activities. In the new industrial policy, the government has laid special emphasis on the need of conducting special entrepreneurial training programs for women to enable them to start their own ventures. Financial banks and institutions have also set up special cells to assist women entrepreneurs. This has helped the women a lot in taking up the entrepreneurial activity in India. Estimates in Europe (both European Union countries and other), indicate that there exist more than 10 million self-employed women and in the United States 6.4 million self-employed women providing employment for 9.2 million people and creating significant sales. Women entrepreneurs not only create new jobs for themselves, but also provide jobs to others. However, the participation of women entrepreneurs is less than male entrepreneurs. Among the roles women entrepreneurs play in the society include;

Female entrepreneurship has over the decades drained the pools of unemployment in societies. Female entrepreneurs do not only establish their enterprises but rather provide jobs for others. They create employment opportunities mostly for those in the informal sectors. Women entrepreneurship is about women’s position in the society and their role as entrepreneurs in the same society. It can be understood in two ways, namely, at the individual level (number of self-employed) and at the firm level

(number of firms owned by women and their economic impact). In this way, woman entrepreneurs have an important impact on the economy in terms of their ability to create jobs for themselves as well as for others. Cham (2011) affirms that, women entrepreneurs generate employment opportunities especially for those in the rural areas.

Moreover, women entrepreneurs contribute to the gross domestic product of the country by establishing enterprises and producing goods and services. Women are known to be the main actors in the Ghana's micro, small and medium enterprises (MSMEs) sector, a sector known to be the anchor the Ghanaian society hangs. These SMEs contribute to about seventy percent (70%) of the Ghana's gross domestic product (GDP). According to the World Bank, 44% of micro, MSMEs in Ghana are owned by women. This shows the significance of women in the socio-economic development of the country and the need to give them more support as advocated by the Liberalist feminist theory. Due to their entrepreneurial activity, women entrepreneurs bring dynamism in market. In this way, they also help in increasing the national income of the country. Achtenhagen & Tillmar (2013) agree that, Female entrepreneurs contribute substantially to the Gross Domestic Product, export earnings and employment in many countries such as Malaysia, Japan, South Korea, Zambia, among others

On the basis of the immeasurable contributions of women –owned and women-led businesses, in our socio-economic development and the role they play in our daily lives, it stands to reason that the country will benefit significantly by equipping and supporting these businesses to scale up with good business practices, technology and technical support as well as finances. Historically, women have always been the spine that holds Ghana's economy in place. Doubting this will be denying the reality of

things, at least from Ghanaian perspective. Regardless of the fact that women's roles and participation in economic activity have been defined along socio-cultural lines, women continuously make huge strides in different endeavors that keep making significant contributions to the Ghanaian economy and worldwide. Notwithstanding the contributions of women entrepreneurship, female owned or led businesses continue to battle with numerous of challenges.

2.5.5 Challenge Females Entrepreneurs Face

Many women are faced with several challenges in their quest to get empowered economically. Rural female entrepreneurs face challenges ranging from structural (legal, political) to social and cultural factors. A number of studies show that the realization of women entrepreneurs is curtailed by complex variables in the economies (Jaya et al., 2015; Ahmed, 2016). These include lack of finances, legal systems, Socio-cultural barriers, lack of access to information, to mention but a few.

One of the key limitations to rural female entrepreneurs is lack of access to finance. Finance is the lifeblood of the business (Kushalakshi & Raghuruama, 2014). Most rural female entrepreneurs struggle to raise funds for their businesses. The lack of adequate collateral security makes it difficult for them to get access to credit. Most women have to rely on their personal savings to start business and also fund it. There have been few occurrences that grant women the opportunity to acquire loans from banks. Acquiring or raising fund to start and maintain a business is a great challenge to women because, many financial institutions require collateral (Ali & Ali, 2013). Since cultural factors have inhibited women from possessing personal assets, there is nothing to be used as collateral to aid in funding. Women are also believed not to be serious with businesses, due to that they have limited opportunities in relation to

financing and sponsorship thereby resorting to personal savings and family loans which are not adequate to stock and restock supplies. (Rao et al. 2012)

Legal institutions deliver documentations by which all economic agents operate which either oblige or enable various economic choices. The World Bank's report, *Women, Business and Law, 2018* identifies many countries where laws restrict women's economic activities (World Bank 2018). For instance, some laws prevent women from working in certain jobs in about 104 countries. In other countries too, there are no laws that restrict sexual harassment in the workplace and in other countries too, husbands have the legal right to prevent wives from working. For example, in Equatorial Guinea, women can sign a contract only on the permission of their husbands. Such legal inequalities constitute an important obstruction to development of female entrepreneurship (Meunier et al., 2017). Also, other legal provisions restrict women's ability to buy, own, sell and use property to finance their businesses (Campos and Gassier, 2015). Other rules restrict women from opening bank accounts or enter into contracts. Business regulations also serve as restrictions to female business owners. There is therefore the need to address gender gap in property right to help empower women economically.

Culturally, women are believed to have a primary role of marrying and bringing forth as well as raising children in the family. They are to care for aged in the family and keep domestic works done. These therefore limit their ability to work. They are termed as housewives. According to Kapinga & Montero (2017), "traditional belief systems such as the male – female role definition that suggest the subordination of women to men robs women of opportunities for leadership roles, self-confidence and self-expression all of which have negative implications on women when they want to stand on their own in businesses" . This is also confirmed in a study by Teoh &

Chong (2014) that showed that the work–family demands associated with running a business and managing home responsibilities tend to seriously restrict the growth and potential of many women-owned business ventures. Norms affect women’s work by dictating how they can spend their time thereby limiting their mobility. Teoh & Chong (2014) affirms that large number of women is not just entrepreneurs or career people—they have families, spouses, and other responsibilities. Demands from personal and professional commitments can pressure a woman to abandon either her business or family. The family expects her to be a mother and wife, while the business requires her to be the leader and show commitment. It becomes more difficult for those who lack social support because they have to carry the entire burden by themselves. Some women can balance these two spheres of their lives, while others are overwhelmed.

The world of business has been dominated by technology for information, transactions, buying and selling, etc. Online businesses are taking over the world market. Lack of access to information communication technology that includes gadgets such as computers, internet, video conferencing and others to ensure smooth business communication with stakeholders and quicken business transaction, as well as enabling ease access, storage and retrieval of critical business data continues to be a challenge for women entrepreneurs (Ewere et al., 2015). Lack of both access to such gadgets and knowledge of how to use has caused women in businesses with the challenges of advertising their products and services. (Motilewa et al., 2015)

A major problem faced by the rural women entrepreneurs is the lack of market information due to poor communication facility. There are no effective communication facilities in the rural areas. Also, lack of access to the right information makes it difficult for rural female entrepreneurs to understand market

trends and policies followed by the government on industrialization (Kushalakshi & Raghuruama, 2014).

Entrepreneurship or running a business is risky and entails unforeseen circumstances. No one goes into business with a guarantee of success. Fear of the known and the unknown is a major issue for women. They dread failing, especially if the people surrounding them were skeptical of their capability in business. This fear is toxic and perilous, because women may end up operating from a place of fear instead of confidence. As a result, they will fail in business even when they were meant to succeed

Aside the above-mentioned factors; women are challenged intrinsically as well. For instance, they have the fear of bearing risk, low self-confidence, among others. Regardless of these challenges, the business world is gradually accepting women's abilities and contributions. Therefore, a need to empower them

2.5.6 Policies to empower female entrepreneurs

While poor urban women run small businesses in the informal sector, the majority of women in Ghana are mostly involved in subsistence farming and low-income producing activities in rural areas (Duncan, 2004). These activities yield little or negative returns on investment because the enterprises experience little or no growth during the lifetime of their owners. Thus, women form the bulk of the poor in Ghana.

In order to effectively combat poverty and enhance the welfare of women in Ghana, programs aimed at empowering women economically must explicitly target productive impoverished women (Amu, 2012). Innovative solutions and women's involvement in economic development should go hand in hand, enabling the establishment of a special entrepreneurial and employment environment for this vulnerable segment of society (OECD, 2010). Women with restricted physical

mobility ought to have access to remote involvement in emerging, extremely productive economic areas such as communication and information technologies (ILO, 2016, p. 9). Building an ICT infrastructure is essential to enabling women's empowerment in spite of the social and physical constraints that exist today (Sumathi, 2023). Globally, women have lower access to mobile and Internet services compared to men (ILO, 2016, p. 9), but with new infrastructure and technologies, we can improve women's access to essential services and provide them with opportunities to become more flexible and productive in the workforce (MGI, 2015, p. 83). Bello and Bokoh (2021) affirms that Lower levels of digital literacy for women are linked to women being less likely to have access to a mobile device and the internet ICT can impact the labour market in two main ways: as a sector that creates new job places and as a tool for making the labour market more inclusive and transparent (Nikulin, 2017). The World Summit on the Information Society (WSIS), which took place in Geneva in 2003, recognized ICT as a critical tool for women's empowerment and gender equality. ICT was described as potentially powerful "development enablers" by an International Telecommunication Union (ITU) study in 2005. It is thought that ICT can benefit women in many ways by providing them with growing opportunities for the development of increasing their social, political and economic participation. Access to information is a central issue for the greater empowerment of women. ICTs provide possibilities for workers to find jobs and for employers to find skilled workers while avoiding social, cultural, and physical barriers in the labour market (Raja et al., 2013). ICT development leads to new forms of employment such as remote working and outsourcing that can enable women to work from anywhere at any time. Furthermore, an opportunity for distance work can enable women to balance their household and professional responsibilities. ICT provides women with opportunities

to increase their social engagement and broaden their social networks around the globe. Also, ICT can be a tool for educational development in both initial and continued training. New technologies and access to them, as well as global information, can expand women's opportunities to improve and gain skills, knowledge, abilities, and competence

Building Credit Facilities Targeting Women helps in empowering them economically. In some programs that target both men and women, the average loan size for women's businesses is smaller than that for men. In the rural areas, relatively few financial institutions are lending to women entrepreneurs. Unless any of these institutions develop policy measures that set aside a significant proportion of loan funds to women, the volume of loans lent to men is always going to be higher than those made to women. However, in many instances, loan repayment among women borrowers is often higher than for the men (World Bank, 2000). Women have received financial support from informal suppliers such as Susu collectors and from semi-formal institutions such as NGOs, and Community Based Organizations (CBOs). Savings and Loans, Rural and Community Banks, and Credit Unions have been the formal sources of financial support to women in Ghana

To ensure sustainability, and responsiveness to the needs of their clients, some of these micro-finance institutions (MFIs) have used a number of approaches to service delivery. These approaches include group methodology, peer pressure, responsive disbursement mechanisms, and savings as cash collateral. These strategies have helped to ensure high loan repayments from clients, and have secured the quality of the MFIs' credit portfolios. However, the majority of MFIs face operational constraints, which affect their ability to scale up their level of financial service provision. These constraints include a weak capital base leading to small and

insignificant credit outlays, poor credit portfolio management systems, inadequate management information systems, limited loan funds and a lack of logistical support for effective monitoring and follow-up.

Skills Training and Retraining is another means of empowering women. Women are at a disadvantage when it comes to education and training. In the last two decades, as part of efforts to integrate women into mainstream economic activities, government, the international communities and some NGOs have and continue to organize training and retraining programmes for women in both rural and urban areas. Other training programmes in leadership, awareness raising and human and legal rights have also been provided. Common among these programmes are skills training for unskilled women, school dropouts and street girls aimed at increasing self-employment in the informal sector. In the formal sector women have lower access to management training and thus have fewer opportunities to rise to higher management positions. They also do not take care of the specific needs of women thus affect the effectiveness of these programmes. The impact of socialization and social pressures on women's performance in the work place are also not taken into account (Ofei-Aboagye, 1996). Some other training programmes have sought to improve women's participation in economic work through information dissemination and improved access technology. However these programmes have been largely inadequate. The providers of these training programmes especially the NGOs also face financial and other logistical constraints thus making their programmes unsustainable. Challenges facing current training programmes for women include: Relative illiteracy of the target group, time constraints of women and lack of financial resources to invest in training specific needs.

It is therefore important that something be done not only to improve access to training and retraining for women in economic activity but also to improve quality of such programmes to meet the needs of women in various sectors and to sustain them.

2.6 Empirical Review

This section focuses on the review of empirical studies that are related to this research. The empirical review focuses on the challenges faced by rural female entrepreneurs, the contributions of Rural Enterprise Programme on entrepreneurial activities and the implementation challenges of the Rural Enterprise Programme.

2.6.1 Challenges faced by rural female entrepreneurs

Rani and Sinha (2016) conducted a study to throw light on barriers faced by women entrepreneurs in Haryana (India). The study adopted the descriptive and exploratory design. A sample of 200 respondents was selected through the use of convenient sampling. The findings revealed that lack of family support, non-cooperation of male counterparts, weak bargaining position, psychological barriers, lack of experience, lack of knowledge, lack of society support, harassment, difficulties in getting loans to set up a business, lack of awareness about credit facilities for women, lack of infrastructure facilities, strict regulations and policies, attracting customers, lack of marketing skills and unfavorable market behaviors were the major problems faced by the women entrepreneurs. Despite how insightful this paper was, it was limited to rural women entrepreneurs in India. This study therefore sought to bridge the gap by extending it to the rural female entrepreneurs in Effutu Municipality (Ghana). Also, the study adopted the quantitative approach which limited the depth of findings that required subjective view. This study bridged the gap by using qualitative approach to assess the challenges facing rural female entrepreneurs in order to have in detailed

understanding of the phenomena understudied which could not be presented in figures.

Also, a study conducted by Anandalakshmy and Ashokkuma (2018) focused on Problems and Challenges of Women Entrepreneurs. Fifty (50) respondents were sampled for the study through the use of convenient sampling technique. The authors employed the quantitative approach to research in carrying out their study. This study helped in finding out the various problems faced by women Entrepreneurs in Coimbatore District in India. Among the findings from the study were; finance, lack of management training, administrative and regulatory requirement, lack of marketing skills, lack of access to technology, lack of confidence etc.

The use of quantitative data limited the richness of the data as respondents were limited to options given them. It may not necessarily include all the problems they face. This study used qualitative data to unearth the challenges rural female face through the sharing of their experiences and understanding. Also, the study focused on women entrepreneurs in general and not rural specifically. This study bridges the gap by finding the challenges of female entrepreneurs in the rural areas within the Effutu Municipality.

Moreover, Sharma, Chaudhary, Bala and Chauhan (2013) conducted a study on the challenges, Problems and Performance of Rural Entrepreneurship in Developing Countries. The findings from the study indicated that, finance, technology, marketing, human resource management were the challenges facing rural entrepreneurship in the developing countries. The study was based entirely on rural entrepreneurship in general with no specificity to females. The study had no theory backing it neither did the authors relate their study to other literature/ studies. This study therefore bridged

the gap by focusing the findings on rural female entrepreneurs' specifically and not rural entrepreneurship in general.

Mashapure et al (2023) employed the qualitative approach to research to study the Challenges hindering women entrepreneurship sustainability in rural livelihoods. The study sampled 30 women entrepreneurs from the Manicaland province to participate in the study and data was collected through interviews with the use of interview guide. The participants were specialized in vegetable vending, operating clothing flea markets and cross border trading. The findings from the study indicated that, the women entrepreneurs in Zimbabwe were faced with several challenges which included lack of collateral security to access funding; lack of market information and occurrence of disasters in the localities. The findings further indicated that such challenges hindered the sustainability of women entrepreneurship in Zimbabwe. It was highly recommended that there will be compelling need for availing market information; adequate knowledge and skills; supportive government schemes; need for community involvement and participation to support women entrepreneurial activities in the study area. Their study was very insightful however the authors did not relate their findings with any previous study. Although the focus of the study was on women entrepreneurship, there was no review on the concept of women entrepreneurship

Cham (2011) conducted a study on the challenges faced by female entrepreneurs within small and medium-scale enterprises within Accra. Ten (10) respondents were sampled for the study. The findings of the study showed that, female entrepreneurs within the hair and beauty industry encountered challenges in owning and operating their own businesses such as access to credit, the cost of rent, access to land due to that is a minor constraint because they prefer personal savings rather than acquiring

credit from formal financial institutions in which the procedure is slow and bureaucratic as well; acted as a constraint in their businesses. Also, it was revealed in the study that, the respondents preferred personal savings rather than acquiring credit from formal financial institutions due to the procedures and bureaucracy. The study was insightful however, it lacked theoretical framework that underpinned and supported it. Also, the study was limited to female entrepreneurs in the hair and beauty industry and not female entrepreneurs in general. Moreover, the authors did not relate their findings to any previous study.

2.6.2 Contributions of REP on rural entrepreneurs

Alidu (2017) conducted a mixed method study on the impact of Rural Enterprise Programme on women's livelihood and poverty reduction in Sissala East District. A total of 57 respondents were sampled from three rural communities in the district through the use of simple random and purposive sampling. Data was collected with the use of questionnaire and interviews. The findings from the study indicated that, REP intervention has helped in the poverty reduction and livelihood sustainability of women in the area. In terms of socio-economic indicators, the findings revealed that, REP contributed to the improvement in the income levels, health care, respect and dignity, book keeping and customer care of REP's beneficiaries in the study area. It looked at REP as a social intervention policy to improve women's livelihood and reduce poverty. The study brought to light some relevant knowledge which contributed to this study; however, although the study was focused on REP intervention on women's livelihood and poverty reduction, there was no Conceptual review on the Rural Enterprise Programme in this study. Secondly, there was no theory behind the study to establish the relevance. Moreover, the author did not include any previous studies relevant or related to the study. Also the focus of the

study was on the socio-economic status of the women with little attention on their entrepreneurial activities. The focus was on livelihood and poverty.

Following mixed research techniques, Adjei and Adjei (2016) conducted a study on the impact of alternative enterprise interventions on poverty and livelihoods in rural Ghana. This paper uses the experiences of selected beneficiary communities from the Ajumako Enyan-Essiam District to examine how the alternative livelihood development interventions of the REP have impacted rural livelihoods and poverty. The study discussed the extent to which rural enterprise development interventions have engendered livelihood diversification and affected the asset-base of rural households, and how the interventions have produced positive livelihood outcomes and poverty reduction in the intervention area studied are discussed in this paper. Among the findings of the study were, REP offered financial support, business counselling, management training and community-based training as intervention for non-farm enterprise development. The study also revealed that beneficiaries had their businesses expanded, increased in number of employees, acquisition of physical assets, increased productivity, increased number of active bank accounts. The study focused mainly on the impact of REP as an intervention for non-farm enterprises in general and not mainly on female enterprises.

A survey study carried out by Demedeme and Opoku (2021) examined the effectiveness of a Rural Enterprise Programme (REP) in improving the livelihood of rural women in Ghana, using ex-anti and ex-post income determinants of the programme. With the use of snowballing sampling technique, 217 beneficiary women were selected. Using cross-sectional design, questionnaire with open and closed ended items was used to collect data. The study found that the various inputs and strategies used in the Rural Enterprise Programme to empower women included education and

training that equipped beneficiary with literacy skills to enhance their entrepreneurial roles and labor market. The result showed that the women empowerment strategies employed by the programme produced midway and long-term outcomes increasing the nominal income of the participants, indicating improvement in the well-being of the rural women.

A study conducted by Oladapo, Olayide and Kayenwee (2018) assessed the Effect of Rural Enterprises Programme on livelihood and empowerment of micro and small enterprises in the Ashanti region of Ghana. The study focused on the Micro and small enterprises beneficiaries of Business Development services in the Atwima Mponua and Kwabre East districts of the Ashanti region of Ghana. 366 respondents were sampled for the study and structured questionnaires, interviews and focus group discussion were used to collect data. The results revealed that, the BDS intervention improved the livelihoods of MSE owners, led to job creation, improved the businesses of MSEs, created source of income for those who had none before the intervention, increased the income of those who had businesses prior to the intervention and also empowered more women than men.

The study focused on the effect the BDS of Rural Enterprises program had on the MSEs in terms of their livelihood as it pertains to income, asset acquisition and other aspects of their livelihood which is just one component of the REP thereby limiting its operations. Also, the study centered on Micro and Small scale Enterprises in general which entailed both gender beneficiaries and females in this sector specifically. This study therefore sought to bridge the gap by focusing on rural female beneficiaries of REP and how the programme is generally contributing to their businesses.

Korri (2018) conducted a study on the impact of micro and small enterprise development on the rural poor which focused on the beneficiaries of the Rural

Enterprise Programme at Asuogyaman District. A mixed method approach was used in this study. two hundred and sixteen (216) beneficiaries were selected for the study. Questionnaire and interviews were used to collect quantitative and qualitative data respectively. The findings of the study included; beneficiaries benefitted from community Based Training programmes, periodic follow ups and return visits to clients, counseling services, facilitating NVTI certificate examination for master craft persons and apprentices, entrepreneurship and management seminars and business support services. Furthermore, it was uncovered that, the beneficiaries encountered increase in their level of income earnings. The study was relevant to the current study however; the focus was on beneficiaries of REP in MSEs with little or attention to females in particular. This study bridged the gap by focusing on the rural female entrepreneurs as they constitute fifty percent (50%) of the target population. Also the use of quantitative data could limit the respondents in sharing their experiences therefore this study adopted the qualitative data to allow respondents share deep knowledge on the phenomena under study.

A survey conducted by Thomas (2018) assessed the impact of the Rural Enterprises Programme (REP) support Services on the empowerment of Local Business Associations (LBAs) in the Ashanti Region of Ghana. The study employed the use of questionnaires to gather data from four hundred and twenty-three respondents from three districts in the Ashanti region. Simple random and purposive sampling was employed in selecting the respondents. The study revealed that, the LBAS received trainings in capacity building, business advisory services, group formation and group strengthening which were empowered through the facilitation of their business registration, association operations and activities. Also, it was revealed that, it led to the better output. The study centered on how REP empowered the Local Business

Associations in the said region to the neglect of the beneficiaries who did not belong to any Business Associations. This study bridge the gap by including female entrepreneurs who have benefited from the programme.

The studies reviewed discovered the great contributions of REP on their beneficiaries. It was noted that, REP helped in the creation of jobs, acquisition of skills and technological transfer, increased employees and productivity, improvement in the income levels, health care, respect and dignity, book keeping and customer care etc. This is an indication that, REP is seeing to its objectives in their registered districts. However, few gaps were identified. These include; few of these studies focused on the impact of REP on rural women entrepreneurs. The studies looked at REP as a social intervention on livelihoods and poverty reduction. This study therefore bridged the gap by centering on rural female entrepreneurs and the contributions of REP on their businesses.

2.6.3 Challenges rural female face with implementation of REP

A study conducted by Issifu (2017) on the impact of Rural Enterprise Programme on women's livelihood and poverty reduction in Sissala East District revealed some implementation challenges beneficiaries of REP face. The study adopted the mixed method approach of research and data was collected with the use of questionnaires and interviews. A sample of 57 women beneficiaries were selected through the use of simple random and probability sampling. Notable among the findings of the study were the challenges beneficiaries faced at the implementation stage of the programme which included; inadequate start-up capital, poor perception for local products and access to markets and poor advisory services and monitoring mechanisms after skills training programmes provided by the Rural Enterprise Programme. The study therefore recommended that help provide access to financial capital/loans with

flexible repayment regime to start-up businesses who are beneficiaries of the skills training component under the Rural Enterprise Programme with regular provision of advisory services and monitoring mechanisms. Also, the REP intervention must be extended to other communities with continuous technical.

Adjei and Adjei (2016) used the experiences of selected beneficiary communities from the Ajumako Enyan-Essiam District to examine how the alternative livelihood development interventions of the REP have impacted rural livelihoods and poverty. In this study, some challenges beneficiaries faced with the implementation of REP were identified. Among the findings are, the REP intervention is generally limited to information giving rather than involving the local people in decision making. The local communities are not actively involved in decision making, planning processes, monitoring and evaluation of the programme. It is recommended that, policy direction that allows the poor and vulnerable rural inhabitants who are the target beneficiaries of the REP to actively engage with project designers and other supporting agents from the design to evaluation stages of the REP must be considered. In that way, beneficiary households and the entire rural society would maximize benefits derived from the REP intervention.

Bensah (2018) steered a qualitative study to assess community participation in the Rural Enterprise Programme (REP) to enhance participation and poverty reduction. A total of 72 respondents were sampled for the study. Data was collected using in-depth interview, key informant and focus group discussion. The study showed that beneficiaries participated in only implementation, monitoring and evaluation stages and their level of participation was low. Beneficiaries were not empowered to take initiative themselves resulting in a minimal effect of REP on poverty reduction and the sustainability strategies. Also, it was revealed that, startup kits were not given to

beneficiaries after training. Awareness creation among the rural communities was low thereby limiting number of beneficiaries. The study recommends that REP should involve beneficiaries more in their programme. Startup kits should be given to new trainees to enable them put the skills they have acquired into use. Beneficiaries should be involved in the sustainability strategies to make it more effective.

Demedeme and Opoku (2021) studied the effectiveness of a Rural Enterprise Programme (REP) in improving the livelihood of rural women in Ghana. The study identified a gap in accessing affordable finance (credit) and high cost of inputs which presented challenge to the responsiveness of the REP to the beneficiary rural women economic well-being. It was recommended that; the programme enhances on their financial support system to fully help beneficiaries and the sustainability of the programme.

A study conducted by Manku (2018) assessed the effect of REP on poverty reduction in Tano-North District. With the use of stratified sampling technique, 145 people were selected for the study. The author adopted both qualitative and quantitative approaches in the study. Findings from the data collected indicated that significant number of the beneficiaries named lack of financial support as their main challenge with REP. Also, it revealed that, REP has not had any positive effect on their livelihoods and income.

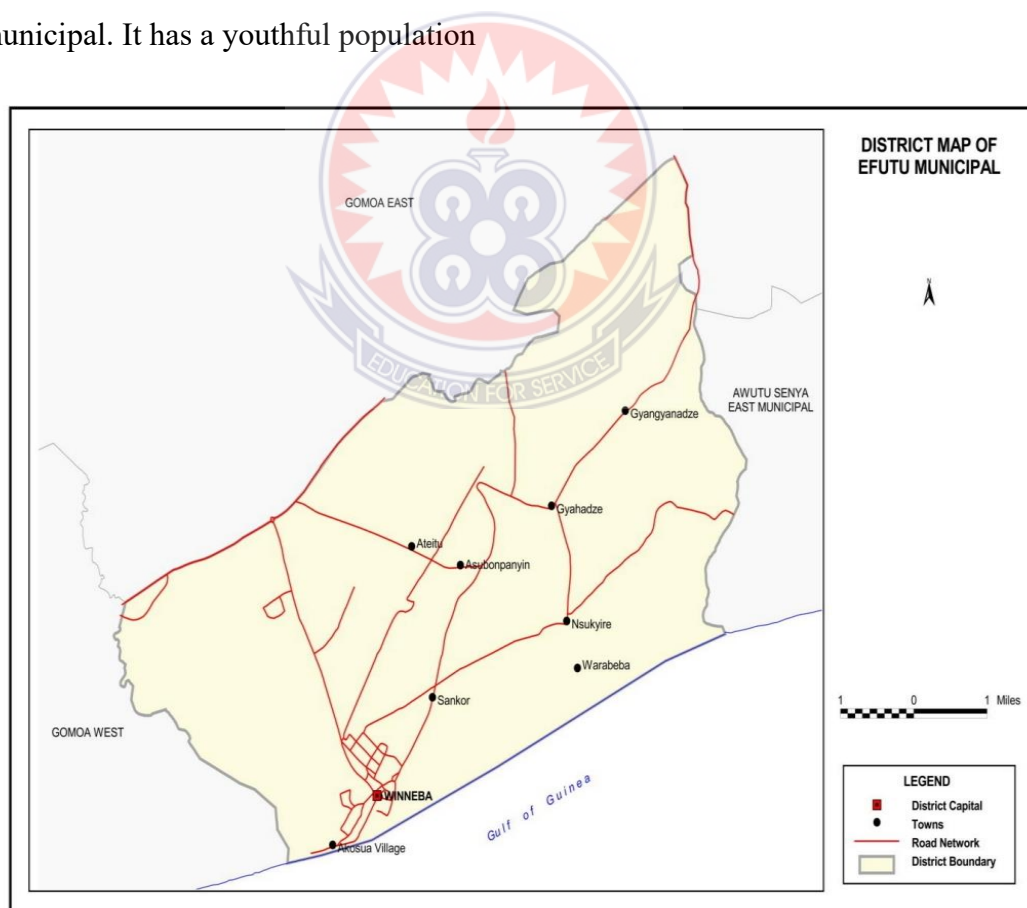
It can be deduced from the various studies the challenges beneficiaries faced with REP. According to the various findings, lack of financial support was dominant. Also, neglect of local people/ beneficiaries in decision making was noted. It came to light that; startup kits were not given beneficiaries after training. These studies were very insightful however, some adopted quantitative data in their findings which did not give detailed explanation of the phenomena under study. This limited certain relevant

information which needed to be subjective for further understanding. Also, the emphasis was not on women or females. Some of the studies lack theoretical backings. This study filled the gaps by using qualitative approach to unearth the details of the experiences of the rural women as well as center the study on female entrepreneurs in the rural areas.

2.7 Profile of the Study Area

2.7.1 Population, Size and Characteristics

According to GSS (2012), the population of the Efutu Municipality is 68,592 which is made up of 49% males and 51% females. The municipality represents 3.1 percent of the total population of the central region. It shows a slight majority of females in the municipal. It has a youthful population



Source: GSS 2010

Figure 1.1: Map of Effutu Municipal

2.7.2 Economic Activity Status

The economic activity status of persons within the municipality can be divided into two; thus, economically active and economically inactive. Economically active population consist of those employed and unemployed whereas economically inactive population consist of students, aged and people with disability. 59 percent females more than 41 percent males are economically active. This shows that, females in the Effutu municipality are striving to make life. The major economic activities in the municipality are, fishing, wholesale/retails, services, manufacturing, salt mining, craft, crop farming, agro-processing, among others. With regards to those who are employed, a total of 13,510 (56 percent) are self-employed without employees with males contributing to 40.8percent (4,261) and females being 51.2percent (9,249). The category that falls under self-employed with employees has 762 (7.3 percent) being males and 534(3percent) being females. It can therefore be deduced from the data given that, 9,783 women are self-employed and own their businesses with less number of males, thus, 5,023.

With regards to employment sectors, males in the private formal sectors are more than females, thus 9.4:4.1 percent whereas those in the private informal sectors have more females than males, thus, 86.5:71.7percent (GSS 2010). This indicates that, females are concentrated in the private informal sectors than private formal and government works.

2.8 Chapter summary

This chapter discussed the theoretical framework that underpins the study. It also emphasized on the conceptual and empirical review related to the study. The review was done in accordance to the objectives the study sought to achieve. Finally, the profile of the study area was also reviewed.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter centered on the methodological approach of this research. It included research approach, design, description of study area, population, sample and sampling technique, instruments for data collection and methods of data analysis and ethical issues.

3.2 Philosophical Overview

This study adopted interpretivism which emphasizes on subjective views rather than objectivity. This paradigm is based on the assumption that reality is subjective, multiple and socially constructed. It emphasizes the understanding of a phenomena based on one's interpretation or experiences. Saunders, Lewis and Thornhill (2019), define research paradigms as assumptions and beliefs that govern the way a researcher views the world. This philosophy was adopted because, the study required subjective views, opinions, emotions, and values which could not be directly observed or quantified. The focus of this study was on a specific context thus, rural female entrepreneurship and how rural enterprise programme is helping them in their economic activity. It therefore required subjective views of rural female entrepreneurs on how they see and give meaning to the role of rural enterprise programme on their small businesses.

3.3 Research Approach

The researcher used qualitative approach for the study. Qualitative approach was adopted because the researcher was interested in the in-depth knowledge of the phenomena under study; the contributions of Rural enterprise Programme on micro and small-scale female businesses in Effutu municipality. Also, the qualitative

approach was used to have a rich, detailed and in-depth understanding of the phenomena based on the shared experiences of the participant. According to Maanen (1983) cited in Anambane (2017), qualitative research is an approach that aims at describing, decoding, and translating phenomena in terms of meaning rather than frequency. To Malhotra and Dash (2013), qualitative research seeks to gain understanding of the underlying reasons and motivations for a phenomenon. Generally, qualitative studies are unstructured: they start with broad research problems and use relatively unstructured data collection instruments such as interviews and observations (Boateng, 2014). The aim of the study was to assess the contributions of rural enterprise Programme on rural female entrepreneurs in Efutu Municipality. This approach gave room to the respondents to express themselves freely on the phenomena under study. It involved non-statistical data. This approach helped to collect data on the views, opinions and experiences of the target population with the use of interview guides.

3.4 Research Design

Creswell and Plano-Clark (2007) define research design as the procedure(s) involved in collecting, analysing, interpreting and reporting data in research. The research design that was used to collect the data was descriptive case study. Gall et al. (2015) defined case study design as the in-depth study of more instances of a phenomenon in its real-life context and reflect the perspectives of the participants involved in the phenomenon. Creswell (2013) observed that descriptive case studies uncover themes and provides rich in-depth descriptions of the topic under study. Additionally, Yin (2018) defines descriptive case study as one that inquires the nature of a given phenomenon. In descriptive case study, a lot of data is gathered based on the subject's experiences and interactions and uses a descriptive narrative to tell the way things are.

The goal of descriptive case study is to give voice to all the participants, and provide responses to questions that answer the ‘how’ questions (Yin 2017). This design is suitable for this study because it provides detailed descriptions of the experiences of the rural female entrepreneurs in Effutu Municipality. This design helped in unearthing and understanding the challenges the rural female entrepreneurs face with the Programme as well as the benefits they gain. Also, it helped the rural female entrepreneurs to voice out their coping strategies in dealing with their challenges as entrepreneurs before registering with REP. This design relates with the interpretivism paradigm which hinges on subjective view and emphasizes on understanding a phenomenon based on one's experiences, emotions and interpretations.

3.5 Setting of the Study

The Effutu municipality was selected for this study. The Municipality was selected as the study area for assessing the contributions of rural enterprise programmes on rural female entrepreneurs in micro and small-scale businesses because of its diverse unique and suitable qualities. In Effutu Municipal, 21.7 percent of the population lives in a multidimensional poverty and the average intensity of poverty is 44.2 percent (Ghana Statistical Service (GSS), 2021). The GSS (2021) further reported that the Multidimensional poverty Index in the Effutu municipal is estimated to be 0.096. The Effutu Municipality is placed seventh (7th) out of twenty-two (22) districts within central region in terms of poverty. The rural areas in the Effutu municipality account for 29.9 percent living in poverty. According to the Ghana Statistical Service (2021), 54.2 percent of females in the municipality live in poverty. Also, 61.5 percent of females in the rural areas of the municipality live in poverty.

The Municipality is therefore focused on improving the livelihoods of the poor and vulnerable rural communities through employment generation by addressing decent

work deficits in micro and small enterprises in the informal sectors. There are diverse economic activities that take place in the Municipality include fishing, salt mining, craft, crop farming, and agro-processing (GSS, 2021). These sectors are crucial for rural economic development and provide numerous opportunities for female entrepreneurs to engage in micro and small-scale businesses. According to the 2010 census, the private informal sector employs a higher proportion of females (80.5%) compared to males (71.7%). This indicates that a substantial number of women in Effutu Municipality are engaged in informal economic activities, which are often supported by rural enterprise programs aimed at enhancing business skills, access to capital, and market opportunities. This high rate of female self-employment highlights the prevalence of female-led micro and small-scale businesses in the area.

The Rural Enterprise Programme is part of Government of Ghana's effort to reduce poverty and improve living conditions in rural areas by improving infrastructure, technologies and skills needed for private sector development with emphasis on females and the youth. It was against this objective that the Effutu Municipality was selected as beneficiary of Rural Enterprise Programme. Studying the contributions of rural enterprise programs in this context is crucial to understanding how these initiatives support and sustain female entrepreneurship.

In sum, the Effutu Municipality presents a unique and relevant setting for this study due to its high poverty rate among females in rural areas in the Municipality, diverse economic activities, high female-led micro and small businesses, employment and high rates of females in the private informal sectors. These factors collectively justify the choice of this area for assessing the contributions of rural enterprise programs on rural female entrepreneurs in micro and small-scale businesses.

3.6 Population

Research population refers to the group, association, organization or entity about which the researcher seeks to study. The population of the study could be determined by the objectives guiding the study (Shukla, 2020). The population determines the credibility of the research findings; hence, it must be properly defined (Asiamah, et al.2017). In relation to this study, the target population was the female business owners (beneficiaries) in micro and small scale businesses who benefitted from the REP in the Municipality as well as staff of Rural Enterprise Programme in the municipality who were used to support the data collected through their significant contributions. The targeted population was informed by the number of beneficiaries who were registered with the Business Advisory Center (BAC) of REP in the Municipality.

3.7 Sample and Sampling Selection

It is inefficient for one to study the entire population when carrying out a study (Anamabane, 2017). That is why there is a need for the selection of sample size. Sample size is a unit of the population selected to represent the entire population. The study adopted the point of saturation approach to determine the sample size. Data saturation refers to the point in research process when no new information is discovered in data analysis, and this redundancy signals to the researcher that data collection may cease (Faulkner & Trotter, 2017). At this point, the researcher would be assured of similar results and emerging themes when further data collection is made.

The sampling technique used for the study was purposive sampling. Purposive sampling allows the researcher rely on his own judgment in choosing a population to participate in the study. The main goal of purposive sampling is to focus on particular

characteristics of a population that are of interest, which will best enable the researcher answer to the study. This type of sampling helped in the selection of one (1) REP official and ten (10) REP female beneficiaries in the Effutu municipality who contributed meaningfully to the purpose of the study.

3.8 Methods of Data Collection

Data was collected through interviews. The instrument that was used for the collection of data was semi-structured interview guide. Semi-structured interview guide gives room for follow-up questions where necessary (Malhotra & Birks, 2007). The respondents were therefore able to give other information which was relevant to the study but was hitherto not netted on the interview guide.

3.9 Data Collection Procedure

Data was collected with the use of semi-structured interview guides. The data collection instrument was discussed with my supervisor before was administered to participants. An introductory letter was obtained from the department of social studies to enter the field. The participants were engaged in a face-to-face interview. With the consent of the respondents, the interview was recorded in an audio form and few notes were been taken to back up the audio.

The identities of respondents were represented with codes. The beneficiaries were referred to as Respondent 1 to Respondent 10. Few of the respondents spoke English and majority of them spoke Fante. There was, therefore, a need to transcribe data.

3.10 Data analysis

Creswell (2012) stated that, in analyzing qualitative data, there is a need for preparing and organizing data through transcripts, reducing the data into themes through coding and finally presenting the data through analysis and discussions (Anamabane,2017). Data collected from the interview was therefore transcribed from Fante to English yet

maintaining relevant information. Themes were then derived by exploring through the data collected to generate meaning. The data was analyzed thematically in accordance with the research objectives in order to answer the research questions. Direct quotations and summary were stated where necessary in order to interpret, explain and understand the meanings given to support the phenomenon.

3.11 Source of Data

The study used both primary and secondary sources of data. The primary data source was used because, the purpose of the study required specific data that were not readily available in secondary data. This source of data was acquired through the knowledge extracted from the interview with female entrepreneurs in Small businesses in the selected communities in Effutu Municipality. According to Yin (2009) primary data refers to data collected for a specific purpose which was predetermined. They are usually collected by the researcher based on the research purpose and questions through observation, interviews, experiments, or surveys from the sample or target population (Ghauri & Gronhaug, 2005)

Secondary data were collected from the records books from the REP office which helped with the identification of the beneficiaries and relevant data that were needed to support the study. Moreover, secondary data were also taken from articles, journals etc.

3.12 Ethical Consideration

Ethics in research is to ensure that nobody is harmed or suffers adverse consequences from activities connected to the study (Osei Piesie-Anto, 2012). Data collected from respondents were treated with confidentiality in order to protect the propriety of the findings. The researcher educated the respondents on their role and purpose in the study and made sure not to violate their agreement and norm. Pseudonyms were used

to report the findings so as to ensure participants' anonymity and confidentiality. Moreover, respondents were given the right to withdraw from the study if they found it against their will in the course of the study.

3.13 Trustworthiness

Trustworthiness refers to the degree of confidence in data, interpretation and methods used to ensure the quality of a study (Polit & Beck, 2014). Trustworthiness in qualitative research is ensured through credibility, transferability, dependability and confirmability (Connelly, 2016) Credibility deals with how confident the researcher is in the research findings. The study adopted triangulation to ensure the credibility, confirmability and dependability of the study. Triangulation refers to the use of multiple methods or data sources in qualitative research to develop a comprehensive understanding of the phenomenon (Patton, 1999). The study adopted data triangulation. Data triangulation involves the collection of data from different data sources (individuals, groups, families, and communities) in order to gain multiple perspectives and validation of data (Carter & Marlow, 2014). With regards to this study, the researcher interviewed two different groups of people (female beneficiaries and REP staff) in order to have detailed understanding on the phenomena and to ensure validity of the data collected. Data collected from the REP official were confirmed by beneficiaries. Also, the study was solely based on the responses of the participants (female beneficiaries and REP staff) and not driven by the interest or personal motivation of the researcher thereby ensuring the neutrality of the findings. The study can therefore be useful to persons in other settings and similar phenomena.

3.14 Chapter summary

This chapter discussed the methodology used in conducting this study. The study was underpinned by the interpretivism research paradigm with the adoption of qualitative research approach. Descriptive case study design was used to get an in-depth knowledge on the phenomena under study. Further, purposive sampling technique was used and 11 respondents were sampled out for the study. Data collected was transcribed and analyzed thematically. In employing ethics in the study, confidentiality and the right to withdraw were ensured.



CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter discusses the relevant data collected from the study area. Data was collected from Respondents from four rural communities namely; Gyahadze, Ateitu, Akosua village and Nsuekyir from 10 respondents and one (1) REP official from the municipal Assembly. This chapter was organized in four sections informed by the specific objectives of the study. The first section discussed the coping strategies rural female businesses employed to overcome their challenges before the introduction of REP. Section two of this chapter throws light on the contributions of REP on the businesses of females in the municipality and the third section highlighted the challenges that affect the beneficiaries of the REP.

4.2 Strategies rural female entrepreneurs employed to cope with their challenges before joining REP

Challenges are no new thing to entrepreneurs' especially female entrepreneurs. They are mostly challenged in starting, expanding or sustaining their businesses. The challenges rural female entrepreneurs face include; lack of finance to either start a new business or to fund the existing ones, lack of machines, marketing skills, registration of business among others were stated in the course of data collection. However, rural female entrepreneurs in Effutu Municipality revealed how determined they were to sustain their businesses despite their challenges.

Respondents' unfolded variety of means they were using to cope with their challenges before the aid from REP. Dominant among their responses was that, they relied on loans from friends, family and their personal savings. Some stated that, acquiring a loan at a bank was the least of their options due to the higher interest rate attached and

other conditions attached such as collateral. A revelation made by Anandalakshmy & Ashokkumar (2020) in their study revealed that, "the majority of women business owners have had to rely to an important extent on self-generated finance during the initiate period of their business". Ali and Ali (2013) stated that, "acquiring or raising fund to start and maintain a business is a great challenge to women because of the requirements of many banks". The following excerpts illustrate the coping strategies used by the female entrepreneurs in aiding their challenges;

4.2.1 Resorting to Personal savings and loans from family and friends

Respondents revealed that, amidst their challenges, they resorted to their personal savings while others relied on the loans from their families and friends.

Respondent 4 (Martha) stated emphatically that;

"...I couldn't watch the business I have toiled for years collapse just like that. I had to go to some friends and family members for loans even though it was not enough to support the business but I managed it to at least sustain the little I had if not enough to expand it. Acquiring loans from banks was the least of my thoughts due to their high rate of interest as well as the stress involved"

In the same vein, Respondent 2 (Adjoa) revealed that,

"...Even though I had the plan to start the business, I had no bulk capital to start with. So, I used the little I had from my savings to buy the things I needed in bit. I was keeping the few I afforded in the house for months. I searched for job that will earn me something at the end of the month. So I made sure at the end of each month I buy at least one of the things I needed till I got certain things. Even though I didn't get everything I needed, I decided to start with the little. In fact acquiring a shop was not easy and I had no one to support me too but gradually my boss and mum helped me with an amount and got one shop. I tell you the cost involved in making up the shop was also not easy. Financial challenge was at each stage of my progress but my passion for the job was what mattered to me so I didn't bother too much. I didn't fill my shop to the brim before starting. I decided to use the little so that the profit I get from the patronage will be used in filling up the shop gradually..."

In addition to this, Respondent 3(Kumah) revealed that,

“...I’m not a kind who wants to rely on government for job. So I will go miles to make sure my business is running. I planned on saving any amount of money I get. I call it emergency money. I intentionally save for my businesses and no matter what; I’m very focused on my business so I will always put a percentage of any money I get down. I will use that savings to support and sustain my business and I know that no matter what, my business will surely blossom....”

Also, Respondent 4 (Martha) explained that,

“...Loans are never part of my plans. I am ever ready to save for my businesses. I’m not in a rush at all. If it will take me a number of years for the business to shine, I don’t mind. So far as I’m getting little profits from the work, I will continue to save some and also reinvest till the business gets to the height I want. Also, employing people to help me with the production is one of the ways that will speed up the process but unfortunately, I don’t have the capacity for that, so the few of my friends and family who are willing and in support of my business will be used as my voluntary employees...”

It can be deduced from the excerpts above that, respondents resorted to their personal savings and loans from family and friends to support their business as a strategy for coping with their financial challenges. Rao et al. (2012) affirms that women are believed not to be serious with businesses, due to that they have limited opportunities in relation to financing and sponsorship thereby resorting to personal savings and family loans which are not adequate to stock and restock supplies.

4.2.2 Family and friends served as employees

Some interesting revelations were made where respondents were turning their family and friends into unpaid employees. Respondent 5 (Gina) stated that,

“...I turned my family and friends into my employees. They help me whenever the demand is high so that I don't miss the deadline or short supply due to inability to produce more. Due to lack of machines I needed to use manpower and that caused a lot of delay...”

Respondent 9 (Efua Atah) also shared her coping strategy, stating that;

“...I give discount to returning and first-time customers. That encourages them to patronize me. Aside that, I try my best to practice good customer service since that has given me a good number of referrals over the years. Also I would have opened admission for trainees so that I use that money to furnish the business. However, I’ve taught my husband how to make my products so he will be assisting me for the mean time till I get the necessary money to employ people ...”

4.2.3. Reinvesting profit

Respondent 1 (Aunty Akosua) made an interesting revelation. She stated categorically that;

“I didn’t go for loans or grants from anywhere even though I was facing financial and material challenge. My coping strategy was that, I was reinvesting the profit I got from the business. I didn’t want to go for support from anyone, so I started with gh100 and just reinvested the profit I got. I just wanted to take my business one step at a time. Also, I was saving in bit so anytime I needed money; I go to my chuffers for help. In terms of materials too, I didn’t get raw materials from one source so I was always roaming about and in the beginning the prices of the raw materials were so high but with time, I roamed through and by the grace of God spotted some places that sold the materials at cheaper cost. So that’s how I was coping with the challenges...”

Respondent 7 (Esi) added that,

“...for the success of my business, I chose to reinvest my profit because, nobody was willing to take the risk of giving me loan to start a new business they are not sure of its future. So, I was just reinvesting the little profit I get, though it wasn’t enough...”

4.2.4 Depending on salaries

Respondent 6 (Maabena) revealed that,

“...I found myself a job since my business is green and I don’t want it to collapse. I use the salary I get from the job to support my business in addition to the little profit I get from the businesses. Also, I listen to a lot of inspirational messages from great people and their success story encouraged me to stand strong in what I was doing because entrepreneurial journey is not always smooth. It’s full of ups and downs. That’s how I cope with my challenges...”

Similarly, Respondent 10 (Obaa Yaa) stated that;

“The main source of capital for my business is the salary earn. I divide my salary into three and push one into my business. Due to the high interest rate attached to bank loans, I told myself that, although finance is my greatest challenge, bank loan is never an option for me.”

It can be observed from the data collected that; respondents were proactive in their challenges. Even though they were heavily challenged in their attempt to journey through the entrepreneurial process, they actively sought coping strategies to help them bridge the challenges. Notable among these strategies were; resorting to personal savings and family loans, reinvesting profit and turning relatives into labors to give them a helping hand. It can be inferred that, the entrepreneurs were willing to do anything to keep their businesses running despite their challenges. However, the fact that they adopted coping strategies did not mean that, their challenges were overcome. The rural female entrepreneurs in Effutu Municipality needed support from the government and other agencies to empower them more to go on an extra mile in the field of business. Hence, they enrolled on the REP.

4.3. Contributions of Rural Enterprise Programme on the businesses of the rural women in Effutu Municipality

This section discusses the results of the respondents collected on the field backed by the response of the REP Coordinator in the municipality to ascertain the contributions of REP to the rural females and their businesses. Several questions were posed to the respondents in attempt to achieve the stated objective. It was revealed in an interview with a REP Coordinator that, the programme had been in operation in the municipality since 2013. It was important to know the number of years beneficiaries had been enrolled on the programme and how respondents became aware of the programme. The number of years beneficiaries have been enrolled on the programme

was relevant to the study because, it ensured the validity of data collected through the experiences they had had with the programme. Data collected indicated that, the REP had been in operation in the Effutu Municipality since 2013. Beneficiaries were then asked the number of years they had benefitted from the programme. It was revealed that, eight (8) respondents had been beneficiaries for seven (7) years or more with the exception of Respondent 9 (Efua Atah) and Respondent 10 (Obaa Yaa) who enrolled on the programme five (5) and six (6) years respectively. This made the responses very relevant to the study since the Respondents involved have had great experiences since the introduction of the programme and contributed effectively to the research objective under study: the contributions of REP on the businesses of the rural women.

4.3.1. Support systems offered to the Beneficiaries

The respondents were questioned about how the programme had aided their businesses. It was revealed that several support systems were rolled out to support and create businesses for the beneficiaries. In an interview with the REP Coordinator, it was unveiled that,

“...REP comes with several support systems for its beneficiaries. However, it is worth noting that, our services are based on demand and supply policy. That is, the demand or request of the district is what informs us on the services to supply. We do not impose our services on them. Nevertheless, our support system comes in a form of skill training, finance which comes in a form of loan and capital, machinery/tools and material support, technological training, management and apprenticeship training and business counseling.”

In order to crosscheck the information given by the REP Coordinator, Respondents were asked to share their views on the kinds of support system they had received from the program. The responses to these items are reported below;

“... I have benefitted from their business counseling and management training a lot. REP organizes entrepreneurial workshops and seminars on business management as well as managerial skills. This has gone a long way to help my business and has boost my managerial skills. I know how to keep records of stuff, treat my customers and basic techniques needed in running my business.

I double benefitted from the seminar and workshop because, at such seminars, they allocated time to also take us through skill training like soap making and make up artistry which helped me to broaden my skills. Though I'm a seamstress yet, I have coupled it with makeup artistry and I must confess, it's fetching a lot of money and networks....” (Respondent 10, Obaa Yaa)

Respondent 6 (Maabena) added to this,

“...I was enrolled on their skill training programmes. I have acquired a skill aside my sewing business. I was taken through soap making process. I was glad to go through this training because, it added up to my business thereby helping me to make money from two different businesses at a time. After acquiring this skill, I have been able to train other people in the same soap making business at a cost. I use this money to support my sewing business as well...”

Aside the aforementioned support, the study also revealed that, some of the beneficiaries received machinery support from REP.

In view of this, Respondent 5 (Gina) confirmed that,

“...when the programme was introduced, we were a group in gari business and our major challenge was machines for processing. Fortunately for us, the programme supported us with a Gari processing machine which has made it possible for us to produce in bulk now as compared to manpower. I'm very happy because I can take as many orders I want and also able to serve my customers with their demands...”

Additionally,

“...our group has benefitted from a groundnut processing machine. It was not a business I used to do, but upon a friend's referral, I joined them and it has been a great business. Even though the machine is not for individuals but a group, yet, we now have additional work to do to put food on our table and to settle our bills with enough profit...” (Respondent 2, Adjoa)

Further Respondent 8 (Mabel) stated that,

“... At one of their meetings, we were taught make up artistry and were given a collective make up kit. Even though the kits they gave us were not enough for all of us they supported us with a skill and make up kits. Personally learning this has been a blessing to me as it has become one of my main sources of livelihood. God bless the programmer's manager...”

It was revealed in the study that, some of the respondents benefitted from the Business Advisory in helping them register their businesses and acquiring certificates at a low cost. Also, it was uncovered that there was collaboration between the REP and the National Vocational Institute so some of the Respondents were enrolled on NVTI programmes to acquire certificates. Affirming to this, Respondent 9 (Efua Atah) stated emphatically that,

“...I am very happy with this programme. They came to our Local Business Association (LBA) and one of the matters on board that the Association was struggling with was registering and acquiring business certificate. The money involved was not easy. By the grace of God, the coordinator came in one of the days and we announced our problem to her. Through their links, our businesses are registered at a very low cost and the processes involved were shortened. They also helped me enroll on NVTI certification. Now, I can boast of a certified and registered business...”

Financially, REP supported respondents with access to credit/loans in a form of startup capitals and for sustaining their businesses through their supporting banks and from the Rural Enterprise Programme Fund (REPF). It was also uncovered that, the Member of Parliament assisted the programme by giving start up capitals to some of the respondents. This helped them boost their businesses.

Respondent 8 (Mabel) asserted that,

“...the programme helped me acquire a loan with low interest rate to expand my business. I was happy when I was told payment plan was spread over a year. It made payment very easy for me since much was not taken from my gain...”

Respondent 6 (Maabena) also stated that,

“... I was given a startup capital to begin my soap business after the training. It was not a loan but a free support from the Member of Parliament and I was very happy that at last, I could start a new business in addition to my slow growing one...”

It can be deduced from the excerpts above that, Rural Enterprise Programme enrolled the rural female entrepreneurs in Effutu on several packages as a form of external support to boost their businesses and also to create new ones. Among these supports were machinery, business counseling, finances etc. Whiles six (6) respondents were happy for getting financial support from REP, four on the contrary complained bitterly on the frustrations they go through in getting financial support from REP. It was revealed in the study that, disbursement of funds in supporting business delays more than necessary making it very difficult for them in financing their business.

Respondent 1 (Aunty Akosua) unhappily stated that,

“... the programme is doing well with my business in one way or the other. However, I do not solely rely on REP for financial support because; I have been disappointed several times I needed loan for my business. I was really in need of funds to restock my shelves. I placed in a request to the REP office and I was told the money was not released to the Assembly yet. I waited for some time and called back but to my surprise, the money was still not ready. However, the interest rate on the programme loan was far less and also will be spread over a period of twelve (12) months as compared to that of the banks which comes with high interest rates with their payment plan spread over three to six months. I became very disturbed because that was the main support I needed for my business even though I have benefitted from other packages ...”

In the same vein, Respondent 3 (Kumah) stated that,

“...after successfully going through the training, I needed a startup capital so I applied for a loan from REP yet I did not get it because the funds were not ready...”

Additional Respondent 5 (Gina) revealed that,

“...despite the good skill training they take us through, they do not give us any financial support to realize the skills we have acquired. Most of my colleagues went through the trainings successfully yet they couldn't make anything out of it since they did not get the needed finance support to utilize the skills gained. Aside this, they are really doing well with their packages...”

Nonetheless, the programme was running several support systems to help the businesses of these females as at the time of this study was conducted. It was amazingly revealed by one of the respondents the kind of support she received from the programme. She shared with the researcher that, the programme supported her with two apprentices. An apprentice training is one of the project services offered by REP. This was what she said,

“...I was lucky to have two apprentices without struggle. Sometimes people are willing to learn a skill but the cost involved in meeting the requirements push them off. The programme goes out to reach out to people who want to learn a skill like sewing, hairdressing etc and collaborate with the said sector and share them among these jobs at a discount so that they can also learn a skill for themselves and have a job in future. I have two apprentices now and they are really helping me with my workload although they have come to learn a skill for themselves...” (Respondent 7, Esi)

Moreover, Respondent 2 (Adjoa) revealed how REP supported her businesses through the business Advisory. She stated that,

“... I was blessed to be taken through customer care services/relations, branding of my products to make it attractive as well as the use of various media platforms to advertise my business. Several business counseling was given and the interesting thing is, the coordinator kept regular check intervals to my workplace to ensure that, I go by the recommendations/ counseling given me. They kept suggesting new ways of promoting business and insisting on the. Anytime they visit. I just love that...”

The data collected indicates that, the fundamental intervention or support given the beneficiaries was skill training. This affirms a study conducted by Anambane (2017) which stated that, the key support given to the beneficiaries is skill training as the majority of the respondents in the study he conducted received one or more training. Krofa (2018) revealed in a study she conducted that, the most benefitted REP package was skill training based on her findings. It can be said that, skill training is the basic package given to REP beneficiaries. It is worth noting that, all the beneficiaries who responded to the study acquired some skill training either in addition to their main

livelihood source or as a new business on its own. Moreover, some of the beneficiaries enjoyed business counseling and had their businesses certified. Beneficiaries were enrolled on NVTI certification programme which can help them secure jobs in addition to the skills they have gained. Managerial trainings and machinery support were also part of the support systems the beneficiaries enjoyed from the programme. Effective monitoring and supervision of beneficiaries is done to ensure they were putting into practice what they acquired and also to monitor the progress of their businesses. Generally, the participants of the programme benefitted from a range of support systems by REP etc.

As part of supporting the business of rural female entrepreneurs in the SMEs, REP rolled out three major components with specific interventions which the beneficiaries enjoyed as well. These interventions created new businesses for some of the respondents, while others used it as add up to their existing business thereby expanding their profits. The components and interventions included; cassava, groundnut and tomato processing, soap making, bakeries, bead making, sewing, hair dressing and beautification. Respondents stated that,

"... I was enrolled on the cassava processing program. I had no source of livelihood but I had a referral from a friend to the Gari business by a friend. They gave us a machine that made the work easier. We can produce Gari in larger quantities and that has become my livelihood source..."(Respondent 10, Obaa Yaa)

Adding to the various components, she stated that

"...i was taken through both Gari and groundnut processing. I tell you that, both are fetching me a good deal. Especially when there is limited supply in the market, I make huge profits..."(Respondent 7, Esi)

Another respondent revealed that

"....soap making was one of the skills I gained from the program. I got that as an addition to the hairdressing business..." (Respondent 5, Gina)

"...i was enrolled on makeup artistry but I took the advantage to also go through Bead making and soap making trainings because i wanted a variety of livelihood source..."(Respondent 3, Kumah)

The rural female entrepreneurs in the Effutu municipality were graced to have benefitted from all the three interventions; agro-processing, farm-based and agro-industrial. Specifically, they were enrolled on cassava processing, groundnut processing, soap making, vegetable farming, bead making, hairdressing, and make up artistry. It can be said that, the beneficiaries' source of livelihood has been improved by going through additional trainings or enhancing on the existing ones. This affirms the sector goal of REP III which seeks to improve the livelihoods of rural micro and small-scale entrepreneurs' objective which hits on developing rural enterprises through its programme activities such as skill training (AfDB, 2012).

All the support given to the beneficiaries will not completely achieve its intended goal if it fails to address the challenges the entrepreneurs were facing before registering with REP. Therefore, Respondents were asked if REP has been a panacea to the challenges they faced previously. Data collected indicated that, all but Respondent 5 (Gina) and Respondent 1 (Aunty Akosua) said the programme helped them solve a greater part of their challenges, that is, machines, materials, business registration and certification, finances etc. Respondent 5 (Gina) stated that,

"...no. my main challenge was finances yet after registering with REP, they keep delaying the disbursement of loans/credit I apply for. If the money cannot be released at the time it is most needed but later, then that is not completely solving my problem..."

Also, Respondent 1 (Aunty Akosua) unhappily said,

"...no, my problem was with getting machines to increase productivity. Even though they have provided us with machines but it is for collective use and that slows down my pace. What I need is a personal machine to help my business..."

Nonetheless, the other Respondents were happy at how the programme was helping to solve their challenges. Responses from these Respondents are as followed

“...yes. REP has bettered my business financing. Irrespective of how disbursing the funds delays at times, it has solved my financial challenge I used to have before registering...” (Respondent 8, Mabel)

Respondent 7 (Esi) asserted that,

“... Yes. REP has helped me solve the machinery challenge I used to face. It is easy to produce in bulk than before due to the cassava processing machine they provided us with...”

Additionally, a Respondent happily unveiled that,

“.... Yes, I was battling with marketing strategy and poor customer services but upon several trainings and seminars by REP, I now have knowledge on how to market my products and relate well with my customers. I can use several media handles to market my products and its working for me...”
(Respondent 3, Kumah)

In the same vein, Respondent 7 (Esi) affirmed that,

“... oh yes. My greatest business challenge was registration and certification which REP has solved for me...”

It is worth noting that, REP has helped solve the challenges these rural women were facing. It was indicated that, the programme helped in solving machinery challenge, financial, marketing skills and business registration. On the contrary, two respondents stated that their challenges were not solved as the financial and machinery challenge continued to persist with Respondent 5 (Gina) and 1 (Aunt Akosua) respectively.

Beneficiaries have experienced increased profit and income in their businesses which is the focus of every entrepreneur. Also, the businesses of others have expanded as they can now produce in bulk as compared to the lesser quantities they were producing before. Moreover, some have been able to create new jobs through the acquisition of entrepreneurial skills. This affirms the development objective of REP II

which seeks to increase the income of rural MSEs for profit, growth and employment creation (AfDB, 2012). The study showed that, new jobs were also created as many of them got the opportunity to receive several skill trainings. It was also found from this study that, the support systems built through the various REP training packages for the women have promoted collective asset acquisitions and the development of the small-scale manufacturing sector particularly in the areas of soap making, cassava processing as well as groundnut processing. This has therefore become their main source of living. The variety of trainings given to the beneficiaries has equipped the women with skills to diversify their sources of livelihood. Almost all the beneficiaries revealed that the programme has helped them improve in areas of skills, tools and machinery, and employees. This affirms the programme objective which seeks to increase rural production, employment and income in order to alleviate poverty through the increased output of small off-farm enterprises (REP, 2011). In line with this, the Capability Approach argues that, women's internal capabilities needs to be strengthened alongside supporting external capabilities such as social policies and accompanying macro-level practices for their talents and human powers to be reflected in their entrepreneurial endeavors.

Contrary to this, financial assistance received the slap of disappointment from the programme as beneficiaries expressed their displeasure on the delay in disbursement of capital and funds (credit) from the programme to support and start their businesses. Alidu (2017) revealed inadequate start-up capital in his findings on a study he conducted to assess the Impact of REP on women's livelihood and poverty reduction. Demedeme and Opoku (2021) also identified a gap in accessing affordable finance (credit) as a challenge in a study they conducted on the effectiveness of REP in improving the livelihood of rural women. Moreover, Manku (2018) revealed in his

findings that a significant number of the beneficiaries named lack of financial support as their main challenge with Rural Enterprise Programme (REP). From this, it can be said that, the financial support slated in the objectives of REP has not been realized.

Nonetheless, the support REP gives to its beneficiaries go a long way to ease the challenges affecting SMEs and in the case of this study, female entrepreneurs in Effutu Municipality.

4.4 Challenges Beneficiaries face with REP

In achieving the stated objective, questions were issued to beneficiaries on the challenges they face since they registered with Rural Enterprise Programme. Several responses were produced however the main points that cut across almost all the responses included; level of awareness of the REP intervention amongst target rural communities in the Municipality; lack of financial support, attitude of the targeted people, limited machinery, loss of interest and lack of access to factor of production (land).

4.4.1 Insufficient financial support

The findings on this theme were in two folds; delay in disbursement of funds and inadequate financial assistance. Response from the beneficiaries included the complaints of inadequacies of financial support and delay in loans from REPF which cost them higher interest rate when they acquire the loans from banks. In terms of delay in the disbursement of funds, Respondents in an interview revealed that;

“...irrespective of the great contributions the programme has had on my business I’m not happy with how it takes long for the money to be released when you apply for a loan from REPF. Even though their interest rate is very flexible and payment is spread over the year making it easy to acquire a loan as compared to the bank with high interest rate which needs to be paid within a period of four (4) to six (6) months yet, their delay is costing some of us. I needed the loan to expand my business but I was not getting it on time. When it happens like that, I lose the kind of profit I want to get ” (Respondent 3, Kumah)

This was corroborated by Respondent 7 (Esi) who expressed her displeasure at the financial services in a discussion with her. She stated that,

"...i still depend on my little savings and loans from family and a friend to push my business because, getting a loan from the REP is not easy. I was in need of a loan to stock my business and to my disappointment; I was told the REPF has not released the money. I was very frustrated since I needed the money to fuel my business. Such challenges adversely affect my business as many people think I am not serious with it. Once customers visit your shop twice and they do not get their demands, they turn to other places..."

Respondent 2 (Ajoa) sadly stated that

"... The little said about the financial assistance from the programme, the better for me. Finance was the main challenge I faced before registering with REP with the hope of getting a rescue but I tell you, the loan applied for took more than necessary days to finally get to me. I made uncountable calls by day to check on the request yet the feedback is the money has not been released. I am not happy..."

It could be seen from the responses that, funds took a while to be disbursed to the assemblies before getting to the beneficiaries and Respondents were not happy.

Looking at the other aspect of financial challenge, it was unveiled by the respondents that

Respondent 1 (Aunty Akosua) added that,

"...A time is coming that they will not get any members because of the lack of finances. We receive trainings alright yet we cannot utilize the knowledge because the start up capital which needs to be given does not come. This affected our turn out in our previous meetings. Only 8 people out of 15 turned up in a meeting. When you ask of the reason, they will tell you there is no need to acquire knowledge or skill without any motivation to push that dream..."

To add up to this Respondent 3 (Kumah) said,

"... We do not get the financial assistance we need after receiving trainings. At least a little capital to start up something small with the skills acquired will be okay. But they end up training us and at the end, those of us who has no money will have to bury our skills whiles others work with it..."

Likewise, Respondent 6(Maabena) shared that,

"... The startup capital given us after the training was inadequate. The high cost of the materials and equipment needed to start the business of which we acquired the skill made it difficult to start our businesses. The capital given us was way low and we still needed to run to people for loans which we thought the programme will fill that gap... "

From the above extracts, it can be realized that, the major challenge affecting the beneficiaries and for that matter the smooth operation of the programme is inadequate financial resources as well delay in disbursement of funds to cater for their businesses. However, financial challenge has been their main reason for resorting to the programme yet, they are not receiving the kind of support needed. Series of studies conducted by different researchers also identified financial challenge in their findings. For instance, Alidu (2017) revealed inadequate start-up capital in his findings on a study he conducted to assess the Impact of REP on women's livelihood and poverty reduction. Demedeme and Opoku (2021) also identified a gap in accessing affordable finance (credit) as a challenge in a study they conducted on the effectiveness of REP in improving the livelihood of rural women. Moreover, Manku (2018) revealed in his findings that a significant number of the beneficiaries named lack of financial support as their main challenge with Rural Enterprise Programme (REP). This portrays a failure in the operation of REP with regards to the component which states that, there will rural finance services support which includes lines of credit to eligible participating banks, supported by training for groups and individual beneficiaries in managing credit, deposit facilities, and a monitoring unit for participating rural banks under the Association of Rural Banks that also provided training to selected rural bank staff (MoTI, 2012).

In an interview with the REP Co-coordinator for the Municipality, it came to a consciousness that, although the Central Government of Ghana and the IFAD

regularly fulfill their financial obligations by providing the essential project funds for the implementation of the community projects, it is mostly delayed and that affects the programme operation. In the cause of data collection, clients were calling for financial support which was not ready and as a consequence of that, they needed to go for bank loan which had higher interest rate as compared to the flexible interest given them by the programme.

4.4.2 Lack of access to land

It was disclosed that, even though the Municipal Assembly has been supporting with some of the expenses by providing vehicles that convey some of the raw materials from Swedru to their work place yet getting access to land for the cultivation of these materials would have been better. An interview with Respondent 8 (Mabel) revealed that,

“...we need land for the production of cassava to help with our gari business. We were given a land for cassava plantation but we lost it to land litigation. As a result, we have to buy the cassava from Swedru and that involves a lot of cost even though the Municipal Assembly provides us with a vehicle in conveying the cassava to our destinations. It is really reducing the rate of production as compared to having our own cassava plantation from which we will harvest. We will be glad if the Assembly can speak with the chiefs to get us a land for this productive effect...”

Although the rural women entrepreneurs are doing their best in the entrepreneurial activities yet the lack of land for the production of the raw materials to feed their businesses has become a great challenge to them. In order to expand their production, there is a need for them to acquire a land in support of the chiefs of the land to give these women the access to produce on large scale and boost production.

4.4.3 Redundancy in Packages/Modules

In an interview with the beneficiaries, they revealed that there is a redundancy in the REP packages which has led to the loss of interest of many. As a result, the expected

outcome of the programme is low. A Respondent revealed that, the total turn out in their current meetings was low as many have either relocated or lost interest in the programme package. It was revealed that, the programme package was one way and they needed a change in their modules in order to have variety of skills. The excerpts below throw light on this stated challenge;

"... The dominant skill training given is soap making. Almost all the beneficiaries have gone through soap making training and they continue to introduce it at their seminars and any community they visit. I'm not saying it is not good but a variety of such trainings would have been okay. They can introduce new ones since we are acquainted with these ones..." (Respondent 6, Maabena)

It was also revealed by Respondent 5 (Gina) that;

"... Many of us have withdrawn from meetings because; there is no change in the packages they offer us. Some of us had the opportunity to dab from groundnut and cassava processing in addition to soap making. Yet there has not been any additional package for us. Their programmes are good so they should add up more..."

from the above, Respondents revealed that the dominant package REP was giving them was soap making which almost all beneficiaries enrolled on the programme went through. That is, it was the basic training package given them. It was also revealed that, although some of the beneficiaries got the opportunity to be trained for more than one skill, yet it was all in the same line; cassava processing, groundnut processing, bead making etc. Others also attributed their loss of interest to the financial challenge they are facing with the programme. Some stated that, even though the programme is doing well yet they are not putting up their maximum effort to sustain their financial module.

4.4.4 Limited Access to Materials and Machines

Beneficiaries revealed that, materials and machinery/kits mostly came in a collective form therefore; it was not a property of one to use. They pleaded if the machines

could be given to individuals to help boost their businesses. Moreover respondents revealed that there are times that they do not get the necessary materials after training so such skill lies dormant until they are able to afford the needed materials. Data collected from the REP Coordinator affirmed that there has been instances where the needed materials to aid beneficiaries after their trainings were not available. She stated that training the people will be in vain when the materials and startup capitals needed to achieve the goal are not provided. Categorically she said,

“ ...we may train people and the adoption rate becomes less because we are only training people and not getting the number of businesses expected if those materials needed for the training are not coming and the municipal is not providing, it does not help us achieve our goal. I wish my clients will get the support needed at the end of the training so that they can start their own businesses...”

In correspondence to this, Respondent 2 (Adjoa) stated that,

“... We received training on makeup artistry and hair dressing but after the training, we were told there was shortage of the kits so they could not aid us with the required materials and equipment needed to start business with. I do not think that if REP does not work on this challenge, it can sustain because most of my colleagues who were enrolled have dropped out since their problems have been catered for. We cannot receive trainings and still remain unemployed because of lack of machines. There is no difference between our then and now since it is only the skill we have acquired and not the the startup kits to aid us start our own businesses ...”

To add to this, Respondent 6(Maabena)

“... Due to inadequate machines, we have been put in groups to use machines given us in our production. gari processors have a machine, groundnut processors also have their machine. Even though it aids in our production, I believe having personal ones would have rather boosted output more than having it in a collective form. There have been several occasions the machine break down as a result of the pressure mounted on it...”

Seemingly, machinery challenge is still lurking in the problems of the rural female entrepreneurs in Effutu municipality. Respondents have revealed that most of the machines given them are in collective form and not per head thereby affecting the rate

of production. Also, it was unveiled that some Respondents did not get any machines or materials after their trainings. Bensah (2018) revealed in the findings of the study she conducted on community participation in Rural Enterprise Programme that, startup kits were not given to beneficiaries after they received trainings.

Fast forward, some respondents made an interesting revelation on how the attitude of their colleagues poses a challenge to them. Attitude is a key factor that determines the success or failure of an objective. In many developing countries bad attitude has become a bone in the neck of development processes. From the data collected, the attitude of some beneficiaries has accounted to the low expected outcome of the programme. A respondent revealed that,

“... some of us are the main cause of our own problems. We were enrolled on a soap training and an amount was given us by the Member of Parliament to start a business with. Upon review, some had spent the money on the account that, such amount cannot be used as a start-up capital while some of us worked marvelously well with same amount. Due to this, many of them do not make use of the trainings they have gained. I believe with this kind of attitude, the programme officials will not be encouraged to even give us more help when in need...”

By this revelation, it can be said that, the expected outcome of the programme services are adversely affected since not all who received training are making up efforts to bring out a practical and tangible results. This clearly shows that, even though the programme is doing its best to serve the people with their packages, yet the attitude of the people is discouraging as it affects the output of the trainings given them. Respondents pleaded with REP officials and government to attend to these stated challenges they face as beneficiaries in order to boost their entrepreneurial skills.

4.4.5 Expectations of Respondents

Respondents were asked their expectations as female entrepreneurs with regards to their needs that have not been met. Notable among their responses were:

“... I think it will be better when the machines, materials and the kit they offer us in a collective form could be individualized or increased in number (if for a group) so that pressure will not be placed on the few existing ones and we all can get access to such after the training...” (Respondent 4, Martha)

“...I recommend that the government and other stakeholders of the programme can improve their financial services to avoid the delay in disbursement and to give quick access to credit and loans because finances are our main challenge...” (Respondent 7, Esi)

Additionally, a Respondent stated that,

“...it will be great when they introduce variety of interventions other than the dormant ones in the system already. Their programme is beneficial and implementing new interventions will attract more entrepreneurs and create more jobs in the community...” (Respondent 9, Efuah Atah)

“... I will be glad when the programme coordinators can collaborate with chiefs to get a land for the production of the raw materials. That will decrease cost but boost production...” (Respondent 2, Adjoa)

Respondents made this important revelation in the request of these to meet their needs. Among their expectations included having personal machinery/kit rather than collective, having access to land for mass production, improving their financial services and a change in their programme kits offered them. In this sense, the liberal feminist theory and the Capability Approach suggest the need for equal opportunities such as access to financial resources, social support networks, trainings, property ownership and market opportunities to rural female entrepreneurs which will enable them to do well and bring out their capabilities and potentials that will help boost the economy. These theories also suggest that, external support be given to these rural female entrepreneurs to empower them to do more.

Generally, it can be deduced from the findings of the study that, Rural Enterprise Programme has contributed immensely to the businesses of the rural female

entrepreneurs within micro and small scale enterprises in the Effutu Municipality. Nonetheless, there are few setbacks that need to be polished in their programmes operation. It is therefore recommended that, Government, international bodies, Assemblies and other stakeholders builds giant shoulder for these rural female entrepreneurs to stand on and build up their entrepreneurial muscles.

4.5 Chapter Summary

This chapter looked at the presentation and findings of the study. The findings were thematically analyzed under the broad objectives. The objectives are to assess the strategies employed by the rural female entrepreneurs to cope with their challenges before joining REP, the contributions of REP on rural female entrepreneurs and challenges rural female entrepreneurs face after joining REP.

Although the rural female entrepreneurs had challenges with their business yet they adopted strategies to cope with the situation. Notable among them were resorting to personal and family loans, reinvesting profit and making relative as labors.

Diving into the contributions of REP on rural female entrepreneurs, it was revealed in the study that, beneficiaries enjoyed a variety of support systems such as finances, machinery, and business counseling etc. aside the support systems, beneficiaries were enrolled on different interventions such as cassava processing, groundnut processing, bead making etc. Generally, it was revealed that REP helped the entrepreneurs in expansion of their businesses, creation of jobs, acquisition of skills, increased income, increased profit and improved livelihood.

On the contrary, beneficiaries exposed the challenges they face with the implementation of Rural Enterprise Program. The findings revealed insufficient of

financial support, inadequate machinery/physical assets, lack of access to land and redundancy in REP modules.



CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the research process and findings, conclusion and recommendations. Chapter one of this study presented the background of the study and the statement of the problem. It also discussed the objectives of the study and the research questions. Moreover, the chapter elaborated on the significance of the study and its organization. The chapter two was dedicated to the review of related literature that was relevant to this study. The chapter reviewed the theories, concepts, and empirical studies that guided this study. Chapter three focused on the research methodology. Chapter four focused on the data analysis, presentation and discussion and chapter five was dedicated to the summary, conclusion and recommendations.

5.2 Summary of The Research Process

The main objective of this study was to assess the contributions of Rural Enterprising Programmes (REP) on rural females' entrepreneurs within Micro and small-scale businesses in Effutu Municipality. The study adopted the qualitative research approach and purposively selected ten (10) beneficiaries from the municipality at a point of saturation and one (1) REP official who was used to support the study. The respondents for this study were selected through the use of purposive sampling technique. The population for the study comprised all rural female beneficiaries within micro and small scale enterprises of the rural enterprising programme in the Effutu municipality. Semi-structured interview guide was used as the instrument for data collection. The qualitative data were transcribed and analyzed under themes. The findings from the study were presented in excerpts taking into consideration all the important responses.

5.3 Summary of Research Findings

The study assessed the contribution of the Rural Enterprise Programme on rural female entrepreneurs within small and micro businesses of in the Effutu municipality in the central region of Ghana. The specific objectives of the study were: to assess the strategies rural female entrepreneurs employed to cope with their challenges before joining Rural Enterprise Program (REP); to assess the contributions of the Rural Enterprise Programme on rural female businesses in Effutu municipality; and to investigate the challenges beneficiaries face with REP. The findings have been summarized as follows.

5.3.1 Strategies rural female entrepreneurs employed to cope with their challenges before joining REP in the Effutu municipality

The study found that the respondents faced several problems in their respective businesses before registering with Rural Enterprise Programme yet, they adopted some coping strategies that helped them to face these challenges. The coping strategies identified by this study included resorting to personal savings and loans from family and friends, turning family and friends into unpaid employees, relying on salaries and reinvesting profit.

5.3.2 Contributions of the Rural Enterprise Programme on rural females with micro and small businesses

The findings of the study unveiled how Rural Enterprise Programme contributes to the businesses of the rural female entrepreneurs. The findings indicate that, beneficiaries enjoyed a range of support systems. These included machinery support, managerial and marketing skill trainings, skill training, financial support and business advisory. However, it was revealed that the financial support had not been fully actualized as compared to the other support systems. Respondents revealed how funds

are delayed before they get it to run their business and its effect on them. Further, it was revealed that beneficiaries enjoyed various components which included cassava and groundnut processing, vegetable plantations, soap making, sewing, hairdressing, makeup artistry and bead making. Additionally, some of the beneficiaries were given apprentices while others had the opportunity to be enrolled on NVTI certification as part of the support system. Some had the opportunity to be taken through customer service trainings and means of advertisement as well as branding. Effective and regular monitoring and supervision by the REP officials on the beneficiaries was also netted in the findings. The study revealed that, some of the rural female entrepreneurs have been able to establish new businesses, while others have expanded theirs with an increased profit. Others were served with apprentices and most of them give praise to the skills they have acquired from the REP trainings

5.3.3 Challenges of beneficiaries with Rural Enterprise Programme

The findings of the study indicated that, the rural female entrepreneurs were facing some challenges after registering with REP. These challenges included the delay in the disbursement of funds to beneficiaries, inadequate financial support, stalled modules leading to loss of interest by beneficiaries, inadequate startup kits/ machinery and materials, lack of land. It was further revealed that most of the beneficiaries used their start-up capital for household consumption instead of investing it in their business. Also, the study found that the office of the Rural enterprising programme in the Effutu municipal lack adequate facilities and logistics such as vehicles, kits and safety equipment to effectively implement the programme in the municipality.

5.4 Conclusion

The general contributions of small-scale enterprises and economic activities in rural areas play a significant role in the country. It provides a valuable strategic entry point to sustain the rural economy, and general income for rural dwellers and generate revenue for the government. The introduction of the Rural Enterprising programme by the government of Ghana to boost entrepreneurship in rural areas was therefore a step in the right direction. It is noteworthy that, females provide a major source of labour in rural areas and can contribute greatly to rural development.

Consequently, one of the main objectives of the REP is to promote entrepreneurship and support female businesses. Despite these stated objectives, many females continue to face challenges in the world of work especially; finances to either start or expand their businesses. It was therefore necessary to assess the contributions of the REP in promoting rural entrepreneurship among females.

The study has demonstrated that the Rural Enterprise programme has the potency of creating jobs as well as expanding and sustaining small-scale businesses. It can be concluded that, the introduction of the REP has to some extent, promoted entrepreneurship among rural women. However, several challenges impede the effective implementation and contribution of the REP to support and enhance rural female entrepreneurship. Nevertheless, with the help of other stakeholders and international donor support, the well-defined goals of the Rural Enterprise Programme will be a great social and economic intervention for the reduction of poverty and economic crisis.

5.5 Recommendations

For the Rural Enterprise Programme to be beneficial to the majority of the females in the Effutu Municipality, challenges laid out by the findings of the study must be

addressed. Based on the findings of the study, the study makes the following recommendations,

5.5.1 Development of Effective Financial Support Systems

The study discovered inadequate financial support and delays in the disbursement of funds as major challenges in implementing REP. It is recommended that the REP coordinating office with support from the Municipal administration should adopt innovative means to hasten the disbursement of funds to REP beneficiaries. Moreover, trained beneficiaries should be assisted by the REP to access credit and loans with a low flexible interest rate to start and sustain their businesses. Most of the respondents were unable to actualize their training and skill training as a result of the lack of financial support.

5.5.2 Supporting female small business owners to get access to land and raw materials.

It was revealed in the findings of the study that, females who were engaged in cassava processing, as well as vegetable farming, were facing issues with the land. The REP coordinating council and Municipal Assembly can collaborate with family heads and traditional council to support the females in these businesses to get access to farmland to cultivate the raw materials they need in their businesses.

5.5.3 Repackaging of REP modules

There is a need to review and repackage the REP modules to be varied over time to avoid the redundancy of services. It was revealed in the study that, many of the beneficiaries dropped out as a result of a loss of interest in the programme packages. It is therefore important for authorities of the REP to vary their services and packages in order to get more of their target group on board.

5.6 Area for Further Study

Even though the REP targets women and youth, the researcher noted that a significant number of the beneficiaries from the records of the REP authorities are males. It is therefore recommended that; a study be conducted to examine the contributions of REP on men's socio-economic activities and businesses. Also, it will be appropriate to study the differential effects for both men and women to appreciate the holistic position of REP on both sexes. The researcher, therefore, recommends that; a study is conducted on the contributions of REP on the businesses of males. Also, this study adopted the qualitative research approach thereby limiting the data, therefore, it is recommended that, a quantitative or mixed method approached be used to get all variables related to the study



REFERENCES

- Abor, J and Quartey, P. (2010) Issues in SME Development in Ghana and South Africa. *International Research Journal of Finance and Economics*, 39,218-228
- Achtenhagen, L., & Tillmar, M. (2013). Studies on women's entrepreneurship from Nordic countries and beyond. *International Journal of Gender and Entrepreneurship*, 5(1), 4-16.
- Adjei P.O.W & Adjei O.J (2016). Analysis of the impact of the alternative enterprise interventions on poverty and livelihoods in rural Ghana. *African Review of Economics and Finance*. ISSN 2042-1478/Volume 8/ Issue 2/ December 2016.
- African Development Bank (2012). The Republic Of Ghana, Agri-Based Rural Enterprises. *Project Appraisal Report*, 5-19.
- African Development Bank. (2013). *African Development Bank Group 2013 annual report*. Retrieved June 20, 2016 from <https://www.afdb.org/fileadmin/uploads/afdb>.
- Ahmed, M.S. (2016), “Challenges facing women entrepreneurship among the Swahili community in Mvita constituency in Mombasa County”, Coastal Kenya. Masters Dissertation submitted to the University of Nairobi.
- Ajei O.J (2016). *Effects of Rural Enterprise Programme on Women’s livelihood Sustainability and Poverty Reduction: Case Study of selected Communities in Ejisu-Juaben Municipality*. A Thesis submitted to the Department of Agricultural Economics, Agribusiness and Extension, College of Agriculture and Natural Resources
- Ajolor, O. V. (2018). The Challenges of Policy Implementation in Africa and Sustainable Development Goals. *People: International Journal of Social Sciences*, 3(3), 1497–1518. <https://doi.org/10.20319/pijss.2018.33.14971518>
- Ali, A. Y. S., & Ali, A. H. (2013). Entrepreneurship Development and Poverty Reduction: Empirical Survey from Somalia. *American International Journal of Social Science*, 2(3), 108–113.
- Ali, A.H. and Ali, A.Y. (2013), “Challenges and constraints faced by Somali women entrepreneurs in Banadir region”, *Interdisciplinary Journal of Contempt Res Bus*, Vol. 5 No. 2, pp. 436-411.
- Amine, L. S., & Staub, K. M. (2009). Women entrepreneurs in sub-Saharan Africa: An institutional theory analysis from a social marketing point of view. *Entrepreneurship & Regional Development*, 21(2), 183-211.
- Amu, J. N. (2004). *The Role of Women in Ghana's Economy*. Accra: Federich Ebert Foundation.

- Amu, J. N. (2012). *The Role of Women in Ghana's Economy*. Published by Friederich Ebert Foundation, Ghana. ISBN 9988 - 0 - 2606 - 4 Print and design by O'mens Graphix
- Anambane G., (2017). *Culture And Entrepreneurship: A case study of Nabdam District*. A thesis submitted to the university of Ghana, Legon
- Anandalakshmy A. & Ashokkuma S. (2018). Problems and Challenges of Women entrepreneurs. *International journal of Research and Analytical Review (IJRAR)* vol. 5 at www.ijrar.org (E-ISSN 2348-1269, P- ISSN 2349-5138)
- Aryee, R. (2011). Challenges Faced by Female Entrepreneurs in Accra, Ghana and enterprise development. Discussion Paper 29/12. Available at: <https://www.soas.ac.uk/cdpr/publications/papers/file80432.pdf> [
- Aryeetey, E., Baah-Nuakoh, A., Duggleby, T., Hettige, H. and Steel., F. (1994), Supply and Demand for Finance of Small-Scale Enterprises in Ghana, World Bank Discussion Paper No.251, African Technical Department Series, World Bank, Washington, DC.
- Asiamah N., Mensah H & Otang –Abayie F. (2017). General, target and accessible population: Demystifying the concepts for effective sampling. *The qualitative report* 22 (6), 1607-1621, 2017
- Attom L.E., Ngaaso K.C & Quarshiga (2011). *Gender issues in Ghana*. Yamens Printing Press. Cape coast Ghana.
- Audretsch, D. B., Boente, W., & Tamvada, J. P. (2007). Religion and entrepreneurship. *Jena Economic Research Paper*, (2007-075).
- Ayerakwa, A.A (2012). *An Assessment of Rural Enterprises Project as Poverty Reduction Strategy in Rural Ghana: a case study of the Asuogyaman District*. A Master's thesis submitted to the institute of Distance Learning, Kwame Nkrumah University
- Ayferam, G. (2015). Assessment of the roles and constraints of women in the economic development of Ethiopia the case of Ambo Town since nineteen ninety-one. *International Journal of Research*, 2(2), 260-279.
- Ayyagari M., Demirguc-Kunt A., and Maksimovic V. (2011), *Small vs. young firms across the world: contribution to employment, job creation, and growth*: The World Bank, 2011.
- Azcona, G. and Bhatt, A. (2023). Poverty is not gender-neutral. [https://sdg-action.org/poverty-is-not-gender-neutral/#:~:text=Globally%2C%20383%20million%20women%20and,and%20Southern%20Asia%20\(21%25\)](https://sdg-action.org/poverty-is-not-gender-neutral/#:~:text=Globally%2C%20383%20million%20women%20and,and%20Southern%20Asia%20(21%25).). [Accessed May 26, 2024].
- Baah-Nuakoh, A. (2003). *Studies on the Ghanaian Economy (Vol 3): The Industrial Sector*. Accra: Woeli Publishing Services

- Bardasi, E., and Sabarwal S. (2009). "Gender, Access to Finance, and Entrepreneurial Performance in Africa." Mimeo. Washington D.C: World Bank.
- Bardasi, E., Blackden, M., & Guzman, C (2007). Gender, entrepreneurship, and competitiveness in Africa.
- Bardasi, E., Sabarwal S., and Terrell K. (2011). "How do Female Entrepreneurs Perform? Evidence from Three Developing Regions." *Small Business Economics* 37(4): 417-441.
- BarNir, A., W. E. Watson, and H. M. Hutchins. 2011. "Mediation and Moderated Mediation in the "Relationship Among Role Models, Self-Efficacy, Entrepreneurial Career Intention, and Gender." *Journal of Applied Social Psychology* 41(2): 270-297.
- Baumol, W. J. (1968). "Entrepreneurship in Economic Theory," *American Economic Review* 58, 64–71.
- Beck, T., & Cull, R. (2014). *SME Finance in Africa*. World Bank Group, Development Research Group. <https://doi.org/10.1596/1813-9450-7018>
- Beech, B. M., Ford, C., Thorpe Jr, R. J., Bruce, M. A., & Norris, K. C. (2021). Poverty, racism, and the public health crisis in America. *Frontiers in public health*, 9, 699049.
- Bello, M.M & Bokoh M. (2021). Influence of Computer Self Efficacy on the Use of Electronic Information Resources among Polytechnics Students in Ogen State, Nigeria. *Library Philosophy and Practice: Lincoln* (Sep 2021): 1-22.
- Benard, M. C., & Victor, K. R. (2013). SWOT analysis of growth of women entrepreneurs in Dares Salaam. *Academic Research International*, 4(1), 50.
- Bensah E., L. (2018). *Assessing Community Participation in Rural Enterprise Programme in the Tano North District of Ghana*. Thesis Submitted to The Institute For Development Studies of the Faculty of Social Sciences, College of Humanities and Legal Studies, University of Cape Coast.
- Bjerke, B. (2013). *About Entrepreneurship* (Cheltenham, UK, and Northampton, MA: Edward Elgar Publishing).
- Boateng, R. (2014). *Research made easy*. Accra: PearlRichards Foundation.
- Bortei-Doku, A. (2002). "Behind the Norms: Women's Access to Land in Ghana". In *The Dynamics of Resource Tenure in West Africa*, edited by C. Toulmin, P. L. Deville, and S. Traore, p. 86-97, London/SaintLouis, Senegal/Paris: IIED/Universite de Saint Lo
- Bosma, N., Hill, S., Ionescu-Somers, A., Donna Kelley, J. L., & Tarnawa, A. (2020). *Global Entrepreneurship Monitor 2019/2020 global report*. Global Entrepreneurship Research Association.

- BPC (2021). "How Women Are Shaping The Future Of Business". Reach Summit - Business Solutions. Retrieved 2024-04-21.
- Bruhn, M. (2009). "Female-Owned Firms in Latin America: Characteristics, Performance, and Obstacles to Growth." *Policy Research Working Paper* 5122. World Bank, Washington D.C.
- Bruhn, M., & I. Love. (2011). "Gender Differences in the Impact of Banking Services: Evidence from Mexico." *Small Business Economics* 37(4): 493-512.
- Brush, C. G. (2006). *Women entrepreneurs: a research overview, in The Oxford handbook of entrepreneurship*, eds., M. Casson, B., Yeung, A. Basu.: Oxford University Press
- Brush, C. G., and S. Y. Cooper. (2012). "Female Entrepreneurship and Economic Development: An International Perspective." *Entrepreneurship and Regional Development* 24 (1-2): 1-6.
- Brush, C.G. (1992). "Research on women business owners: Past trends, a new perspective and future directions." *Entrepreneurship Theory and Practice*, 16(4): 5-30.
- Bryson, V. (1999). Feminist theories today. In: Campling, J. (eds) *Feminist Debates*. Palgrave, London. https://doi.org/10.1007/978-1-349-27505-2_2
- Butler, J. (2003). *New Perspectives on Women Entrepreneurs*, Information Age Publishing Inc., Greenwich, Connecticut.
- Calvo-Salguero, A. (2011) "Work-Family and Family-Work Conflict: Does Intrinsic-Extrinsic Satisfaction Mediate the Prediction of General Job Satisfaction?" *Journal of Psychology* Vol 145 issue 5 p.345-361. [Online] Available from: <http://web.a.ebscohost.com/ehost/pdfviewer/pdfviewer?vid=4&sid>
- Campos, F., and M. Gassier. (2015). "What are the Constraints to Women-Owned Firms, What Works, What Doesn't, and What We Don't Know." *Policy Research Working Paper*. World Bank, Washington D.C
- Cantillon, R. (1755). *Essai Sur la Nature du Commerce en Genera*, 1931 Eds, and translated by H. Higgs, Macmillan, London.
- Carter, S., & Marlow, S. (2014). *Female entrepreneurship: theoretical perspectives and empirical evidence*. na.
- Cham I. (2011). *Challenges Faced by Female Entrepreneurs Within Small And Medium-Scale Enterprises (SMEs): A Study Of The Saloon Business In Ghana*
- Chege, F., & Sifuna, D.N. (2006). *Girls' and Women's education in Kenya gender perspectives and trends*, www.library.unescoicba.org/.../Girls%20Education/.../Girls%20and%20

- Churchill Q.R (2013) “Contemporary Approaches for Financing Micro, Small and Medium Enterprises”. Conference on SME held at the International Conference Centre, Abuja, Nigeria, July 19 – 22, pp. 2-15
- Claire, H. H., & Sebastian, S., (2014). *Service for trade competitiveness*. Washington D.C:
- Coles, A. et al. (eds.) (2015) *The Routledge Handbook of Gender and Development*. London: Routledge, Taylor & Francis Group Conference, OECD Proceedings, Paris.
- Connelly L.M (2016). *Trustworthiness in qualitative research*. *Medsurg nursing* 25(6), 435, 2016
- Creswell, J. W. (2012). *Educational research: Planning, conducting, and evaluating quantitative and qualitative research* (4th ed.). Boston, MA: Pearson
- Creswell, J. W., & Creswell, J. D. (2017). *Research design: Qualitative, quantitative, and mixed methods*. SAGE Publications
- Creswell, J. W., & Plano Clark, V. L. (2018). *Designing and conducting mixed methods research* (3rd ed.). Sage.
- Creswell, J. W., & Plano-Clark, V. L. (2007). *Designing and conducting mixed methods research*. Thousand Oaks, Calif: SAGE Publications.
- Creswell, J.W. (2013) *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. 4th Edition, SAGE Publications, Inc., London.
- Creswell, J.W. (2013) *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. 4th Edition, SAGE Publications, Inc., London.
- Cromwell, E. Luttrell, C., et al (2005). *Poverty reduction and entrepreneurship*, eds., M. Casson, B. Yeung A. Basu.: Oxford University Press. *strategies and the rural productive sectors: insights from Malawi, Nicaragua and Vietnam*. London, U.K, Overseas Development Institute. DOI:[10.1108/AJEMS-10-2012-0067](https://doi.org/10.1108/AJEMS-10-2012-0067)
- Daniels, L and Ngwira A. (1993), ‘Results of a Nation-wide Survey on Micro, Small and Medium Enterprises in Malawi’, GEMINI Technical Report No 53. PACT Publications, New York.
- de Siqueira, J. H., Mtewa, A. G., & Fabriz, D. C. (2022). United Nations Development Programme (UNDP). In *International Conflict and Security Law: A Research Handbook* (pp. 761-777). The Hague: TMC Asser Press.
- De Vita, L. & Mari, M. & Poggesi, S. (2014). "Women entrepreneurs in and from developing countries: Evidences from the literature," *European Management Journal*, Elsevier, vol. 32(3), pages 451-460.
- Deckard, Barbara S. (1983); *The Women’s Movement: Political, Socio-economic and Psychological Issues*. Harper & Row Publishers, NY.

- Değirmenci, S. & İlkaracan, İ. (2013). Economic crises and the added worker effect in the Turkish labor market. Levy Economics Institute, Working Paper, 774.
- Demedeme G & Opoku B. C (2021). Economic empowerment of rural women: Assessing the effectiveness of the rural enterprise program (REP). *Journal of Agricultural Extension and Rural Development in Ghana*, West Africa. Vol 14(1). pp 13-23
- Demedeme, G., & Opoku, C. B. (2022). Economic empowerment of rural women: Assessing the effectiveness of the rural enterprise program (REP) in Ghana, West Africa. *Journal of Agricultural Extension and Rural Development*, 14(1), 13-23.
- Devi, Ksh. (2020). Case Study Method. Research methodology and fieldwork
Publisher: e-PG Pathshala INFLIBNET Centre
- Dialoke, I. Ukah, F. O. and Maduagwuna I. V. (2017). Policy formulation and implementation in Nigeria: the bane of underdevelopment. *International Journal of Capacity Building in Education and Management (ICBM)*, 3(2), March. Website: <http://www.rcmss.com>. ISSN: 2350-2312(Online) ISSN: 2346-7231 (Print)
- Dogan E., Islam M.Q, and Yazici M. (2017). "Firm size and job creation: evidence from Turkey," *Economic research Ekonomiska istraživanja*, vol. 30, no. 1, pp. 349-367, 2017.
- Duncan A.B. (2004). Women in Agriculture in Ghana. Published by Friederich Ebert Foundation, Ghana
- Dzisi, S. (2008). *Women Entrepreneurs in Small and Medium Enterprises (SMEs) in Ghana*. Victoria: Swinburne University of Technology. Retrieved January 21, 2011, from <http://www.unecce.org/gender/documents/Overview.pdf>
- EDFI. (2016). *Investing to create jobs, boost growth and fight poverty*. Association of the European Development Finance Institutions.
- Egonmwan, J. A. (1991). *Public policy analysis: concept and applications*. Benin City: S. M. O. Aka and Brothers Press.
- Endris E. & Kassegn A. (2022). *The role of micro, small and medium enterprises (MSMES), to the sustainable development of sub-Saharan Africa and its Challenges: a systematic review of evidence from Ethiopia*. *Journal of Innovation and Entrepreneurship* (2022)
- Ewere, A.D., Adu, E.O. and Ibrahim, S.I. (2015), "Strategies adopted by women entrepreneurs to ensure small business success in the Nkonkobe municipality, Eastern Cape", *Journal of Economics*, Vol. 6 No. 1, pp. 1-7.
- Faila N, (2018). "Returns to Microcredit, Cash Grants and Training for male and female Microentrepreneurs in Uganda". *World Development*, Vol. 105, pp.189-200

- FAO/ WHO (1988). Report on Ghana National Food and Nutrition Policy and plan of Action 1989-1991
- Faulkner, S.L., & Trotter, S.P. (2017). Data saturation. In J. Matthes, C.S. Davis, & R.F. Potter (Eds.), *The International Encyclopedia of communication research methods*. New York.
- Fischer, E. M., A. R. Reuber, and L. S. Dyke (1993). "A Theoretical Overview and Extension of Research on Sex, Gender, and Entrepreneurship," *Journal of Business Venturing* 8 (2), 151–168
- Gall, M. D., Gall, J. P., & Borg, W. R. (2015). Applying educational research: How to read, do, and use research to solve problems of practice. Boston, MA: Pearson.
- GEM. (2015). Global Entrepreneurship Research Association (GERA). Regents Park, London, UK: London Business School. ISBN:978-1-939242-05-1
- Ggoobi, R. (2016). *Why Implementation Fail in Uganda*. Africa Research Institute <https://www.africaresearchinstitute.org/newsite/blog/why-implementation-fails-inuganda/> Retrieved 16th May 2017.
- Ghana Statistical Service (GSS) (2021). Population and Housing census: General Report on regions, districts and locality.
- Ghana Statistical Service (GSS). (2012). Poverty profile of Ghana, 2005 to 2013. Accra: Ministry of Finance and Economic Planning.
- Ghauri, P. N., & Gronhaug, K. (2005). *Research methods in business studies: A practical guide*. Pearson Education
- Global Entrepreneurship Monitor (2012). *Women's report*. Retrieved: 3rd August, 2016, from http://www.unirazak.edu.my/images/about/GEM_2012_Womens_Report.pdf.
- Global Entrepreneurship Monitor (2015). *Women's report*. Retrieved: 17th January, 2017, from <http://gemconsortium.org/report/49281>.
- Global Entrepreneurship Monitor (January 6, 2012). "GEM 2010 Womens Report". Global Entrepreneurship Monitor. Archived from the original on June 18, 2012. Retrieved June 16, 2012.
- Global Entrepreneurship Research Association (2017). The 2015/2016 Global Entrepreneurship Monitor. London: Global Entrepreneurship Research Association. <http://www.gemconsortium.org/report>. 2015. Special Report: Women's Entrepreneurship. London: Global Entrepreneurship Research Association.
- GPRS, 2003, Ghana Poverty Reduction Strategy 2003 -2005 - an agenda for growth and prosperity, Retrieved on July 16, 2015 from http://poverty.worldbank.org/files/Ghana_PRSP.pdf

- Green, E., & Cohen, L. (1995). Women's businesses: Are women entrepreneurs breaking new ground or simply balancing the demands of 'women's work' in a new way? *Journal of Gender Studies*, 4 (3), 297-314.
- Greene, G., Hart, M., Gatewood, E., Brush, C., and Carter, N. (2003), Women entrepreneurs moving front and center: An overview of research and theory, *Journal of Women Entrepreneurs*, 30, 66–73.
- Halkias, D., Nwajiuba, C., Harkiolakis, N. and Caracatsanis, S.M. (2011), "Challenges facing women entrepreneurs in Nigeria", *Management Research Review*, Vol. 34 No. 2, pp. 1-10. *Health Sciences Research*, 34, 1189–1208.
- Hallward-Driemeier, M., Aterido, R., & Pages, C. (2011). Big constraints to small firms' growth? Business environment and employment growth across firms. *Economic Development and Cultural Change*, 59(3), 609–648.
- Hardach, S. (2019). The secret letters of history's first-known businesswomen (BBC)
- Hébert, R. F., & Link, A. N. (1989). In Search of the Meaning of Entrepreneurship. *Small Business Economics*, 1(1), 39–49. <http://www.jstor.org/stable/40228492>
- Herrington, M., and Kew P. (2017). Global Entrepreneurship Monitor (GEM) Global Report 2016/2017. *Global Entrepreneurship Research Association (GERA)*, London, U.K
- Heywood, L. (2018). Third-wave feminism and representation. In L. Mansfield, J. Caudwell, B. Wheaton, & B. Watson (Eds.), *The Palgrave handbook of feminism and sport, leisure and physical education* (pp. 463–477). London: Palgrave.
- Hisrich, R. & Peters, M (1995). *Entrepreneurship*. Boston: Irwin McGraw-Hill.
- Hisrich, R., and C. Brush. (1984). "The Woman Entrepreneur: Management Skills and Business Problems." *Journal of Small Business Management* 22(1): 30-37
- Hisrich, R., and C. Brush. (1987). "Women Entrepreneurs: A Longitudinal Study." In *Frontiers of Entrepreneurship Research 1987 Edition*, edited by N. Churchill, J. Hornaday, B. Kirchoff, O. J. Krasner, H. Vesper, 187-189. Wellesley, MA: Babson College.
- Hisrich, R.D. (2005), *Entrepreneurship*.7th Edition, Boston: McGraw Hill. Retrieved on 15–5–10 from http://www.csb.uncw.edu/people/rowej/classes/mba533old/MBA_533_001_Class_6_Student.pdf.
- Hisrich, R.D. (2005). *Entrepreneurship: New Venture creation*.5th edition .Tata Mc Graw Hill, New Delhi.
- Hodges, A. (2008). *Perspectives for Social Protection in West and Central Africa*. Retrieved July, 2, 2015

from <http://www.crin.org/bcn/details.asp?id=18884&themeID=1001&topicID=1006>

- Holmquist, C., and E. Sundin. (1988). "Women as Entrepreneurs in Sweden. Conclusions from a Survey." In *Frontiers of Entrepreneurship Research 1988 Edition*, edited by B. Kirchoff, O. J. Krasner, W. Long, W.Ed.
- Hudson B, Hunter D. & Peckham S. (2019). Policy failure and the policy implementation gao: can policy support programs help? Pages 1-14| Received 23 Jul 2018, Accepted 22 Oct 2018, Published online: 26 Feb 2019
- Hughes, K. D. (1999). *Gender and Self-employment in Canada: Assessing Trends and Policy Implications* (vol.18381). Ottawa: Canadian Policy Research Networks.
- IFC. (2013). *Assessing private sector contributions to job creation and poverty reduction*. International Finance Corporation.
- Ijaduola, O. K. (2008). "Achieving the Millennium Development Goals (MDGs) in Nigeria: Educational planning option". *Journal of Research in National Development, Transcampus Interdisciplinary Research and Study Group*, 6 (2).
- ILO (2016). Mobile women and mobile phones Women migrant workers' use of information and communication technologies in ASEAN
- ILO. (2009a). *Gender equality at the heart of decent work*. Report VI, ILC, 98th Session,
- ILO. (2009b). *Gender equality at the heart of decent work*. Report of the Committee on Gender Equality, ILC, 98thSession, June 2009. Geneva.
- ILO. (2019a). *Enabling environment for sustainable enterprises in Sierra Leone*. International Labour Organization
- ILO.(2008). Global Wage Report 2008-09: *Minimum Wage And Collective Bargaining Towards Policy Coherence*, Geneva: ILO
- International Fund for Agricultural Development (IFAD)(2011). Rural Poverty Report 2011: Overview.www.ifad.org/rpr2011
- International Fund for Agricultural Development (IFAD),2003; *IFAD Rural Enterprise*
- International Labour Organization (ILO) and Asian Development Bank (ADB) (2011). *Women and Labour Markets in Asia: Rebalancing for Gender Equality*. Women and Labour Markets in Asia: Rebalancing for Gender Equality. ILO and ADB, Bangkok. Available at: <https://www.adb.org/sites/default/files/publication/28620/women-labor-markets.pdf> (Last accessed: 06 August 2021)

- International Research Journal of Finance and Economics. Issue 39 available at http://www.eurojournals.com/irjfe_39_15.pdf
10http://www.abj.org.jo/AOB_Images/633547381649218750.pdf
- Islam, A., Jantan, A. H., Hashim, H., Chong, C. W. & Abdullah, M. M. (2018). Factors Influencing Female Progression in Leadership Positions in the Ready-Made Garment (RMG) Industry in Bangladesh. *Journal of International Business and Management (JIBM)*, 1(1), 1-13.
- Issifu N. A (2017). *The impact of rural enterprise programme on women's livelihood and poverty reduction in the sissala East District*. A term paper submitted to the department of planning and management, university for development studies.
- ITC. (2018). *Promoting SME competitiveness in Africa: Data for de-risking investment*. International Trade Centre
- Jaya, C., Gaurav, S. and Bajpai, G. (2015), "*The challenges faced by women entrepreneurs in business expansion. A case study of women members of handicraft cooperatives in Nyarugenge district*", Africalics 2nd international conference: Kigali Affiliation, University of Rwanda, Rwanda, November, 2015.
- Johnson J. and Chinta R. (2015). Barriers to entrepreneurship for women in Ukraine:
- Kabeer, N. (2012). *Women's economic empowerment and inclusive growth: labour market*. Learning from the Grassroots
- Kanbotaa, D. A. (2015). *The effects of rural enterprise development programmes on micro and small enterprises growth in Ejura Sekyeredumase Municipality in Ghana* (Doctoral dissertation).
- Kapinga, A.F. and Montero, C.S. (2017), "Exploring the socio-cultural challenges of food processing women entrepreneurs in Iringa, TANZANIA and strategies used to tackle them", *Journal of Global Entrepreneurship Research*, Vol. 7 No. 1, pp. 1-10.
- Karl, M 1995, *Women and empowerment: participation and decision-making*, Zed Books Ltd, London Ghana Statistical Service, Population and Housing Census (2010).
- Kayanula, D. & Quartey P. (2000). *The Policy Environment For Promoting Small And MediumSized Enterprises in Ghana and Malawi*, Finance and Development Research Programme, Working Paper Series Paper No. 15, IDPM, University of Manchester.
- Kelley, D., Bosma, N. & Amoros J. E. (2011), *Women entrepreneurship worldwide* (Executive Report). Global Entrepreneurship Monitor (GEM)

- Kelley, D., Xavier, S. R., Herrington M. & Vorderwulbecke, A. (2013). Global Entrepreneurship Monitor's 2012 Women's Report. <http://www.gemconsortium.org/docs/2825/gem-2012-womens-report>
- Kelly D.J, Brush C.G, Greene P.G & Litovsky, Y (2011). Women entrepreneurship worldwide (Executive Report). Global Entrepreneurship Monitor (GEM)
- Kim A., Rogriguez-Ramirez P. & Yang F. (2018). "Does the Small Business Program Benefit Self-Employed Workers? Evidence from Nicaragua." KDI School of Public Policy and Management.
- Korri A., (2018). The impact of small and micro enterprise development on the rural poor: a study of beneficiaries of Rural Enterprises Programme at Asuogyaman District. A thesis submitted to the university of Ghana, Legon.
- Kulkarni, S. M, Narkhede, P.A (2016). Rural Development: trends, opportunities and challenges in 21st, entrepreneurship and rural development. PCET, S B Patil Institute of Management, Pune
- Kumar R. (2017). "Targeted SME Financing and Employment Effects: What Do We Know and What Can We Do Differently?," World Bank, 2017
- Kumari, S. (2012), "Challenges and opportunities for women entrepreneurship in India under globalisation", IOSR Journal of Business and Management (IOSR-JBM), Vol. 5 No. 2, pp. 29-35.
- Kushalakshi & Raghurama A. (2014). "Rural Entrepreneurship: A Catalyst for Rural Development", International Journal of Science and Research (IJSR), Volume 3 Issue 8, August 2014, pp. 51-54, <https://www.ijsr.net/getabstract.php?paperid=2015164>
- kwong C., Dylan J & Thompson P. (2012). Differences in Perceptions of Access to Finance Between Potential Male and Female Entrepreneurs. *International Journal of Entrepreneurial Behavior & Research*. Vol. 18 No.1, 2012. pp.75 - 79
- Larionova, M. (2020). The challenges of attaining the millennium development goals (MDGs). *International Organisations Research Journal*, 15(1), 155-176.
- Lechman, E., & Okonowicz, A. (2014). Are Women Important for Economic Development? An Evidence on Women's Participation in Labor Market and Their Contribution to Economic Growth In 83 World Countries.
- Li, Y., & Rama, M. N. (2015). *Firm dynamics, productivity growth, and job creation in developing countries: The role of micro and small enterprises*. The World Bank Research Observer, 30(1), 3–37. <https://doi.org/10.1093/wbro/lkv002>
- Lin, R.-T., & Koh, D. (2019). *Small and medium enterprises: Barriers and drivers of managing environmental and occupational health risks*. In Encyclopedia of environmental health (pp. 682–692). <https://doi.org/10.1016/b978-0-12-409548-9.11347-8>.

- Low M. B & MacMillan I. C (1988). Entrepreneurship: Past and Future Challenges. *Journal of Management*, Jun 1988; 14,2. ABI/INFORM Global. Pg 139.
- Shane, S., & Venkataraman, S. (2000). The promise of entrepreneurship as a field of research. *Academy of Management Review*, 25(1), 217-226
- Maanen, J. V. (1983). *Qualitative methodology*. Beverly Hills: Sage.
- Maden, C. (2015). A gendered lens on entrepreneurship: women entrepreneurship in Turkey. *Gender in Management: An International Journal*, 30(4), 312-331.
- Malhotra, N. K. & Dash, S. (2011). *Marketing Research: An applied Orientation* (6thed.). NJ: Pearson Education.
- Malhotra, N. K., & Birks, D. F. (2007). *Marketing research: An applied approach*. Pearson Education.
- Malhotra, N., & Dash, S. (2013). Future of research in marketing in emerging economies. *Marketing Intelligence & Planning*, 31(2)
- Mandipaka, F. (2014), "Overview of women entrepreneurs in South Africa", *Mediterranean Journal of Social Sciences*, Vol. 5 No. 9, pp. 127-130.
- Manjunatha. K. (2013). The Rural Women Entrepreneurial Problems. *Journal of Business and Management*, 14(4), 18 -21
- Manku K.A., (2018) *Assessing The Effects Of Rural Enterprise Programme On Poverty Reduction in Tano-North District*. Thesis submitted to the Institute for Development Studies.
- Marx, K. (1932). 1964. *The Economic and Philosophic Manuscripts of 1844*.
- Mashpure, R., Nyagadza, B., Chikazhe, L., Mazuruse, G. and Hove, P. (2023), "Women entrepreneurship development and sustainable rural livelihoods in Zimbabwe", *Arab Gulf Journal of Scientific Research*, Vol. 41 No. 4, pp. 557-584. <https://doi.org/10.1108/AGJSR-07-2022-0112>
- Matthew, O., Ufua, D. E., Osabohien, R., Olawande, T., Edafe, D., & O. (2020). *Addressing unemployment challenge through micro and small enterprises (MSEs): Evidence from Nigeria*. *Problems and Perspectives in Management*, 18(2), 79–89. [https://doi.org/10.21511/ppm.18\(2\).2020.08](https://doi.org/10.21511/ppm.18(2).2020.08)
- Mbieli, P. (2006). *Public policy: action-oriented concept*. Lagos: Megatons (West Africa) Ltd.
- Mboko, S., & Smith-Hunter, A. E. (2009). Women entrepreneurs in Zimbabwe: a case study. *Journal of Global Business Issues*, 3(1), 157–169.
- McClelland, D.C (1961). *The Achieving Society*. Princeton, NJ: Van Nostrand.

- Mert E. A (2021). Women's Entrepreneurship in Turkey: Recent Patterns and Practice. *Mediterranean Journal of Gender and Women's Studies* <http://dergipark.gov.tr/ktc>. VolIV (2)176-202
- Meunier, F., Krylova, J., & Ramaho, R. (2017). *Women's entrepreneurship how to measure the gap between new female and male entrepreneurs?* Policy Research working papers collection, 8242
- MGI (2015). *The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion To Global Growth*
- Milano S. (2017). *How does location affects the productivity of businesses*. Print publications, Chicago
- Ministry of Gender, Children and Social Protection (2015). *National Gender Policy: Mainstreaming Gender Equality and Women's Empowerment into Ghana's Development Efforts*
- Ministry of Trade and Industry (2012). *Ghana Rural Enterprise Programme (Rep II): Strategic Environmental and Social Assessment (SESA)*.
- Ministry of Trade and Industry's (2015). *Rural Enterprises Programme Brief Profile of REP*. <http://moti.gov.gh/sites/default/files/content/documents/files/Rural%20Enterprises%20Programme.pdf>
- Mirjana R. M (2013). *Female Entrepreneurship: Theoretical Approaches*. *Journal of women Entrepreneurship and Education*. (No. 1-2, 1-9)
- Mishra, G. & Kiran, U.V. (2014). *Rural women entrepreneurs: concerns & importance*. *International Journal of Science and Research*, 3(9),93-98
- Moran, T. & Noland M. (2016). "Study: Firms with More Women in the C-Suite Are More Profitable". *Harvard Business Review*. Retrieved 31 May 2016.
- Motilewa, B.D., Onakoya, O.A. and Oke, A.O. (2015), "ICT and gender specific challenges faced by female entrepreneurs in Nigeria", *International Journal of Business and Social Science*, Vol. 6 No. 3, pp. 97-105.
- Muiruri, S. (2017). *African small and medium enterprises (SMES) contributions, challenges and solutions*. *European Journal of Research and Refection in Management Sciences*, 5(1), 36–48.
- Neufeld B. and Chad V. S. (214). *Political liberalism, Ethos Justice, and Gender Equality*", *Law and Philosophy*, 33(1): 75-104.
- Newbury R. & Bosworth G. (2014). *Chapter 1: The character of rural business relations*. In: *Kasabov E (ed.), Cooperation in Rural and Peripheral Areas: Conceptual Issues, Approaches, and Challenges*. Basingstoke, UK: Palgrave Macmillan, pp. 29–48

- Nguyen, C., Frederick, H., & Nguyen, H. (2014). Female entrepreneurship in rural Vietnam: an exploratory study. *International Journal of Gender and Entrepreneurship*, 6(1), 50-67.
- Nhleko M.A.N, Msomi,T.S & Ogunsola S.A (2023). “Challenges of Women Entrepreneurship and Empowerment in South Africa: Evidence from Rural areas”. *International Journal of Environmental, Sustainability, and Social Science*, 4 (5),1398-1407.
- Nickell W. (2004). *The CEP-OECD institutions data set (1960-2004)*: Centre for Economic Performance, London School of Economics and Political Science, 2006.
- Nkulun D.(2016). *The impact of ICTs on women's economic empowerment*: Forthcoming in Springer, as chapter in “Catalyzing Development through ICT Adoption in The Developing World Experience”. GUT Faculty of Management and Economics. Working Paper Series A (Economics, Management, Statistics). No 13/2016 (43)
- Nokuthula G. C., Proches G. C. & Munapo E. (2017). Challenges Faced by Small Businesses in Registering Companies in Rural Kwazulu-Natal. *International Business Management*, 11: 1491-1498.
- Nussbaum M.C. (2011). *Creating Capabilities: The Human Development Approach*. Harvard University Press. pp. 21–22. ISBN 978-0-674-05054-9.
- Nussbaum M.C., (2011). *Creating Capabilities: The Human Development Approach*. Harvard University Press. pp. 21–22. ISBN 978-0-674-05054-9.
- Nussbaum, M. (2000). Women's capabilities and social justice. *Journal of Human Development*, 1(2), 219-247.
- Nussbaum, M. C. (2001). *Women and human development: The capabilities approach*. Cambridge University Press.
- OECD (1997), *Entrepreneurship and SMEs in Transitional Economies, the Visegrad*
- OECD (2002). *The Keys for Successful Women Entrepreneurs. The OECD Bologna Process*, December 2002.
- OECD (2006). *Annual Report on Sustainable Development Work in the OECD*.
- OECD (2010), *Accelerating progress towards the MDGs through pro-poor growth: policy messages from the DAC Network on Poverty Reduction*, OECD, Paris
- OECD (Organisation for Economic Co-operation and Development). 2016. *Entrepreneurship at a Glance 2016*. Paris: OECD Publishing. <http://www.oecd.org/std/business-stats/entrepreneurship-at-a-glance-22266941.htm>.

- Ofei-Aboagye, Esther (1996); *Women in Employment and Industry*. Published by Friederich Ebert Foundation, Ghana. UT Faculty of Management and Economics Working Paper Series A (Economics, Management, Statistics) No 13/2016 (43)
- Okafor C. (2023). "Most powerful African women in the world 2023". *Business Insider Africa*. Retrieved 2024-04-21
- Okah-Efogo F. & Timba G. T (2015). Female entrepreneurship and growth in Cameroon: *African Journal of Economic and Management Studies* 6(1):107-119
- Oladapo L O, Olayide O. & Kayenwee C., (2018). *Effects of Rural Enterprises Programme 's Business Deveelopment Services on Livelihood and Empowerment of MSEs in Two Districts of the Ashanti Region of Ghana*.
- Opong M., Owiredu A., and Churchill R. Q. (2014). Micro and Small-scale Enterprises Development in Ghana. *European Journal of Accounting Auditing and Finance Research*. Vol. 2, No.6, pp. 84-97, August 2014.
- Organization for Economic Cooperation and Development. (2006). *The new rural paradigm: policy and governance*. Working paper on territorial policy in rural areas (Paris: OECD). <http://www.oecd.org/cfe/regionalpolicy/thenewruralparadigmpoliciesandgoverance.htm>.
- Organization for Economic Cooperation and Development. *Entrepreneurship at a Glance: Measuring women entrepreneurship*. (2012). http://www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2012/measuring-women-entrepreneurship_entrepreneur_aag-2012-4-en.
- Organization for Economic Cooperation and Development. *Entrepreneurship at a Glance*. (2013). <http://www.oecd.org/std/business-stats/entrepreneurship-at-a-glance-22266941.htm>
- Osei, Piesie-Anto (2012), "*Understanding Basic Research Methods*". AUCC Publishers: Accra-Ghana.
- Osei-Acheampong, B. (2023). *Towards strategies for poverty reduction: An analysis of the Rural Enterprise Program (REP) in Kintampo South district, Ghana* (Doctoral dissertation).
- Parker S.C & Van Praag, C.M (2004). *Schooling, capital constraints and Entrepreneurial performance: The Endogenous Triangle*. Working paper 45/04, Tinbergen Institute, University of Amsterdam.
- Patton, M.Q. (1999). *Enhancing the quality and credibility of qualitative analysis*.
- Paul, M., & Sharma, A. (2013). Entrepreneurship as a Tool for Rural Development. *Global Journal of Management and Business Studies*, 3(3), 319-322. *Policy, Rome: IFAD*

- Poatob S. (2017). *Entrepreneurship: A guide for beginners*. Baggie Technologies: Dansoman-Accra
- Polit D. F., Beck C. T. (2014). *Qualitative research: Trustworthiness*. Philadelphia, PA: Lippincott Williams & Wilkins.
- Quainoo M (2018). The Role Of Entrepreneurship In Economic Development: Prospects And Challenges Of Female Entrepreneurs In Agribusiness In Ghana: A Thesis Presented to the Faculty of the Graduate School of Cornell University In Partial Fulfillment of the Requirements for the Degree of Master of Public Administration
- Quiñones G.P. (2016). *Female Entrepreneurs: Adding A New Perspective To Economic Growth*. Fundación Rafael Del Pino Rafael Calvo, 38 - 28010 Madrid ISBN: 978-84-608-5504-0
- Raja, S., Imaizumi, S., Kelly, T., Narimatsu, J., Paradi-Guilford, C., & Bank, W. (2013). *Connecting to work*, (September), 64. Retrieved from http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2013/09/09/000456286_20130909094536/Rendered/PDF/809770WP0Conne00Box379814B00PUBLIC0.pdf
- Rani J. & Sinha S.K (2016). Barriers facing Women Entrepreneurs in Rural India: A study in Haryana. *Amity Journal of Entrepreneurship*. 1(1), (86-100)
- Rao, V., Venakatachalam, A. and Joshi, H.G. (2012), “Challenges faced by women entrepreneurs running micro, small and medium scale fashion and apparel business: a study on fashion and apparel enterprises in coastal Karnataka”, International Conference on Trade, Tourism and Management (ICTTM’2012) December 21-22, Bangkok (Thailand)
- Robb, A. M., and J. Watson. (2012). “Gender Differences in Firm Performance: Evidence from New Ventures in the United States.” *Journal of Business Venturing* 27(5): 544-558.
- Robeyns I. (2016), "The Capability Approach", in Zalta, Edward N. (ed.), The Stanford Encyclopedia of Philosophy (Winter 2016 ed.), Metaphysics Research Lab, Stanford University, retrieved 2020-01-17
- Robeyns I. (2016), "The Capability Approach", in Zalta, Edward N. (ed.), The Stanford Encyclopedia of Philosophy (Winter 2016 ed.), Metaphysics Research Lab, Stanford University, retrieved 2020-01-17
- Royce, E. (2022). *Poverty and power: The problem of structural inequality*. Rowman & Littlefield.
- Rubio-Bañón, A., & Esteban-Lloret, N. (2016). Cultural factors and gender role in female entrepreneurship. *Suma de Negocios* 7, 9–17. doi: 10.1016/j.sumneg.2015.12.002
- Ruckert, A., & Labonté, R. (2013). The financial crisis and global health: the International Monetary Fund's (IMF) policy response. *Health promotion international*, 28(3), 357-366.

- Rudhumbu N., EC (Elize) du Plessis & Maphosa C. (2020). *Challenges and opportunities for women entrepreneurs in Botswana: revisiting the role of entrepreneurship* JIEB-12-2019-0058education
- Rural Enterprises Project (2011). *REP News 2011 Edition*, Page 3. Rural Enterprises Project Profile. Available at www.rep2.org.
- Saith, R. (2001). *Capabilities: The concept and its operationalization*. QEH Working Paper Series, No. 66. Queen Elizabeth House, Oxford.
- Sambo, A. (2008). "What is public policy?" In Anifowose, Remi and Francis Enemu (eds.) *Elements of Politics*. Lagos: Malthouse Press Ltd.
- Saunders M.N.K, Lewis P. & Thornhill (2019). *Research Methods for Business Students*. *th Edition, Pearson. New York
- Schumpeter, J (2005). *The theory of economic development*. Cambridge Mass.: Harvard University Press.
- Schumpeter, J. A. (1934). *The Theory of Economic Development*, Harvard University Press, Cambridge, Massachusetts.
- Schwartz, E. B. (1976), Entrepreneurship. A new female frontier, *Journal of Contemporary Business*, 5, 47–75.
- Sen, A. K. (1980). *Equality of what? The Tanner Lecture on Human Values*, No. I, 197-220. Cambridge University Press, Cambridge.
- Sharma M., Chaudhary V., Bala R. & Chauhan R. (2013). Rural Entrepreneurship in Developing countries: Challenges, Problems and Performance Appraisal. *Global Journal of Management and Business studies*. ISSN 2248-9878. Vol.3. No. 9 (2013), pp.1035-1040.
- Shoma C. D (2018). Financing female entrepreneurs in cottage, micro, small, and medium enterprises: Evidence from the financial sector in Bangladesh 2010–2018. *Asia and the Pacific Policy Studies*, 6(3), 397–416.
- Shukla, S. (2020). Concept of population and sample. Conference: How to Write a Research Paper? Gujarat University, Indore, M. P., India.
- Singer, S., M. Herrington, and E. Menipaz. (2018). *Global Entrepreneurship Monitor (GEM) Global Report 2017/2018*. Global Entrepreneurship Research Association (GERA), London, U.K.
- Sultan, S.M. / Schrofer, T.T. (2008). *Building support to have targeted social protection interventions for the poorest – The case of Ghana*. Retrieved August, 29, 2015 from [http://kulima.com/wp-content/uploads/2011/03/Conference-proceedings.pdf#page=300\(300-310\)](http://kulima.com/wp-content/uploads/2011/03/Conference-proceedings.pdf#page=300(300-310))
- Sumathi N. (2023). Role of ICT tools in women empowerment. (pp.425-428). Shanlax Publications

- Taye, T. A. (2022). A critical appraisal of the World Bank's structural adjustment programs and poverty reduction strategy papers in Africa. *International Journal of Critical Accounting*, 13(1), 45-59.
- Teoh, W. M. Y., & Chong, S. C. (2014). Towards Strengthening The Development of Women Entrepreneurship in Malaysia. *Gender in Management: An International Journal*, 29(7), 432-453.
- Thomas B. O (2018). Assessment of Impact of the Rural Enterprises Programme (Rep) Support Services on the Empowerment of Local Business Associations in the Ashanti Region of Ghana. An internship Report submitted to the University of Ibadan.
- Thomas Duncan, Strauss John. Health and Wages: Evidence on Men and Women in Urban Brazil. *Journal of Econometrics*. 1997;77(1):159–185.
- Tong R. (2013). *Feminist thought: A comprehensive introduction*, Routledge, New York, NY.
- Tong, R. (1992). "Liberal feminism". *Feminist thought: a comprehensive introduction*. London: Routledge. ISBN 9780415078740
- Ufomata, T. (2000). *Women in Africa: Their Socio-Political and Economic Roles*. West Africa Review. ISSN 1525-4488
- UN General Assembly (2015). *Transforming our world: the 2030 Agenda for Sustainable Development*. Department of Economic and Social Affairs.
- UN Secretary-General's High-Level Panel on Women's Economic Empowerment. (2016). "*Leave No One Behind: Taking Action for Transformational Change on Women's Economic Empowerment.*" <http://hlpwee.unwomen.org//media/hlp%20wee/attachments/reports-toolkits/hlp-wee-report-2016-09-call-toaction-en.pdf?la=en>.
- UN Women (2018). *Learn the Facts: Rural Women and Girls*. New York, United States
- UN Women Annual Report (2011-2012). UN Entity for Gender Equality and the Empowerment of women
- UNDP. (2010). *Human Strategy Report 2010: The real wealth of nations: Pathway to human strategy*. New York: UNDP
- Unger, R., & Crawford, M. (1992). *Women and gender: A feminist psychology*. New York: McGraw-Hill.
- United Nations Development Programme, UNDP, ed. (2013). "Chapter 1: The state of human development (progress of nations, equity and human development): Gender and women's status". *Human development report 2013: the rise of the South: human progress in a diverse world*. New York, NY: United Nations Development Programme. p. 31. ISBN 9789211263404.

- United Nations Development Programme, UNDP, ed. (2013). "Chapter 1: The state of human development (progress of nations, equity and human development): Gender and women's status". Human development report 2013: the rise of the South: human progress in a diverse world. New York, NY: United Nations Development Programme. p. 31. ISBN 9789211263404.
- US Census Bureau. (2008). *Company statistics profiling US businesses. Survey of Business Owners (SBO)*. Retrieved: 2nd October, 2016, from www.census.gov/csd/sbo/black2002.htm.
- Van Aardt, I., Van Aardt, C., Bezuidenhout, S and MUMBA, M. (2011). *Entrepreneurship and New Venture Management*. 3rd Edition. Oxford University Press: Southern Africa
- Watson, J., and S. Robinson. (2003). "Adjusting for Risk in Comparing the Performances of Male and Female-Controlled SMEs." *Journal of Business Venturing* 18(6): 773-788.
- White, S. (2018). *Creating better business environments for micro and small enterprises', Technical Report*. Donor Committee for Enterprise Development.
- Witbooi M. & Ukpere W. (2011). Indigenous female entrepreneurship: Analytical study on access to finance for women entrepreneurs in South Africa. *African Journal of Business Management* Vol. 5(14), pp. 5646-5657, 18 July, 2011
- World Bank Enterprise Survey (WBES, 2013). *Ghana Enterprise Survey*.
- World Bank. (2000). *The quality of growth*. Washington D.C: World Bank.
- World Bank. (2011). *Facilitating Cross-Border Trade between the DRC and Neighbors in the Great Lakes Region of Africa: Improving Conditions for Poor Traders*. Washington, DC: World Bank.
- World Bank. (2015). *SME Finance in Ethiopia: Addressing the Missing Middle Challenge*. Washington, DC: World Bank.
- World Bank. (2016). *Women, Business and the Law 2016: Getting to Equal*. Washington, DC: World Bank Group.
- World Bank. (2018). *Women, Business and the Law 2018*. Washington, DC: World Bank Group
- World Bank/IMF (2008) International development Association Country Assistance Strategy. IMF Country Report No.08/344. Ghana: 2008 Article IV Consultation
- World Health Organization (WHO) (2013). *Global and regional estimates of violence against women: Prevalence and health effects of intimate partner violence and non-partner sexual violence*. Geneva: WHO

- Yin, R. K. (2009). *Case study research: design and method* (4th Ed.). London: Sage Publications.
- Yin, R. K. (2017). *Case study research : Design and methods* (Sixth ed.). Thousand Oaks, CA: Sage.
- Yin, R. K. (2017). *Case study research : Design and methods* (Sixth ed.). Thousand Oaks, CA: Sage.
- Yin, R. K. (2018). *Case Study Research and Applications: Design and Methods* (6th ed.). Thousand Oaks, CA: Sage.
- Zacharis, A. L., ByGrave W. D., & D. A. Shepherd. (2000). *Global Entrepreneurship Monitor: National Entrepreneurship. Assessment, United States, Executive Report*, Kauffman Centre for Entrepreneurial Leadership at the Ewing. Marion Kauffman Foundation, 2000, 3.



APPENDIX A

INTERVIEW GUIDE

INTERVIEW GUIDE FOR RURAL FEMALE ENTREPRENEURS IN EFFUTU MUNICIPALITY

This is a semi-structured interview guide designed to assist the researcher on the topic: *contributions of Rural Enterprise Programme on micro and small female businesses in Effutu Municipality*. This is basically an academic work in fulfillment of the requirements for the award of Degree of Master of Philosophy in Social Studies. Your response is essential and important to this study. You are therefore assured that, the information given would be treated with maximum confidentiality it deserves. However, you have the right to withdraw at any point in time.

SECTION A: COPING STRATEGIES FEMALE BUSINESS OWNERS EMPLOY TO COPE WITH CHALLENGES THEY FACED BEFORE JOINING REP

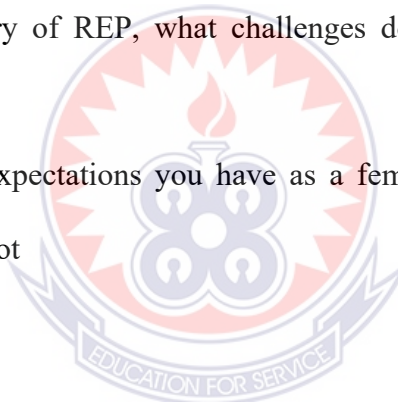
1. How long have you been with REP?
2. Before joining REP, what was /were you challenge(s) you faced as a female business owner?
3. How were you coping with such challenge(s)?
4. Assuming REP was not in existence, which other ways were you thinking of using to aid you overcome your challenges?

**SECTION B: CONTRIBUTIONS OF RURAL ENTERPRISE PROGRAMME
ON BUSINESSES OF RURAL FEMALES**

1. How has REP aided you as a female entrepreneur?
2. Has REP been a panacea to the challenges you faced as a female entrepreneur before enrolling on their programme?
3. What are the specific interventions you get from REP?
4. Has REP aided you expand/ start up your business in any way?
5. What kind of training do you receive from REP?

**SECTION C: CHALLENGES FEMALE BUSINESS OWNERS FACE AS
BENEFICIARIES/AFTER JOINING REP**

1. As a beneficiary of REP, what challenges do you encounter accessing the programme?
2. What are the expectations you have as a female entrepreneur regarding the needs that are not



APPENDIX B

MAP OF EFFUTU MUNICIPALITY

