

# Influence of Demographic Characteristics on Bakery Business Activities among Women in Ghana

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## ABSTRACT

Female entrepreneurship, particularly in the informal sector has taken a center stage among stakeholders and policymakers in an attempt to provide decent work for women and thereby reducing unemployment in general. Despite the inestimable contributions of female entrepreneurs to the Ghanaian economy, they are still overwhelmed by several constraints in their day-to-day business operations, from unfavourable demographic to economic and financial constraints. The study, therefore, investigated the effects of demographic characteristics on the business activities of 20 female bakers in the New Juaben Municipality of the Eastern Region of Ghana. Simple random and snow-ball sampling methods were used in selecting 15 registered female entrepreneurs and 5 non-registered female entrepreneurs respectively. Participants were interviewed. Pseudonyms were used to ensure anonymity of participants. NVivo was used to analyze the data and results were presented in themes. The findings revealed that age, educational attainment and marital status influenced the business activities of female entrepreneurs. It was found that older female entrepreneurs were supervising instead of getting directly involved in hard-core activities like mixing and baking. The study also found that participants experienced financial losses due to their low educational attainment. The study further found that the business operations of female married entrepreneurs were affected. The study concludes that demographic characteristics could negatively impact the business activities of female entrepreneurs. Hence, there is the need for strategies that will mitigate their impacts. National Board for Small Scale Industries (NBSSI) in collaboration with NGOs should organize regular training programme for female bakers in the municipality.

**Keywords:** *Demographic characteristics, Female entrepreneurs, Small-scale enterprises, Ghana, Bakery business.*

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### **Highlights of this paper**

- The study investigates the effects of demographic characteristics on the business activities of 20 female bakers in the New Juaben Municipality of the Eastern Region of Ghana.
- The study concludes that demographic characteristics could negatively impact the business activities of female entrepreneurs.

## **1. INTRODUCTION**

Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism (Chirkos, 2019). Transforming ideas into economic opportunities is the decisive issue of entrepreneurship. History shows that economic progress has been significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2005). Over the years, it became increasingly apparent that entrepreneurship indeed contributes to economic development. Nevertheless, significant numbers of enterprises were owned by men. In other words, it was not common to see women-owned businesses, especially in developing countries (International Labour Organisation [ILO], 2006). The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980s, little was known about women entrepreneurship both in practice and research. Scientific discourse about women's entrepreneurship and women-owned organizations is just a development of the 1980's (International Labour Organisation [ILO], 2006).

According to [Global Entrepreneurship Monitor \(2003\)](#) women have been starting businesses at a rate more than twice that of men globally in recent times. This statement illustrates that there are more women-owned businesses in the world now as compared to men-owned businesses. The [Organisation for Economic Co-operation and Development \[OECD\] \(2004\)](#) established that in developed countries, between 15 to 35 percent of businesses were mostly owned by women. Some of these countries include America, Luxemburg and the United Kingdom where 28, 27 and 16 percent of women respectively were involved in entrepreneurial activities. Likewise, there was a rapid increase in female entrepreneurs in developing countries in Africa, Latin America and Asia (OECD cited in [Cham \(2011\)](#)).

While it is true that Ghana offers equal opportunities to both boys and girls in all aspects of life, there are hindrances in terms of culture, economic and political participation, that prevent girls and women from taking full advantage of such opportunities ([Amu, 2004](#)). The government of Ghana since the introduction of the Economic Recovery Programme (ERP)/Structural Adjustment Programme (SAP) in 1983, has designed policies and measures to enhance the growth of small-scale entrepreneurial activities ([World Bank, 1983](#)). These policies are fashioned out to help potential entrepreneurs outlive growth constraints towards development.

According to [Chalhoub \(2012\)](#), the informal sector absorbs millions of people who cannot gain employment in the formal economy. In Ghana, it is believed that 85 percent of women are self-employed and are in the private sector of the economy ([Jalbert, 2000](#)). Though there is an increasing number of female entrepreneurs, they face many constraints that affect the survival and growth of their businesses. Studies have revealed that small-scale business areas like bakeries are considered as the depository of the traditional skills and creativity necessary to penetrate or/and extend markets and can provide stable employment and income generation in diverse communities and to those with different levels of education ([UNIDO, 2014](#)). Bakery business is found to be one of the small-scale enterprises which could contribute largely towards the nation's economy. To enable women's small-scale enterprises (SSEs) to improve is to understand the constraints to their enterprise development.

### *1.1. Problem Statement*

There have been a few studies on how the demographic characteristics of females influence their business activities. This study, therefore, finds it relevant to explore this further. Notable researchers in this area have arrived at some conflicting findings. [Khan, Hossain, Rashid, and Hasan \(2008\)](#) studied the demographic characteristics of successful and non-successful women entrepreneurs in Bangladesh using discriminant analysis. They identified factors like age, social class, role model or status, income, sibling position or birth order, entrepreneurs' general level of education, fathers' or husbands' education level, previous experience and occupation, fathers' or husbands' occupation, religion, marital status, and family size to have a bearing on the success of the entrepreneurs. [Box, Beisel, and Watts \(1995\)](#) suggest that four elements have a positive relationship with the business performance of Thai entrepreneurs, that is, previous experience as a member of an entrepreneurial management team (job-related experience), number of previous starts, age, and scanning intensity. This study further examines the influence of variables such as marital status, family size, and education, among others on the business performance of female entrepreneurs.

## **2. REVIEW OF RELATED LITERATURE**

### *2.1. Age and Business Operations*

[Adebimpe \(2012\)](#) conducted a study on the topic: "Nature of Leadership Practices of Nigerian Female Entrepreneurs" in which he sampled 138 female entrepreneurs as respondents. His study revealed that majority of the female entrepreneurs were married with children and were likely to form businesses in the mid-section of their working lives, and a high percentage of the female entrepreneurs were between the ages of 31-50 years. In a study in Kumasi by [Clark \(2010\)](#) he found age had very little impact on trading relations among women market traders. However, Kimuyu (cited in [Amoako-Kwakye \(2012\)](#)) found older entrepreneurs to be more successful than the younger ones. Similarly, [Amoako-Kwakye \(2012\)](#) study among women from two districts in the Central Region of Ghana revealed that age was an important policy variable in explaining the women's business performance. She mentioned that age being a significant factor means that the business performance of an older entrepreneur is more likely to be higher than a younger entrepreneur.

[Dzisi \(2008\)](#) observed in her study among some selected Ghanaian female entrepreneurs that 67% of them were within the economically active age groups of 31 and 50 years. [Woldie and Adersua \(2004\)](#) also found in Nigeria that the age limit of their female entrepreneurs was below 60 with the majority being between 31-55 years. However, researchers like [Dzisi \(2008\)](#) and [Fielden and Davidson \(2005\)](#) insisted that it is possible to find female entrepreneurs aged far above 60 years in countries such as Australia, the USA, Canada, Israel, China and India. Although many of these female entrepreneurs are old, their activeness, effectiveness and efficiency in the day-to-day operations of the enterprises could be effective.

### *2.2. Marital Status And Business Operations*

[Dzisi \(2008\)](#) showed that a significant percentage (70%) of female entrepreneurs in Ghana were married and had an average of four children, single (14%), widowed (12%), and divorced or separated (7%). She, however, failed to explore the influence of the marital status and family size of the female entrepreneurs on their business operation. In the view of this study, it is believed that a fewer number of children means less responsibility and more free time which must be a facilitating factor for women to take up entrepreneurship. A married woman's class or position is primarily dependent on that of the husband. For example, [Aldrich and Zimmer \(1986\)](#) observed that a husband's position and class are important determinants for a woman's access to resources and training. They postulated that

some elite clubs do not accept ladies and they can get into such clubs only through their husbands. Aldrich and Zimmer (1986) further claimed that married women entrepreneurs may make valuable contacts through their husbands. Furthermore, apart from marriage being a way of gaining access to resources, MacGaffey (1986) noted that in Ghana and Benin, women consciously manipulate their connections with wealthy and influential men to get a start in business. They also found that marital status affects networks in the sense that married women often lack full access to such opportunities. This is partly because it is at this time that women are busily engaged in their production and reproduction roles at home (cooking and looking after children). Childbearing and nurturing often interrupt female careers (Byrne, Tounés, Giacomini, & Fattoum, 2016). Women with children at home had fewer friends and associates, engaged in fewer social activities, had less reliable social support, and had more localized networks than women without children. Amoako-Kwakye (2012) however, did not find any significant effect of the marital status of women on their overall performance.

### *2.3. Entrepreneur's Education and Business Operations*

Honig (2001) indicates that education is beneficial in giving the entrepreneur an advantage in realizing the growth of small businesses. Research analyzing the distinctiveness of the firm's creator, especially education and industry experience, were found to be major determinants in the success of a firm (Lau & Busenitz, 2001). Tiruneh (2011) states that previously, it was assumed that small-scale business owners would be less probable to have pursued a formal education than those occupying management positions in bigger organizations. There is no issue as to the fact that basic education enhances the overall worth of business owners by providing them with fundamental numeric and literacy skills, thus increasing the chance of survival. Studies on the educational level of the owner/manager tend to be split into two schools of thought. Some studies state that the fact that a manager has higher education degree or even a post-graduate degree seems to kindle the growth of small firms, therefore, having an impact on both the survival and growth of businesses. Similarly, Adebimpe (2012) reported that in relation to the education of the female entrepreneur, 63.4 percent had obtained diplomas, degrees and post-graduate qualifications. He concluded that there were differences in leadership practices of the participants with those who have formal educational qualifications adopting more transformational leadership which had a significant influence on firm growth.

On the contrary, Reid and Xu (2012) argue that owner/manager of small-scale businesses who had degrees usually achieve lower rates of growth than those less well educated. The relationship involving owner-manager education and small business performance as well as growth is addressed in economic literature. One of the categories of human capital effects on firms' competitiveness is locative effect (Gebreyesus, 2007). This effect is related to owner-managers' education, in that those with a fairly higher level of education have a superior capacity to competently distribute resources to more productive lines of business and to decide on profit maximizing inputs (Mateev & Anastasov, 2010). Evaluina and Labinot (2011) highlight the role of entrepreneurial education in the growth/performance of businesses. They further argue that a firm whose management has business education is prone to carry out a better performance than those without managers with business education. For instance, some credit providers use owner-managers' education levels as an indication of the latter's ability to exploit resources to produce revenue and be able to meet their obligations.

Consequently, small businesses with comparatively more educated owners are likely to have more access to external finance. Given the fairly low level of education within the small business in developing countries, more highly educated owners tend to grow more quickly. However, other evidence has proved contradictory. For instance, an Inter-American Development Bank research found that senior high school accomplishment had no

noticeable impact on firm growth in Latin America (Okurut, 2008). Alternatively, Mead and Liedholm (1998) in his studies in Sub-Saharan Africa discovered that entrepreneurs finishing senior school were more probable to grow in Kenya and Zimbabwe, but found no significant effect of primary education on small-scale business growth and continued existence.

A good number of empirical verifications confirm that small businesses with better-educated owners tend to be more productive (Van Praag, 2003). Regardless of the potential benefits, education may also damage small business growth in situations in which business owners turn away their concentration to other eye-catching opportunities. Research by Schiebold (2011) on small manufacturing firms found that tertiary education did not stimulate superior efficiency, since the highly educated owners attached little interest in monitoring their employees. A research conducted by Meng and Liang (1996) involving small business owners also revealed that successful entrepreneurs had advanced educational levels in comparison to that of unsuccessful ones ( $p = 0.01$ ). About 70 percent of successful entrepreneurs had their education up to the tertiary level compared to only 23 percent of unsuccessful entrepreneurs. They showed that after entering the entrepreneurial world, those with superior levels of education are most successful because tertiary education gives them the knowledge and contemporary managerial skills, making them more conscious of the reality of the business world. Similarly, Lussier and Pfeifer (2000) indicated that small business owners with high education and related employment experience have a better likelihood of becoming successful compared to those without education and job-related experience. Conversely, Minniti and Bygrave (2003) acknowledged that people with more education are not of necessity more entrepreneurial.

Dzisi (2008) found that over half (59%) of her first set of respondents were the less educated, with only a basic level of education. Again, among the second group, those with a secondary/high school/college, polytechnic or university qualifications were nearly half (41%) of the respondents. She further revealed that most (64%) respondents believed that the level of formal education that they had obtained was a useful factor in the successful setting up and operation of their business enterprises due to factors such as literacy, ability to identify opportunities and market trends, book-keeping and the ability to prepare basic financial statements and make financial projections. However, Dzisi (2008) found that 92 percent of them had not obtained any specialized knowledge in any field during their formal education.

### **3. METHODS**

The research design employed was qualitative. This was employed to explore the issue and uncover major themes. The population for the study consisted of both registered and non-registered female entrepreneurs engaged in the small-scale bakery as their main occupations with at least five years of working experience in the New Juaben Municipality in the Eastern Region of Ghana. Researchers employed the simple random number sampling and snow-ball sampling in selecting 20 female entrepreneurs engaged in the small-scale bakery. The simple random number sampling method was used in selecting 15 registered female entrepreneurs. The snow-ball method was used to select 5 non-registered female entrepreneurs. This decision by the researchers was supported by the fact that the snow-ball method is used in selecting participants that are difficult to locate as postulated by Naderifar, Goli, and Ghaljaie (2017). Data were collected within one and a half months. For the interviews, the researchers used four days to contact each participant for their convenient times. The researchers conducted the interviews personally using a recorder and note-pads. An hour was spent with each participant for further probing of emerging issues. The researchers ensured the anonymity of participants through the use of pseudonyms for individual participants. The NVivo (version 6.0) was used to analyze the data collected and results were presented in themes.

#### 4. RESULTS AND DISCUSSION

The analysis focused mainly on the examination of commonalities, differences, patterns and structures with key quotations. Direct quotes were also used to illustrate and emphasize the views and experiences of the participants. The analyses and discussions were done under the following thematic areas: (1) Demographic characteristics of participants; and (2) Influence of demographic characteristics on bakery operations of female entrepreneurs.

##### 4.1. Demographic Characteristics of Participants

The study requested the participants to indicate their demographic since researchers were interested in finding out how variables influence participants' business operations. These included the highest educational attainment, marital status, family size, family-entrepreneurial relations. Table 1 presents the findings on respondents' demographic characteristics.

Table-1. Demographic Characteristics of Respondents (N=20).

Variables	Frequency	Percentage
Age Range (in years)		
21 – 30	2	10.0
31 – 40	2	10.0
41 and above	16	80.0
Highest educational level		
No Formal Education	4	20.0
Basic	7	35.0
Secondary/Tech/Vocational	6	30.0
Tertiary	3	15.0
Marital status		
Single	2	10.0
Married	8	40.0
Divorced	6	30.0
Widowed	4	20.0
Experience in bakery industry (in years)		
5 – 10	9	45.0
11 and above	11	55.0
Total	20	100.0

Source: Field data, 2020.

The results in Table 1 reveals that the majority of the participants (90%) were 31 years and above, and the remaining 10% were between 21-30 years. The youngest respondent was 21 years. This is an indication of a growing interest in entrepreneurship. However, none was 20 years and below presumably because most women under 20 years might be in school at this time. Comparing to the study by Adebimpe (2012) and Dzisi (2008) who found that a high percentage (67%) of the female entrepreneurs was between the ages of 31-50 years, this study found a higher percentage of 90 percent. There have been several calls on (young) Ghanaians to venture into self-employment because of the large public sector workforce. This could mean that there is a positive response to this call.

In terms of their educational attainments, a substantial proportion of them (35%) had only basic education, secondary/ technical/ vocational (30%) and tertiary (15%). A few of them (20%) indicated that they had no formal education. This is contrary to the general perception that most entrepreneurs in the country are either not educated at all or less educated. The implication is that more academically qualified women are getting involved in entrepreneurship and it is a positive sign of human capital development. This finding is consistent with Amoako-Kwakye (2012) results that 79.4 percent of her participants had obtained formal education. Adebimpe (2012) in his



study in Nigeria also found that more than half (63.4%) of female entrepreneurs had obtained diploma, degree and postgraduate qualifications.

The results also showed that eight representing 40 percent of the participants were married, while six (30%) were divorced. Twenty percent and 10% of them were widowed and single, respectively. Similar to these findings, Dzisi (2008) revealed that a significant percentage (70%) of the female entrepreneurs in Ghana were married. This is similar to the results from the 2010 Population and Housing Census conducted by the GSS (2012) that marriage is high among women in the country. In terms of working experience, more than half of them had been in this business for at least 11 years.

#### 4.2. Influence of Demographic Characteristics on Bakery Operations of Female Entrepreneurs

The study assessed the extent to which the participants' demographic characteristics contributed to their abilities to efficiently, effectively and profitably run the bakery business. Some of these personal attributes were age, educational level, marital status, and working experience.

#### 4.3. Influence of Age on Business Operations

The study analyzed the participants' views about the influence of their ages on their abilities to effectively operate their bakery businesses. It was revealed that age was regarded as a two-edged-sword. This is because while some participants claimed that being advanced in age had weakened them, others revealed that age had helped them to acquire enormous experience. For instance, a participant said:

*"Age influences because I could carry a bag of flour those days, but I can't carry it now. Meanwhile, the older ones are experienced in terms of having been baking for several years and producing quality products..." (Maame)*

She indicated that:

*"...because of age, I decided to stop the baking, but the customers encouraged me not to stop. Although I am still in business, I am not baking in large quantities as it used to be. I now bake only four bags of flour in a day because of my age". (Abena)*

Similarly, Esi said,

*"Sometimes you can't go near the fire as age catches up with you, which wouldn't be so at the start-up stage. So, you have to employ someone to do the baking for you."*

Another participant reported that age affected their operations, and she put it this way,

*"Age counts because as you age, you naturally become weak. Menopausal symptoms come in so you tend to employ people to work for you and pay them." (Deborah)*

The above responses from the majority of the participants are indicative of how age plays a critical role in the operational abilities of bakers in the metropolis. It means that the older ones, despite their experiences tend to be negatively affected to an extent that some participants had to employ younger persons to do the baking for them. Others also said that they have adopted the strategy of only supervising instead of getting directly involved in hard-core activities like mixing and baking. In doing the hard-core activities, the older participants explained that they usually engaged the services of people and paid them. A greater number of the older participants revealed that because of their age, they only engaged themselves in the molding. However, a few of them who were relatively younger had not experienced any age limitations in their bakery activities yet. For example, a participant aged 23 years old said:

*"Age hasn't been a problem since I am still young." (Adowa)*

The findings of the participants are partly inconsistent with the results of Amoako-Kwakye (2012). This study agrees that age is an important factor in the business of female entrepreneurs. It, however, disagrees with her conclusions that older entrepreneur is more likely to be higher than a younger entrepreneur in terms of business performance. In this study, the younger ones take advantage of their vibrancy and work hard despite the challenges that they faced. Kumuyu (cited in Amoako-Kwakye (2012)) also made a similar deduction in his study.

#### *4.4. Influence of Educational Attainment on Business Operations*

Honig (2001) indicates that education is beneficial in giving the entrepreneur an advantage in realizing the growth of small businesses. Research analyzing the distinctiveness of the firm's creator, especially education and industry experience, were found to be major determinants in the success of a firm (Lau & Busenitz, 2001). The responses indicated that 18 out of the 20 participants believed that formal education was important in their business activities. According to them, attaining an appreciably high level of formal education could have helped to avoid financial losses through effective management, proper book-keeping, gaining orders, networking, understand market information, and solicit support. For instance, a participant said:

*“Educational level really has an influence because insufficient education makes you less well-equipped to manage your business effectively and profitable.” (Korkor)*

Also, this category of participants in one way or the other had suffered losses due to their low educational attainments. In confirmation of the above assertion, for example, Mary said that she once sold to some customers, but due to her inability to keep records, they denied ever taking such consignments from her and went away with a huge sum of money. However, Auntie Grace had a different experience. She said,

*“The level of education has helped me to apply some simple accounting techniques which I think without it, I would have incurred some losses.” (Auntie Grace)*

Similarly, Maame is quoted as saying,

*“The more you are advanced in education, the more you can do things. If you are educated and in business, you can see you are at a different level. You can manage things well and flourish, but unfortunately, I didn't get the opportunity to be educated so it's always impeding my progress me.” (Maame)*

This participant also valued the contributions that having formal education could have had on her business activities. According to another participant, due to her inability to communicate in the English language, she could not try lobbying for some juicy business opportunities. She reported:

*“Now, I wish I bake for a school so that I can rest during the vacation and be paid since the work is difficult, but I don't want to try it because I maybe ask something in English which I may not be able to respond of because of my educational level.” (Marvusi)*

It was evident that although some of them obtain juicy contracts due to the quality of their products, this always tends to be a fiasco as a result of their low educational achievement. A participant explained that:

*“I have better social acceptance. I don't have contact (networks) with outsiders because of my educational level. I have no influence on policy-making bodies because I am not educated” (Mary)*

Concerning the value of education and record-keeping, a participant revealed that although she had attained a good level of education, record-keeping was very challenging during her start-up days. She further said:

*“...accounting was a specialized area that required formal training therefore since I did not get that, I was unsuccessful in maintaining proper records.” (Abena)*

Similarly, according to Rosemary,



*“The education really has an influence because at least you should be able to read and write and practice simple book-keeping. This guides you to know whether you are running at a loss or gaining.”*

Another participant was of the view that they (bakers) were less educated hence their inability to have a breakthrough in the already choked market (customers) effectively compared to their male counterparts.

She said:

*Lack of education or lower education level puts me and others said, colleague bakers in the municipality at a disadvantage compared to men. I'm very much limited in my entrepreneurship skills because I have no formal education. This, in fact, decreases my chances to excel in business, and thereby contribute to the country's overall economic growth. However, accessing training and other self-business development services are hugely limited” (Asanterwaa).*

Two participants did not recognize the relevance of education to their business activities. They believed uneducated but experienced entrepreneurs are very successful. They explained that education hasn't been a problem because people get successful in business though they have not been to school. They were of the view that good employees is what is most important. One of such participants said:

*“But at the start-up stage, my children were doing the book-keeping for me because I couldn't do that myself.” (Maami Esi)*

The study had established the relevance of education in the business operations of the participants since most of them had rated high its importance in their businesses especially in terms of record-keeping. Poor business performance of many entrepreneurs in the country is partly blamed on poor book-keeping due to low educational levels. This finding is consistent with Roomi and Parrott (2008) study that although women and men in Ghana play equal roles in the economic production of the country, women compared to males' experience lower literacy rates especially at tertiary levels and thus, have less or limited knowledge on financial literacy for book-keeping. Also, Honig (2001); Lau and Busenitz (2001) and Tiruneh (2011) underscored that education is beneficial in giving the entrepreneur an advantage in realizing the growth of small businesses.

Dzisi (2008) found in his study that education is a useful factor in the successful setting up and operation of their business enterprises. She identified some of these educational components as literacy, ability to identify opportunities and market trends, book-keeping and the ability to prepare basic financial statements and make financial projections.

#### *4.5. Influence of Marital Status on Business Operations*

The study also solicited information on the influence that marital status has on their business activities as bakers. The responses revealed that five out of the eight married participants reported of negative influences of their status, while the remaining three claimed their husbands were supportive, hence they had no adverse effects on their businesses. Some participants who reported of marital challenges said:

*“...because of women's position and the power play issues in the family. There is excessive demand on our time as wives, mothers and 'managers' of the home front due to our chores, and this makes it nearly impossible to successfully operate an enterprise. If one ventures out there to follow the entrepreneurial spirit too much, she does so at the expense of her family”.*

Similarly, Rosemary said:

*Marital status really has an influence because your husband needs to support you in taking care of the children and doing the household chores especially when the children are young. But this really doesn't*

*occur because men think those duties are for the women. This really affects production. Otherwise, you need to employ someone to be doing your house chores for you.*

This result revealed that those participants who were married were in some ways challenged compared to their counterparts who were not. A clear departure from the above negative assertions and experiences about being a married baker, others were enjoying some advantages. These participants explained that marital status had not been a problem because their husbands understood them. One of such participants said:

*“...marital status? No! because my husband has been supportive.” (Ampomaa)*

Meanwhile, as presented in [Table 1](#), 12 of the participants were singles, divorcees and widows. They said that because of their situation, marital status did not influence their business operations currently. Although this study found some instances of marital effects on the business operations of participants, some previous studies including ([Amoako-Kwakye, 2012](#)) did not. [Amoako-Kwakye \(2012\)](#) revealed that the marital status of women had no significant effects on their overall performance.

## 5. CONCLUSIONS AND RECOMMENDATIONS

The demographic characteristics of the participants showed females with varied backgrounds and experiences. With some of the demographic characteristics having negative impacts on the business activities of female entrepreneurs, there is a need for strategies that will mitigate their impacts. For instance, older entrepreneurs are usually slow and inactive, while married ones could also have multiple roles to play at home. The devising of coping strategies is critical for a successful business operation. Bearing in mind the low educational attainment of female bakers in the municipality, no or irregular training programmes will result in the taking of wrong/inappropriate business decisions thereby causing a lot of financial losses. A well-tailed training programme tends to re-direct small-scale enterprises for bigger prospects in the shortest possible time.

Seeing the level of formal education among the participants was low, researchers conclude that prospective bakers are advised to pursue formal education to some extent before taking up such a profession. This is because the bakery industry is a profitable one, which requires a lot of intellects to be successful as indicated by the participants. Therefore, having no formal education will be a serious challenge to any prospective baker who aims at making a huge success in this industry. In addition, there should be a well-planned and regular training programme for all female bakers in the municipality by government agencies like NBSSI and NGOs. These training sessions should focus on areas such as leadership, business and employee management, financial accounting, marketing, communication, human relations and information and communication technology (ICT). Female entrepreneurs should devise effective and efficient strategies to mitigate the impact of advanced age, low educational level, and marital status on their operations. They can learn from the success stories of their colleagues who have been able to overcome these difficulties.

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