

Journey into Entrepreneurship: Access and Challenges of Ghanaian Youths

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Abstract

The objective of this research is to extend knowledge about youths' entrepreneurial experiences in terms of their access and challenges to entrepreneurship. This study adopts a narrative analysis framework using responses of interviews from 69 youth entrepreneurs in Madina, Ghana, presenting findings that most youth entrepreneurs are motivated by push factors like the need to earn income, association with a family business, and motivational speeches on entrepreneurship. The key challenges identified include social, economic, and personal factors. The main personal challenge to youths is their ability to innovate or come up with new ideas, while not being accepted by colleagues and the elderly is another main challenge especially in the early stages of their entrepreneurial development. Lack of business support and inefficient technology are identified as the main economic challenges experienced by the entrepreneurs. The study further finds that motivational speeches are sources of developing entrepreneurship among youths.

Key words: entrepreneurial experiences; youth entrepreneurs; Ghana; motivational speeches; challenges of youth entrepreneurship

JEL classification: M13

1. Introduction

Entrepreneurship, recognition, exploitation, development of opportunities, and turning them into marketable products and services are viewed as strategies for inclusive economic development (Bates and Robb, 2015). Entrepreneurship is recognized as a means for generating sustainable livelihoods (Brixiovia et al., 2015),

Received March 30, 2018, revised June 21, 2018, accepted August 6, 2018.

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is a source of innovation, and promotes growth (Vossenbergh, 2013). The World Population Prospects reported in 2015 that 226 million youths aged 15-24 lived in Africa, accounting for 19% of the global youth population. Africa's youth population is expected to continue to grow throughout the remainder of the 21st century, more than doubling from current levels by 2055. Due to the rapid growth in youth numbers in Africa, most traditional public institutions are not able to generate employment for them. The sub-Saharan Africa (SSA) region has the largest proportion of youth as well as the worst youth unemployment. Consequently, entrepreneurship is increasingly being promoted as an alternative tool to combat it. The GEM (2017) Report shows that Africa is a region with the most positive attitudes towards entrepreneurship, with three quarters of its working age adults considering entrepreneurship as a good career choice. The Report notes that on average 22% of people surveyed in the 64 economies expressed an intention to start a business in the next three years, thus giving Africa the highest level of entrepreneurial intention (42%).

It is not surprising therefore that youth entrepreneurship is one key option for integrating young people into the labor market, by being innovative and creating opportunities for themselves (Langevang and Gough, 2012). However, there is a lack of understanding about the lived entrepreneurial experiences in order to develop the cultural contexts of youth entrepreneurship. Chigunta and Mwanza (2016), for example, argue that despite the fact that job creation through entrepreneurship is being promoted, there is limited knowledge about youth entrepreneurship in Africa. With such heightened interest in unlocking the employment potential of youths, the findings on youth entrepreneurship could provide empirical evidence and impetus for an evidence-based informed policy on youth development and consequently overall economic development. The purpose of the study therefore is to explain the journeys (processes), challenges, and strategies used by youth entrepreneurs.

Entrepreneurship can be better understood within its real life context (Greenman, 2013). Welter (2011) argues that context is important for understanding when, how, and why entrepreneurship happens and who becomes involved. In support of the context driven entrepreneurship literature, Kropp et al. (2006) question the generalizability of entrepreneurship. This is in sync with studies suggesting the need for understanding the cultural embedded experiences of entrepreneurs (Ferraro and Briody, 2017). Researchers have therefore advocated for qualitative research in entrepreneurship as it enhances an in-depth understanding that can be achieved through this approach (Light and Dana, 2013; McKeever et al., 2014). Accordingly, we employ a qualitative narrative enquiry to examine youth entrepreneurial experiences in Madina, a Municipality in Accra, the capital city of Ghana.

To achieve the research objective, we examine the nature of youth entrepreneurship in Ghana, focusing on economic, political, institutional, and sociocultural factors that drive youth entrepreneurship there. Additionally, we identify the challenges experienced by them. The main thesis of the paper is that omitting their lived experiences results in an incomplete presentation of youth entrepreneurship. Building on the theory of embeddedness, this paper provides a framework that explains the lived experiences of youth entrepreneurs in Ghana. This study is part of the

diversity of entrepreneurial experience (Zhou and Rosini, 2015) that recognizes the global nature of youth entrepreneurship, but also notes that such entrepreneurship takes place and is shaped through lived experiences.

The rest of the paper is organized as follows. Section 2 presents the literature review. Section 3 describes the research methodology. Section 4 presents and discusses the findings of the study. Section 5 offers conclusions.

2. Overview of the Literature

2.1 Conceptualization of Youth Entrepreneurship

Youths have been defined in many ways using chronological (age), cultural (notions of adulthood), or economic (ability to sustain oneself) characteristics (Chigunta, 2016). The most common way of defining them is through age. The United Nations has categorized a youth as being between the ages of 15-24 years, while the Commonwealth uses the category of 15-29 years. Most economies in Sub-Saharan Africa (SSA) expand these age limits to the mid-30s, because the perception of youth varies in different contexts (Chigunta et al., 2005). This article defines the age of youths to be 15-35 as determined by the National Youth Policy of Ghana. The youthful state known as 'waithood' is a transition period between childhood and adulthood (Nilan, 2008). During this period one is expected to earn a living and take care of him- or herself. This is especially true in SSA where there are limited opportunities for youths to secure employment in a formal sector (Langeuang and Gough, 2012).

2.2 Social and Cultural Environment of Entrepreneurship

The socio-cultural environment of entrepreneurship influences and shapes personalities and behaviors (Kumar, 2014). From a social theory perspective, Welter (2011) posits that entrepreneurship is an expression of the interaction among individuals and their entire environment. Leitch et al. (2010) also point out that entrepreneurship is an interplay of multiple social networks that provide sources of opportunity identification. Shane (1993) reports that culture has relevance for economic behavior and entrepreneurship. Accordingly, when an entrepreneur engages in a business venture in a specific cultural environment, growth expectation will reflect the cultural environment. Thus, among women entrepreneurs in patriarchal societies, the social expectation of care giving can be attributed to women's over-representation in the service industries (Vossenbergh, 2013). This supports the anthropological view that values and traditions can promote or inhibit entrepreneurship (Quagraine, 2018). Additionally, the family orientation theory highlights the role of families in developing the entrepreneurial character, because the family network assists a youth in recognizing valid opportunities (Campanella et al., 2013; Suárez, 2016). In sum, embeddedness becomes a key mechanism or approach in understanding the role that social and cultural factors play in entrepreneurship (Granovetter, 1992).

2.3 Embedded and Lived Experiences of Youth Entrepreneurship

Embeddedness refers to the nature and extent to which an individual is tied to his or her environment and is associated with entrepreneurship (McKeever et al., 2015). Based on the premise that entrepreneurship is the creation of value from one's environment, culture becomes the platform for entrepreneurial activities, as they spell out what entrepreneurs can do and the strategies they can use to achieve their objectives (Dheer, 2017). From this cultural perspective, lived entrepreneurial experiences can be accepted as an expression of the interaction among entrepreneurs and their cultural setting (Stam et al., 2014). These observations are consistent with Shapero and Sokol's (1982) entrepreneurial event theory and Bandura's (1991) process driven theory, which suggest that context affects entrepreneurial development and functioning. Accordingly, cultural embeddedness becomes a lens to appreciate the lived experiences of youth entrepreneurs.

The lived experiences according to Dewery (2007) arise from interactions based on situational influences on one's own experiences. In other words, one's present experiences are a function of their interaction between past experiences and present situation and are expected to have an effect on future expectations. These lived experiences give meaning to life and consequently expectation of the future. In discussing the lived experiences of youth entrepreneurship in Ghana, this paper addresses opportunities for youth entrepreneurship as well as the challenges and strategies for dealing with these challenges.

Social-demographic factors such as age, gender, education level, income, and location correlate positively with one deciding to become an entrepreneur. Furthermore, Setti (2017) reports that young persons' vocational intentions depend on their socio-demographic background and unemployment. Similarly, in an examination of 185 businesses owned by students in India, Jagannathan et al. (2017) find that stocks of youth human/social capital and a series of personality traits are key determinants of youth entrepreneurship. Porfirio et al. (2016) note that having a previous experience with business ownership and engaging in a job associated with investing in a venture are critical in the decision to become an entrepreneur. Ajufo (2013) examines the unemployment crisis in Nigeria and reports that potential interventions such as effective career guidance, technical and vocational education, as well entrepreneurship education could be key to not just resolving the unemployment problem, but also promoting youth entrepreneurship. Using the Bayesian Moving Average technique, Geldhof et al. (2014) find that innovation orientation, self-regulation skills, financial risk tolerance, and the presence of entrepreneurial adults may be especially important for promoting entrepreneurial intent in older adolescents and young adults. The above discussion supports the view that a one-size-fits-all strategy in identifying the determinants of youth entrepreneurship is woefully inadequate.

Distinct from rational choice perspectives, the social embeddedness perspective emphasizes that the ability to garner entrepreneurial ideas and the resources to develop them is shaped by implicit norms and social mores. Thus, social capital is conceptualized as a set of resources embedded in relationships (Kwon and Adler,

2014). This idea raises interesting questions revolving around the entrepreneurial applications of social capital, particularly in relation to some less desirable consequences. For instance, the exploitation of social capital by any one person or entrepreneur, even within contextual rules, if any, implies both winners and losers (Anderson and Jack, 2002). This is consistent with the process driven theory that suggests environmental factors influence entrepreneurial activity.

2.4 Challenges of Youth Entrepreneurship

Being a young entrepreneur comes with a unique set of challenges, including cultural, economic, political, and operational issues. Cultural challenges can be defined as normative constraints and societal attitudes based on cultural beliefs that are not supportive of youth entrepreneurship. They include negative views associated with age, stereotyping, and social rejections. The Ghanaian cultural setting gives respect to age. For example, when an elderly person is misbehaving, young people are not expected to question that action. In a situation where a young person tries to express his/her displeasure with an action, it is perceived as rude, arrogant, and disrespectful. This has the tendency of hindering the development of youth entrepreneurs' self-confidence, a critical skill needed for successful entrepreneurship. For example, in a study of 17 countries, Koellinger et al. (2013) observe that the lower rate of business ownership by women could be attributed to their low self-confidence.

Operating in a developing economy like Ghana requires youths to find ways of dealing with limited financial resources, with the high cost of replacing old equipment, local raw materials, and tax (Benzing and Chu, 2009) being examples of economic challenges. Brixiova et al. (2015) study the drivers of youth entrepreneurship in Swaziland and report that costly firm creation and lack of skills among the youths account for their weak entrepreneurship and growth link. This issue arises, because most youths do not have the advantage of a good credit history as well as years of developing business networking, thus making it difficult for them to find investors and secure loans.

A political challenge that needs to be addressed in enhancing youth entrepreneurship is the identification and enacting of policies that promote such entrepreneurship (Jamali, 2009). A study of South Africa based on data from 200 youth entrepreneurs from Western Cape shows that the major inhibiting factor to entrepreneurship development is the lack of awareness and support for youth entrepreneurship. Youth entrepreneurship also has to deal with operational challenges – factors that negatively hinder one's abilities to undertake entrepreneurial activities. Schoof (2006) in a study of key constraints that impede young people in Sub-Saharan Africa settles on limited experiences as one of the greatest barriers that young people face. A lack of such experience and skills accounts for the youths having a preference in certain industrial orientation. For example, Quagraine (2018) finds women to be heavily represented in care giving industries. The need to build the capacity of these youths is also underscored in the ILO report by Chigunta et al. (2005).

3. Research Methodology

This study follows a qualitative phenomenological research design to understand the lived experiences of youth entrepreneurs (Zahavi, 2003; Cortazzi, 2016). In discussing situated lived experiences, Pratt (2009) recommends the description of the study context. The location chosen for this study is Madina, the capital of La Nkwantanang-Madina Municipal in the Greater Accra Region of Ghana. Youths are 38.7% of this population, and 44% are of them self-employed.

Purposive sampling was used to select the participants for the study. To be selected, the youths should have set up a business with operations in Medina. Various sources were used to identify and select the 69 youth entrepreneurs made up of 41 women and 28 men. The process started with the researchers contacting three microfinance loan officers operating in Madina. They identified 55 youth entrepreneurs from which 38 agreed to be a part of the study. To increase the sample size, we contacted five established entrepreneurs known to them, who assisted in contacting the 38 youth entrepreneurs. After discussing the objectives of the study, 31 expressed further interest for the study.

Data were collected via semi-structured interviews, which provided flexibility and encouraged respondents to elaborate on their experiences as well as identified new topics introduced by the participants (Landgren and Hallström, 2011). The semi-structured interview guide had five sections: (1) entrepreneur's personal and business information; (2) entrepreneurial journey; (3) challenges associated with entrepreneurial activities; (4) strategies used to deal with entrepreneurial challenges; and (5) other information. Five research assistants helped in data collection. The data and time for each interview were determined by the respondent. Before each interview, we discussed the research questions and objectives with the respondents. The interviews generally lasted between an hour and an hour and half.

3.1 Data Analysis

The data analysis started with cleaning the transcribed data to reduce inconsistencies due to incomplete, inaccurate, or irrelevant data, followed by assigning codes to the themes and their experiences (Halinen and Tornroos, 1998; Bruton and Ahlstrom, 2003). In all, 67 experiences were identified as relevant to the study. To make sense of the experiences, two columns were created for the themes and their experiences. Three themes were identified. These are accessing entrepreneurship, challenges of youth entrepreneurship and strategies for dealing with youth entrepreneurial challenges. Three individual who were not included in the interviews assisted in assigning the experiences to theory respective themes. They were made up of an entrepreneurship lecturer, a male and a female youth entrepreneurs. To determine the reliability of the process, definitions of the themes were given to them as a guide in the assignment. Afterwards, their responses were subjected to the Goodwin and Goodwin (1985) inter-rater reliability test (see Table 1). The highest average estimate was 0.85 for accessing entrepreneurship, with the lowest being 0.78 for strategies used to deal with challenges. To control for the effects of

gender, the chi square test was used to determine whether there is a significant association between the two groups.

Table 1. Inter-Rater Reliability Estimates for the Themes

Themes	Maximum interrater estimate	Minimum interrater estimate	Average interrater estimate
Accessing youth entrepreneurship	0.98	0.69	0.85
Challenges of youth entrepreneurship	0.90	0.67	0.81
Strategies for dealing with youth entrepreneurial challenges	0.81	0.73	0.78

4. Findings

4.1 Profile of the Respondents

The profiles of the respondents were analyzed in terms of gender, level of education, size of business age of business, and type of entrepreneurial activities. The respondents were made up of 41% males and 59%. The large number of women in this study may be attributed to their heavy presence among micro- and small businesses in the informal sector. For example, the Global Entrepreneurship Monitor [GEM] (2013) reveals a high level of youth entrepreneurship (66.39%) by young women. The majority of respondents (68%) had secondary-level education. Eighty-seven percent managed a micro-business that employs up to five people. The majority of respondents operate in the service sector (78%), 10% in manufacturing, 8% in construction, and 4% in agriculture. The female labor participation rate in Ghana is about 50.5%, and over 80% are engaged in the informal sector, where they operate their own businesses, while only 6.2% are in the formal sector as reported by the Ghana Living Standards Survey (2014).

4.2 Accessing Entrepreneurship

Four major paths to entrepreneurship emerge from the results (see Table 2). Of the 69 youth entrepreneurs, 30% have created a business for themselves. Esi, a 28-year-old caterer, for example, explained that after her polytechnic education she had to find something to do to take care of herself. She added that, “*after moving from one office to the other, I remembered what I learnt from my entrepreneurship class on identifying business ideas. So I decided to engage in what I did during my national service, which was ordering food for the staff in my office. I thus decided to do learn how to cook on commercial bases*”. Esi’s group became motivated into

entrepreneurship due to push factors. When probed for what created entrepreneurial awareness, 8 males and 10 females ascribed this to entrepreneurial lessons they had in their formal schooling. This finding supports the observation of the GEM (2013) report that indicates that entrepreneurship in Ghana primarily takes the form of self-employment, rather than job creation.

Table 2. Accessing Entrepreneurship

Means of access to entrepreneurs	% of respondents	Male (%)	Female (%)
Self-employment	38	38	62
Extra income	30	38	62
Family business	25	41	59
Motivational speeches	7	60	40

The second group (30%) became entrepreneurs to earn extra income. All of them were engaged in either a salaried employment or had multiple businesses. The cases of Kojo a photographer (31 years old) and Maama Afia, a 34-year-old owner of a store that sells ladies dresses, provide insight into how this typically worked. Kojo has a degree in Information Technology, while Maama Afia still works at the bank. They all reported that their salaries were not enough for their upkeep. Kojo started taking pictures of his friends for free until one of them introduced him to a cousin who was preparing for his wedding. When asked how he came by this skill he explained that he educated himself using YouTube. His experience supports the cultural expectation of the youths to take care of themselves (Stam et al., 2014). Likewise, Hung and Huang (2013) find that economic pressure and family responsibilities are the driving forces for pursuing and sustaining other sources of income.

The third group is made up 25% of young people whose families had businesses. Members of this group started this journey as young as seven years old. Their experiences came in various forms - for example, assisting with production, budgeting, accounting, and customer service. Kwame, a 32-year-old wholesaler of rice and oil, has the view that family business efforts are vital in how people decide on their future careers. *'I had to take up the new line of business my parents had introduced. With the assistance of some clients I have established with the family business, I was able to get it going'*. This narrative supports the observation of Hofer (2015) on small- and medium-sized service enterprises operating in the emerging markets. He finds that both personal and business relationships cultivated are very critical for successful market entry.

The opportunities afforded to family members might confirm the position that entrepreneurial parents are more likely to have children who become entrepreneurs (Farashah, 2015). In demonstrating how this worked, Joana, a 30-year-old owner of an electrical company, reported that *'.....whenever I came home on vacation, I had to accompany my father on his duty tours. This I think made me pursue electrical engineering for my bachelor's degree'*. The discussion above supports the cultural capital model, which indicates that children are more likely to engage in the economic activities of their parents, as their social group orients them towards occupations that

are considered appropriate (Light and Dana, 2013).

There are certain atypical conditions that may play a pivotal role in inspiring people to become entrepreneurs. Five of the respondents indicate that motivational speeches drove them to become entrepreneurs. Kuku, a 32-year-old owner of a computer accessories shop, claimed that his motivation for becoming an entrepreneur emerged from listening to a speech by Greg Reid a motivational speaker, author, entrepreneur, and the CEO of several successful corporations. From the experience above, it can be inferred that the determinants of entrepreneurship are varied and context specific.

4.3 Youth Entrepreneurial Challenges

The challenges of youth entrepreneurship are grouped under the categories of personal, economic, and social (see Table 3). The entrepreneurship literature highlights the importance of personal features, which we referred to when defining personal challenges. The model of personal competency developed by Man (2001) is used as a guide to define such personal challenges as self-confidence, having a high need for achievement, self-motivated, time management, and self-awareness.

Table 3. Youth Entrepreneurial Challenges

Examples	Number of respondents		
	Total (%)	Male (%)	Female (%)
Personal	90	29	61
Social	86	31	55
Economic	81	32	49

Five indicators were used to define their personal challenges: not being innovative, not being proactive, an inability to fully understand the business environment, not being critical of issues, and difficulty in decision making. The inability of the respondents to come up with innovations was cited by 17 of them as the most vital indicator of a personal challenge. Adowa, a 34-year-old owner of a daycare center, noted that, '*what makes an entrepreneurs successful? Can I say having the ability to change what I have to and coming up with something new*'. In order to determine whether there are differences in the responses given by male and female youth entrepreneurs, we employ the chi square test, and the results suggest a significant difference at $\chi^2 = 0.003$, $p < 0.05$. This implies that male and female youths may experience different personal challenges in their entrepreneurship.

Social challenges are defined as problems that come up during interactions of entrepreneurs with their social setting. Five social challenges are mentioned: negative people, stereotyping, criticism, defying social expectations, and rejection. The chi square test shows there is no significant difference between males and females ($\chi^2 = 0.331$, $p < 0.05$). Social challenges issues associated with negative people are the most often cited by 36 females and 12 males. The respondents indicated that negative people are those who always give a million reasons why a business idea will not work. In his opinion, Paapa, a 35-year-old farmer, said that little understanding of

what is going on propels people to take a negative position. Another challenge the youth entrepreneurs had to deal with was stereotyping. The response of Kwesi, a 35-year-old owner of a daycare center for babies, is quite informative. He said that *'when I decided to open a daycare center I got a lot of discouragement from my family members and friends'*. The experience of Kwesi can be attributed to the Ghanaian cultural setting that assigns specific careers according to one's gender. Five female entrepreneurs pointed to the relevance of negative stereotyping for their business outcomes.

Baaba, a 32-year-old owner of a construction firm, indicated that she had an unquestionable belief in the importance of challenging the status quo. She was able to deal with the double disadvantage (being a woman in a male-dominated profession) through her self-confidence and assertiveness (Essers et al., 2010). Another social challenge identified was criticism by colleagues and sometimes family members. A remark illustrating this challenge was made by a 25-year-old beautician, *'one has to face criticism and use it as a motivator to success. Some of the statements are from negative people who are jealous of your business idea'*.

Sixty-eight percent of the respondents cited economic challenges, which include limited or no business support, limited qualified staff, inefficient technology, and high competition. The chi square test ($\chi^2 = 0.129$, $p < 0.05$) did not show a significant difference between females and males on these challenges. Thirty-two percent of the respondents reported that their entrepreneurship has been affected negatively by not having qualified employees to work with. Fati, a 30-year-old natural spice producer, reported that *'it has been very difficult for me to recruit the right people to work with'*. This observation supports the conclusion made by Ohlhoff (2008) that hiring and retaining competent employees are important in promoting entrepreneurship. This is made worse in the Ghanaian context with the preference of skilled workers for formal and large businesses. The second important and most cited challenge was inefficient technology, which is a critical factor for business competitiveness (Vossenbergh, 2013). Words used to describe this conditions are *'old tool'* and *'oldies'*. The importance of technology has been cited by Casalino (2014) as a key underlining factor for dealing with the challenges associated with globalization as well as enhancing one's performance in a knowledge-driven economy.

5. Implications and Conclusion

The different paths to successful youth entrepreneurship can be attributed to the different factors informing the desire of youths to become entrepreneurs. This finding is consistent with the literature that youth entrepreneurship is influenced by a wide range of factors, including self-employment, earning extra income, and taking over a family business (Franck, 2012; Kim-Soon et al., 2016). The identification of self-employment as an important reason for becoming an entrepreneur supports the observation of Schein (1996) that more and more young people feel that they need to be self-employed in order to be more self-reliant and independent. The findings of the study are consistent with the goal theory literature that points to the fact that goals give direction to what needs to be done (Locke and Latham, 2006).

The findings herein reveal a possible new path to entrepreneurship - motivational speeches - that has not been highlighted in previous entrepreneurship literature. Great motivational speakers such as Patrick Schwerdtfeger and Ron Kaufman are able to change the course of events through just words. These words have the ability to open up and pull out the creativity inside of people. The issue of motivational speech therefore supports the view of Munir Sidani (2007) that inspirational speeches of leaders are critical in enhancing transformational abilities. This study's finding of the important role for motivational speeches for youth entrepreneurship is significant for understanding this type of entrepreneurship.

The findings of this study demonstrate that youth entrepreneurship is driven by push and pull factors. What is new, however, is the important role that motivational speeches have in promoting youth entrepreneurship. The challenges of young entrepreneurs reflect shared commonalities with those in existing entrepreneurship literature (Vossenbergh, 2013). The practical implication of the study is that context matters in explaining the experience or the embeddedness of youth entrepreneurship. Policies implemented should therefore address constraints that confront young entrepreneurs.

This study is limited by its cross-sectional nature and the fact that data were collected in one particular location (Madina). Therefore, while no clear generalization can be made using these findings, they are in line with the theoretical conclusions in previous empirical studies. It is recommended that future studies be conducted in other regions that have similar features like that of Madina, in order to expand, confirm, or otherwise alter the findings in this study. Particularly, further studies should help to explain more on the importance of motivational speeches in promoting youth entrepreneurship in terms of the what, how, and when these speeches can and should work. The findings of this present study offer supportive data for future exploration and explanation of Ghanaian youth entrepreneurship.

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