A critical assessment of work and family life of female entrepreneurs in Sub-Saharan Africa
Some fresh evidence from Ghana
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Abstract

Purpose – The purpose of this paper is to critically evaluate how work and family lives of female entrepreneurs in emerging Sub-Saharan countries including Ghana influence their business performance, with focus on criteria such as income, number of outlets, and number of employees the entrepreneur controls.

Design/methodology/approach – A phenomenological qualitative approach to research was adopted for this study to help the researcher gain deeper understanding of experiences of Ghanaian female entrepreneurs with respect to their work and family life and its influence on business performance. With a purposive sampling technique, 25 active women entrepreneurs with family responsibilities were sampled for the study. A multiple case study strategy, in-depth face-to-face interviews, and participant observation were used to solicit responses from participants included in the study.

Findings – The study revealed that a majority of female entrepreneurs involved in the study believe that their roles and responsibilities to their families have a negative impact on both the income they generate from their business and their willingness to expand their outlets. However, it has a positive impact on their willingness to employ additional employees in their businesses. As a consequence, this study reveals that quality family life is essential to these female entrepreneurs and they are willing to put the well-being of their families first, even at the expense of their business growth.

Research limitations/implications – The study focused solely on the work and family life of women entrepreneurs and its influence on their business performance in Ghana. However, there exist other critical issues that affect women entrepreneurs in the Sub-Saharan region that can be explored to provide more insight on this subject or in different contexts.

Originality/value – As a first of its kind in the Ghanaian context, little is known in extant literature until now with regard to work and family life of female entrepreneurs and its influence on their business performance. This study therefore seeks to bridge this gap.

Keywords Sub-Saharan Africa, Women entrepreneurship, Ghana, Work and family life

Paper type Research paper

Introduction

Global economic, social, and environmental upheavals continue to create uncertainties in various economies around the world. Amid the confusion, entrepreneurs have been largely acknowledged as agents of economic growth and development, who despite such challenges can generate the spark needed for economic growth through innovation and creativity (Dzisi, 2008; Galindo and Méndez-Picazo, 2013; OECD, 2004; Quaye and Acheampong, 2013).

In Ghana as in many other countries in Sub-Sahara Africa (SSA), entrepreneurial development has been identified as key to national development. The Global Entrepreneurship Monitor 2010 report ranked Ghana as the third most entrepreneurial country in SSA and in 2012, Ghana’s position improved to second after Zambia (GEM, 2012b).
However, entrepreneurs in the region are prone to many challenges. Poor infrastructure, poor business climate, inadequate access to financing, political instability/conflicts, and the effects of climate change negatively affect the socio-economic advancement of this region and eventually the growth of entrepreneurial activities (IFC, 2014). Nevertheless, women account for the majority of entrepreneurial activity in the region and their activities contribute immensely to the development of their families, communities, and nation as a whole. Many scholars (see, from Saudi: Danish and Smith (2012); United Arab Emirates (UAE): Goby and Erogul (2011) and Nigeria: Mordi et al. (2010)) argue that gender inequality makes entrepreneurship more challenging for women than men around the globe, and the challenges are even greater for those in SSA as a result of existing harsh socio-economic conditions.

No matter the geographical location of a woman entrepreneur, one issue that seems to be critical is work and family life. Women everywhere are ascribed the traditional roles of home and family care and are expected to carry out these roles irrespective of their educational, occupational, or social status. Given the importance of family to entrepreneurship, we draw on the concept of the family as an important network agent using the networking theory of entrepreneurship to investigate how the work and family lives of women entrepreneurs in Ghana influence their business performance. This study sought to address the following four principal questions:

1. **RQ1.** What are the specific roles women entrepreneurs assume towards their families?
2. **RQ2.** How does the combination of work and family roles influence their family life?
3. **RQ3.** What are the effects these roles have on specific business performance?
4. **RQ4.** Are there any support derived from family members that encourages their business operations?

The rest of the paper is organised into the following sections. There is literature review, which discusses relevant issues to the paper, a methodology showing how data were gathered and analysed, results, discussion of findings, and conclusions from the study, and the research implications and limitations.

**Literature review**

**Overview of women entrepreneurship**

Businesses owned and managed by women have surged worldwide since the turn of the millennium (Adom and Asare-Yeboa, 2016; Bruni et al., 2004). In 2012, an estimated 126 million women were starting or running businesses in 67 economies worldwide (GEM, 2012b). It is therefore not surprising that women have been identified as a unique subset in entrepreneurship whose potentials can be harnessed for global growth and prosperity (Sattar et al., 2016). Women’s productive activities can be found in mostly all sectors in every country; however, evidence from literature argues that such activities are dominant in the service and the agriculture sectors as compared to other sectors such as manufacturing and construction (Adom, 2014; Adom and Williams, 2012; Dzisi, 2008; UNIDO, 2003). Bruni et al. (2004) outline three arguments that seek to explain why women are concentrated in the service sector. These are:

1. women are more knowledgeable and have experience in the services sector;
2. women usually lack the technical skills that are needed in manufacturing and high-tech sectors, hence discouraging them from venturing into such sectors; and
3. women have limited access to financial resources which leaves them with no other choices than to engage in low capital-intensive activities.
Women’s businesses have therefore been identified as growing at a lower rate as compared to those of their male counterparts, despite the high rate of participation of women in entrepreneurship globally (Carter, 2000; GEM, 2012a; Tanbunam, 2009). Women generally face challenges in all aspects of their lives due to their position in society. Dolphyne (2005) argues that women have been kept under subjugation, feeling inferior, and incapable of rubbing shoulders with men due to customs, traditions, and beliefs of society (cultural practices). As a consequence, no matter the status of a woman in society, she is always seen as subordinate to man. In many African and Asian developing countries such as Nigeria, Mali, Pakistan, Ethiopia, Ghana, and Uganda, for instance, the weak economic conditions, poor infrastructure, gender inequality, religious, and other traditional practices increase the plight of women entrepreneurs (Igbanugo et al., 2016; Woldie and Adersua, 2004). Sattar et al. (2016) explain that in Bangladesh, for instance, women engaged in economic activities are under greater pressure as compared to their male counterparts due to gender discrimination in terms of social rights, economic benefits, and wider social opportunities. According to McElwee and Al-Riyami (2003), interactions of culture, economic, and educational forces have mutually made women an underutilized resource. It is therefore imperative to state at this point that a woman’s ability to participate and have influence in her society through entrepreneurship will largely depend on how women are perceived in that society.

The Millennium Development Goal 3 which aims to “promote gender equality and women empowerment” happens to be one of the major instruments through which governments and other development partners seeks to bridge the gender gap in business (Buame et al., 2013). Thus, it has been recognised that empowering women in entrepreneurship will encourage economic growth and further improve on their status in society. In Ghana, for instance, Buame et al. (2013) note that an annual economic growth rate of 2.5 per cent can be achieved by a significant improvement in gender equity either through human capital accumulation or economic participation among women.

In SSA, women’s businesses are dominant in the informal sector (Adom, 2014; Adom and Williams, 2012; Msoka, 2013). The informal economy is an important avenue for self-employment and income generation for many women in the region. In reality, when compared with their counterparts in other developing countries, SSA has the highest share of women employed informally. In Ghana, for instance, women manage 80 per cent of all businesses in the informal sector (Amu, 2006). According to Adom and Asare-Yeboa (2016), access to capital is a hurdle for women in this region, hence they are left with the option of starting a business that is not capital intensive, thereby falling into the bracket of microenterprises.

Contrasting women and entrepreneurship in Ghana

Women are essential agents for economic growth and development in Ghana. According to the Ghana Statistical Services (GSS, 2012), there are 12,633,978 females in the country representing 52 per cent of the entire population. With respect to regional ratios of male and female, there is a predominance of females in all the regions in the country except for the western region where the number of males is approximately equal to that of females. Female-headed households represent 34.7 per cent of household heads in the entire country and although lesser than the rate of men, the male-headed households have been reducing steadily from 71.4 per cent in 1970 to 65.3 per cent in 2012. Traditional economic activities of Ghanaian women have revolved around farming, petty trading, child caring, cooking, processing food, and managing household resources. Currently women in Ghana play an important role in the country’s economy. Their activities have not been solely concentrated on household chores but have bridged all sectors of the economy especially in the agricultural and service sectors (Chea, 2008; Safu and Manu, 2004). Table I depicts the economic active females (15 years and older) and their employment status.
As Abor and Quartey (2010) note, women own 70 per cent of businesses in Ghana and the bulk of such female-owned businesses are dominant in the informal sector (GSS, 2012). The informal sector is a huge employer in many developing countries (Jackson, 2016), hence providing a means for which many people in such countries can make a living. In Ghana, for instance, the structural adjustments in the Ghanaian economy that resulted in large-scale retrenchment of the labour force in the mid-1980s, coupled with the inability of both the public and private sectors to create jobs for the emerging labour force, pushed a large number of people into the informal sector (Osei-Boateng and Apratwum, 2011). The sector therefore has become a source of livelihood for a large section of the population.

Though prevalent in the informal sector, Ghanaian women are not exempted from challenges faced by their counterparts in other SSA countries as they pursue economic activities in their quest to contribute to the growth and development of the country’s economy. According to Amu (2006), these challenges stem from two main sources which are social and economic impediments. The outcome is that women in Ghana, like in any other African country, are subjected to certain cultures, traditions, and beliefs, which in due course have a bearing on their potential to become successful entrepreneurs. These prevailing norms, according to Mumuni et al. (2013), affect the ability of women-owned businesses to function on the same scale as those of their male counterparts. Ghanaian women must continuously fulfil these societal expectations in order to be accepted within their society. Notable among these constraints are inadequate capital for business start-up and operations, pressure to balance both family and business activities, inadequate training and support services, poor infrastructure, lack of raw materials, lack of information on international trade, poor managerial skills, difficulties in accessing property, especially land due to the lower status of women in society, lack of access to technological inputs, and extensive services (Dzisi, 2008; Mumuni et al., 2013).

**Work and family life**

As women’s participation in the workforce is gradually increasing, another critical issue that has emerged from literature is their work and family roles (Austen and Birch, 2000). This is so because universally, the traditional roles for women are identified as family and domestic responsibilities (Bruni et al., 2004). Women have to cope with the responsibility of being a mother, wife, daughter, as well as an entrepreneur (Austen and Birch, 2000; GEM, 2012b). The emergence of role conflicts can easily erupt if such roles are not managed effectively. Stoner et al. (1990) define this work and family conflict as “a form of inter-role conflict arising because pressures emanating from one role are incompatible with those from another” (p. 25). Whilst some scholars posit that self-employment has become a flexible means for roles such as, childcare, home care, managing a business, and at times the

<table>
<thead>
<tr>
<th>Employment status</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-employed with no employees</td>
<td>65.3</td>
</tr>
<tr>
<td>Employees</td>
<td>11.2</td>
</tr>
<tr>
<td>Self-employed with employees</td>
<td>4.2</td>
</tr>
<tr>
<td>Contributing family members</td>
<td>14.2</td>
</tr>
<tr>
<td>Apprentices</td>
<td>2.8</td>
</tr>
<tr>
<td>Casual workers</td>
<td>1.3</td>
</tr>
<tr>
<td>Domestic house workers</td>
<td>0.9</td>
</tr>
<tr>
<td>Others</td>
<td>0.1</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Authors’ construction with data from GSS (2012)
responsibility of taking care of an older family dependant have more negative impact on women-owned businesses women to manage these roles (Morris et al., 2006), others also argue that this is not the case, since the combination (GEM, 2012a; Jennings and McDougald, 2007; Seymour, 2001).

In Europe, for instance, Williams (2004) found that the success of women-owned businesses was negatively affected by the amount of time spent on child caring. Still and Timms (2000) noticed that in Australia, a major barrier preventing women entrepreneurs from expanding is the domestic division of labour and time poverty. They argue that regardless of the fact that men and women all suffer from time poverty, women have more severe and complex demands on their time due to multiple family roles. In Chile and the Republic of Korea, despite the fact that women are increasing their participation in all labour sectors which includes starting businesses, the GEM (2012a) report states that existing traditional gender roles assign family responsibilities mainly to the woman, consequently restricting their businesses from growing.

In many developing and emerging economies, the story is no different. The gender-expected roles and patriarchal systems especially in Africa do not permit women to have the confidence, freedom, and mobility to run their businesses, since they are often overburdened with their traditional roles (Tambunan, 2009; Woldie and Adersua, 2004). In Indonesia, the responsibility of working in the home environment is a demand that cannot be ignored by women even in the working class (Farradinna and Halim, 2015). In the UAE, Naser et al. (2009) explain that Arab women are solely responsible for household chores and raising children, hence leaving little time for these women to develop their entrepreneurial knowledge and skills since this restricts time spent for running businesses, visiting the bank, attending conferences and workshops, attracting customers and searching for diversifying suppliers. Dolphyne (2005) asserts that in Africa, for instance, every woman is raised with the knowledge that it is a woman that cooks, cleans, and keeps the house and this does not change no matter her level of education or professional status. According to Woldie and Adersua (2004), regardless of the fact that the combination of two jobs, one at work and one at home is puzzling for many women, it is an extra task for women in developing countries especially in Africa where poverty and lack of infrastructure can make the most basic task harder and more time consuming.

Another crucial factor discussed in literature with respect to work and family conflict is the age of an individual has on the management of their work and family roles. Whilst studies by Hsu (2011) and Andreassi and Thompson (2007) argue that age is significantly and negatively correlated with work and family conflict, a recent study on corporate leaders in Ghana by Dartey-Baah (2015) reveals that conflicts in families emanating from the working environment had a significant and positive relationship. That is to say, older people are perceived to have more conflict with respect to their work and family life as compared to young people.

Nevertheless, other studies have revealed that despite the roles women have to play towards their families, support from the group especially their spouses can be very advantageous to the success of women entrepreneurs (International Labour Organization, 2011; Jennings and McDougald, 2007; Naser et al., 2009). For instance, in Turkey, Welsh et al. (2016) assert that family support for women entrepreneurs was very influential in providing managerial skills deficiencies and expertise from prior work experiences, whilst a study by Imbaya (2012) in Kenya reveals that women entrepreneurs received lots of support from their family, especially their spouses in the areas of records keeping and finances. The assistance provided to women entrepreneurs by their kin can be very advantageous to the success of their businesses due to the following reasons. First of all, the traditional roles of women within the family structure in certain societies are a barrier to self-employment; second, certain cultural values may also conflict with women
entrepreneurs’ need for freedom of movement as well as socialising with men. Furthermore, in certain areas, properties are still not registered in women’s names, and finally, most financial institutions are not very responsive to the financial needs of women (International Labour Organization, 1986; Karanja, 1996; Imbaya, 2012).

The above discussions bring to light the crucial role of the family to the success of women entrepreneurs. Nevertheless, the family as a network agent cannot be ignored with respect to the growth and development of women entrepreneurs, since their success will be highly dependent on how they manage the roles that emanate from this network agent.

Understanding the concept of family in SSA
Crucial to the African woman is the extended family system that plays significant role in an individual’s life. The African family institution also perceives marriage between a couple as a union between two families, hence a married woman has a greater responsibility to both her family and that of her spouse (Nukunya, 2014). For this reason, a typical African woman entrepreneur in addition to the roles of a mother, daughter, and wife will also perform certain services to her extended family members and in-laws, as well as owning and managing a business venture.

Some research conducted in the area of business culture in Africa suggests that the social values and obligations in some African countries have a negative impact on business development (Kuada, 2009; Kiggundu, 2002). Kuada (2009), for instance, explains that the African family relations at times create economic dependence of a majority on a few. For that reason, needy family members have a right to demand assistance from those perceived to have the means to support them. Amine and Staub (2009) also highlight the fact that in the African traditional system, where extended family members support each other in times of adversity, an individual who neglects to share his or her wealth with family members or perceived to be not doing so risk becoming an object of curse. Consequently, the interest of the extended family prevails over that of the individual. As Nukunya (2014) puts it: “the fact that the principles underlying these responsibilities are reciprocal, puts a great strain and pressure on those who have to help. It means that in order to help, one has to use one’s meagre resources and in the process create hardship for oneself” (p. 172). Family ties play a fundamental role in shaping female entrepreneurship in this region. As a result, women entrepreneurs need to cope with all these external pressures from family as well as that of managing a business venture in order to be accepted within their social setting. A woman entrepreneur must therefore meet the needs of their families as well as give their business the supervision and support it needs to grow.

Business performance
In the field of female entrepreneurship, performance and business success research has captured the attention of many researchers (see, Adom and Asare-Yeboa, 2016). According to, business performance is measured with various methods and whilst some are very simple others are highly sophisticated and complex. Maltz et al. (2003) asserts that performance measurements should involve five main dimensions, namely, financial, market and customer, process, staff development, and standards for the future. Nevertheless, there is still controversy on how to measure performance and which indicators should be taken into account, mainly when there are comparative studies between men and women entrepreneurs. Controversy has arisen regarding whether companies created by women have a higher rate of failure or lower performance in comparison with those created by men (Brush, 1992). Performance studies have used different variables to measure it, and in a great majority, they have only been focused on measuring economic performance (Watson and Robinson, 2003) without considering other types of measurements that can be important for women entrepreneurs, apart from the economic ones. Studies that have delved
into this topic analysed other aspects than economic results of performance and argued that male and female entrepreneurs pursue different business goals. Entrepreneurial women generally emphasise social goals, while male entrepreneurs emphasise economic goals (Kramer and Porter, 2011; Zahra et al., 2009).

Interestingly, literature on women entrepreneurs reveals that women all over the world have varied ways of measuring their business success or performance. First, some measure the performance of their business ventures based on financial performance, using financial indicators such as income, profitability, and turnover or sales. Second, others are more focused on non-financial indicators such as number of clients, self-fulfilment, number of employees, number of outlets, and customer satisfaction, or a combination of both (Dzisi, 2008; Safu and Manu, 2004). This paper focuses on three performance criteria, which are: income, size of business (number of branches/outlets), and number of employees. The justification for the choice of these three criteria is to capture both the financial and non-financial indicators of business performance measurements as various studies have dealt with them separately.

**Theoretical foundation – networking theory**

Depending on particular topics to be considered, the approach to research of entrepreneurship differs greatly. It is not surprising that Aldrich and Zimmer (1986) suggested an approach which they termed “Networks Approach to Entrepreneurship”. They built their suggestion on resource dependence theory and illustrated the reason why certain entrepreneurs are more successful than others in starting up and continuing their businesses. According to Walker (1988), a network consists of single nodes (actors) and connections between these nodes (dyads), which as a whole form a structure of a network. To describe actors in network, the actor is traditionally perceived as the central person within a network that has many direct connections with persons and can reach other persons within the network quickly or located on the information path of other persons of the networks frequently, whereas the dyadic ties between two persons have been described by attributes such as reciprocity, symmetry, multiplicity, and strength (Lincoln, 1982; Niemeijer, 1973; Witt, 2004).

The networks approach to entrepreneurship is mainly based on the assumption that entrepreneurs build relations with the external environment, and thereby have access to different information, in order to define potential business opportunities, and obtain required resources to start-up and continue their businesses successfully. They receive support, knowledge, and access to distribution channels through their social networks. Entrepreneurs are also linked to people and organisations that interact among themselves and these contacts can widen the availability of resources that sustain a new firm (Hansen, 1995). To meet their enterprises’ needs, entrepreneurs bring both those that are closer and distant to them into their business decisions. When the entrepreneurs’ contacts contribute to their entrepreneurial goals, these social contacts become their social capital (Burt, 2009). Entrepreneurial networks span relations to organisations, clusters of firms, as well as to other people that help them set up the firm (Hansen, 1995). These relations may extend across professional networks, reaching friends, families, and colleagues from earlier jobs. Networks have useful properties for entrepreneurs. The first is size, where entrepreneurs can widen their networks in order to receive crucial information and other resources from knowledgeable others. The next is positioning, that is to say that entrepreneurs position themselves within a social network to shorten the path to knowledge in order to gain access to whatever they may need (Burt, 2009). Kuada (2009) explains that these networks provide moral and psychological support that reduces anxiety experiences during business start-ups for new entrepreneurs. According to Witt (2004), entrepreneurs may obtain the opportunity to procure resources for start-up at favourable rates due to
kinship or friendship networks. Networks are vital because, our social contexts, which consist of systems and individuals with whom we interact, shape our actions. This provides a woman entrepreneur with the emotional, social persuasions, and vicarious experience that is essential to whether she will succeed or not (OECD, 2004). The absence or presence of networks therefore plays a crucial role in an entrepreneur’s performance (Lener et al., 1997).

With respect to this theory, this study focused on only the socio-cultural institution, which looks at the family and how women are influenced by the roles they play in the family as well as managing their own businesses. Dzisi (2008) argues that the Ghanaian society has embedded a complex network of social relationships, particularly strong kinship ties where relationships become a means of receiving, giving, and creating resources. Women’s networks are therefore highly influenced by family and hence must be handled well since it has the tendency to pose a negative or positive influence on their business performance. This study emphasises on the impact of the interrelationship between the family responsibilities and the business activities of women entrepreneurs and its influence on business performance. However, since the African concept of the family embraces both the nuclear, extended family and in-law relations, roles, and responsibilities to family members will not be limited only to the nuclear family but will embrace the extended and in-law relations as well.

Methodology
A qualitative approach to research was adopted for this study since the aim was to obtain a more detailed and in-depth knowledge on the concept of women entrepreneurship and family life in the Ghanaian context. Phenomenology was selected as a design for this study to help gain deeper understanding of lived experiences of women entrepreneurs with respect to their work and family life within the Ghanaian context. Little is known about work-life balance issues of Ghanaian women entrepreneurs hence the qualitative nature of inquiry that helps to explore the issue (Creswell, 2012). As Cooper and Schindler (2001) explain, this method adopts several approaches which include in-depth interviews, participant observation, case studies, films, photographs, and video tapes which make data richer for accurate interpretations as employed in this study. The study adopted a multiple case study strategy, in-depth interviews, and participant observation in collecting data relevant for evaluating how work and family roles influence women entrepreneurs in Ghana.

The study population comprised of active women entrepreneurs with family responsibilities in Ghana. Since the study was centred on the work and family life of women, the researchers limited their focus to married women only. The study area was Greater Accra (the capital of Ghana) specifically four suburbs of Accra – East Legon, Spintex, Adabraka, and Maamobi. The rational for choosing these locations was based on the fact that the Greater Accra region has the highest proportion of urban population at 90.5 per cent, the region has the highest proportion of migrants from the other regions of the country, and also has a high rate of female self-employed at a rate of 69.3 per cent more than males at 60.0 per cent (GSS, 2012). A purposive sampling technique was used to select the sample for this study. Teddlie and Tashakkori (2009) explain that purposive sampling addresses specific purpose that is directly related to the research question, the sample is often selected based on the expert judgement of the researcher and informants, the procedure focuses on the “depth” of knowledge that can be generated by individual cases, and finally, purposive sampling are usually small (about 30 or fewer cases) depending on the type of qualitative research and the research questions. A total of 25 women entrepreneurs were interviewed to obtain in-depth information (see Table II). Face-to-face in-depth interviews were conducted with the aid of an interview, which allowed room for freedom of expression and probing. Interviews were conducted in English, Ga, and Twi (native language for more than 60 per cent of Ghanaians) depending largely on the convenience of the participants.
Twi is largely spoken by majority of Ghanaians and Ga is the native language of the people of Greater Accra. Every interview section was recorded upon agreement with the participants. Each interview was then translated and transcribed.

The initial questions concentrated on the respondent's personal information and business characteristics and were followed by questions related to how work and family lives influence business performance. Observing respondents in their day-to-day business activities and their expressions during the interview sessions formed an important source of additional data. Also, a visit was made to the premises of the African Women Entrepreneurship Program. This provided an opportunity to interact with the president of the organisation and attend workshops and seminars of the organisation, which provided opportunities to better understand the research issues. In all, these observations provided rich information on women entrepreneurs in Ghana for the study. With permission from each respondent, interviews were audio recorded. Responses from the interviews were later translated and transcribed. In the quest to ensure trustworthiness of the data, follow-ups to the various participants were made in order to confirm whether the transcribed data represented a true reflection of their accounts of issues during the interviews. The soundness of the interview was enhanced due to the fact that some participants made slight modifications to the transcriptions, thereby ensuring the robustness of the information. To keep the confidentiality of each participant as promised, codes were used to identify each participant. Data elicited from respondents were analysed using the interpretative phenomenological analysis approach which enabled the researchers to examine into details each participant's (women entrepreneurs) response and how their personal experience tackles the questions being asked with regard to their work-life balance.

### Work and family life of female entrepreneurs

#### Age distribution

<table>
<thead>
<tr>
<th>Age range</th>
<th>Percentages</th>
</tr>
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<tbody>
<tr>
<td>21-30 years</td>
<td>13</td>
</tr>
<tr>
<td>31-40 years</td>
<td>10</td>
</tr>
<tr>
<td>41-50 years</td>
<td>50</td>
</tr>
<tr>
<td>51-60 years</td>
<td>27</td>
</tr>
</tbody>
</table>

#### Number of children

<table>
<thead>
<tr>
<th>Number of children</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 or more</td>
<td>40</td>
</tr>
<tr>
<td>3</td>
<td>27</td>
</tr>
<tr>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>None</td>
<td>13</td>
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#### Marital status

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
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#### Years in business

<table>
<thead>
<tr>
<th>Years</th>
<th>Percentages</th>
</tr>
</thead>
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<tr>
<td>5 or more</td>
<td>70</td>
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<tr>
<td>4</td>
<td>13</td>
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<tr>
<td>3</td>
<td>10</td>
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<tr>
<td>2</td>
<td>0</td>
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<tr>
<td>1</td>
<td>7</td>
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#### Sector of operation

<table>
<thead>
<tr>
<th>Sector of operation</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service</td>
<td>48</td>
</tr>
<tr>
<td>Trade and wholesale</td>
<td>38</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>16</td>
</tr>
</tbody>
</table>

**Source:** Field data (2014)
Results/findings
The demographic data below revealed that the prime age for women to engage in entrepreneurship in this study is between 41 and 50 years since half of these women fell within that range. Majority of the women have more than four children. This is so crucial in that it may well have impact of their entrepreneurship activities and family life. Far more than half of them have been in business for more than five years and about a half is in the service industry.

Table III depicts the profile of women entrepreneurs surveyed in Accra. The table highlights the coded names of the participants, age, level of education, type of business, and the sector they operate in. This provides some important information about the respondents, which also gives credence to the cases and/or quotations in the paper. These women have diverse backgrounds and operate in three key sectors (service, manufacturing, and retail) of the economy.

From Table III however, service is the dominant activity registering 48 per cent compared to retail at 36 per cent, while manufacturing is the least at 16 per cent. This finding suggests that there is a need to encourage some of these women into manufacturing to enhance fast economic growth in an emerging economy such as Ghana. It is also evident from the data that majority of the business owned and managed by these women entrepreneurs is found in the informal economy as supporting previous arguments that women businesses in the Sub-Sahara region are mostly informal. Attention now turns of analysing work and family life of these women.

<table>
<thead>
<tr>
<th>Name of business (coded)</th>
<th>Age of respondent</th>
<th>Level of education</th>
<th>Sector of business</th>
<th>Sector of operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGPS</td>
<td>53</td>
<td>Degree (bachelor/post-graduate)</td>
<td>Service</td>
<td>Formal</td>
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Table III.
Profile of women entrepreneurs surveyed

Notes: Formal sector here refers to all public and private enterprises registered for purposes of paying normal tax and social security; The paper adopts ILO's (2002, p. 4) definition "all economic activities by workers and economic units that are in law or in practice not covered or insufficiently covered by formal arrangements"

Source: Field data (2014)
Analysing work and family life of the women entrepreneurs
What are the specific role(s) women entrepreneurs assume to their families? Being wife and entrepreneur. First of all, 80 per cent of the women identified that their roles as a wife were not in much conflict with managing their business venture and thus did not have much negative influence on their business performance. This was mainly due to the fact that their husbands were in support of their decision to be self-employed even at the initial stages of their business they offered a helping hand.

According to EFS who owns a consultancy firm:

My husband believes that self-employment is a major way of boosting women empowerment. He therefore thinks that this business will empower me financially and socially since I will be able to cater for some family needs and my personal needs as well without his help and my status in society as well will rise.

These are the words of ETH who owns a supermarket:

My husband’s salary is not enough to support a big family like mine. I have three boys and two girls. The eldest is in his final year in the university and the youngest in primary four. Paying the school fees of the children and other utilities of the family became a big challenge to the family. So we all decided that I start this business which started as a small retail shop to this wholesaling business you see today.

Nonetheless, 20 per cent of the women did not have initial support from their husbands when commencing their businesses and they are all agreed that though their husbands seem to be showing a little interest, this is not as encouraging as they wanted. NG who had a post-graduate degree had this to say:

With my level of education, my husband believes that I could have found a more stable job with a more fixed and reliable salary and other benefits such as rent allowance, health benefits, and a car loan than what I earn from this floral business. Moreover, the business initially started at home and he did not like the idea of people coming in and out of our home and this further dampened his support.

It must be said that majority of the women claimed to have had support from their husbands and this reduced the burden of bearing the roles of a wife and entrepreneur. This finding is fascinating in that it is uncommon in most places in Ghana culturally to find husbands helping their wives. For example, in most rural Ghana, a wife and the husband will go to farm and after the day’s work, when they are returning home the woman will be carrying some foodstuffs, may have a child at her back and the husband will just walk majestically by her side without recognising the “pain” of the wife. When they are home the woman must prepare the family evening meal herself with little or no help from the husband.

How does the combination of work and family roles influence their family life?
Being mother and entrepreneur. From the data, 87 per cent of the women were mothers. Majority of the mothers representing 56 per cent explained that managing their children and their businesses was a major hurdle for them. However, 44 per cent believe that self-employment gives them more room to manage this role. Further probing revealed that a larger number of the women who were among the 56 per cent had infant children who needed more care. This is what SFH had to say:

Getting my children to school every morning is one of the things I dread. I have four children who are ten (10), eight (8), six (6) and three (3) years respectively. By the time I drop them at school I am already exhausted. I also have to stop all that I am doing in the afternoon to pick them up form school. This at times interrupts by work activities because, when I take them home I cannot come back to my office and have to leave the rest of my affairs with my secretary or work at home which is also so difficult with them around.
Interestingly, the interview result revealed that out of the 44 per cent who agreed that being an entrepreneur gives room for child caring, there were some who were motivated towards existing paid employment in the formal sector than self-employment due to this reason. To them being an entrepreneur meant having a locus of control over one’s own affairs which included child bearing and rearing. OD who used to work for a pharmaceutical company remarked:

When I had my first child I was managing my job as a procurement officer for my former employer and my child caring duties. But however, after my second child this became very difficult. Waking up early and trying to get all of us out of the house to work and school and sometimes coming home late to meet my children asleep was challenging to me. Hence my husband and I decided that I should get something of my own which will give me time for the children.

It is imperative to state that quality family life is essential to Ghanaian women. Every woman wants to ensure that her children have the best of care, education, and upbringing. This will make them acceptable in society and to these women one means of achieving this is to spend time with their children at home helping with homework from school, grooming them on personal hygiene, directing them to execute their home chores, and making time to bond with these children. EFS explained:

When I decided to forgo all the money my former employers used to pay me and start this consultancy firm so as to make time for the children, I can boldly say that they have improved in the academics. Now I know them better and they are also happy to share their challenges and problems with me and together we all try to solve them. This was not so previously since I spent most of my time at work during the weekdays and some weekends as well.

The finding is also an indication why most of women businesses are home based or a store which is part of their house. It is also partly why business size remains micro/small since managing medium-sized business and family may well be problematic in this cultural setting.

**Being extended family member and entrepreneur**

In Ghana, there is a belief that your parents have to cater for you from your childhood to adulthood so that you reciprocate it when they are old and need help. Respondents also shared this same view as a popular view across ethnic lines. With respect to the above and the influence it has on the businesses of these women, 43 per cent of them explained that they have extended family members living with them, whilst 53 per cent were living with just their nuclear families. Those with such relatives in their homes explained that this increases their responsibilities at home since they had to cook and clean for more people, spend more money and time on the home than they would have normally spent. HBS explained:

I leave with my nephew. My sister passed on and since I am the breadwinner among my siblings, I had to adopt him into my home. So you know what? I cook, clean, and cater for an extra person.

ACS also claimed:

My mother is very old. She cannot leave on her own and since it will cost me extra money to get a carer/personal support worker who will constantly cater for her I decided that she moves in with me. I have to spend lot of time with her whenever am home and take her to the hospital too as and when needed.

However, 40 per cent of the women also had a dependent family member living outside their homes. These women were responsible for such family members in varied ways which included frequent visits, paying of school fees, monthly allowances, catering for medical bills, and paying for rents. ESC and CLPS explained, respectively:

I have to send my aunt monthly up keep allowance. Since my mother died she has become like a mother to the family and me expects that I take care of her like I would have done for my mother. I also send her money to cater for her medical bills too.
My parents are old now and are pensioners. I must take care of them. I visit them every month. I also send them money for their upkeep, health and any other expenses that they must make.

Nevertheless, only 17 per cent of the women interviewed noted that they have pressure from the extended family members to employ a relative in their businesses. Even apart from this, the Ghanaian culture is highly steep in collectivism where it is the case that they interdepend on one another for survival for almost every aspect of their life. In this regard, the extended family system is hailed as a safe haven.

**Having in-laws and being entrepreneur**

Every married woman in Africa knows that marriage in this region is a union between the two families involved and hence must relate with her husband’s family in a way that is seen acceptable by society in order to avoid criticisms from his family and the wider society. Consequently, a woman entrepreneur must make room for her husband’s parents, siblings, and all other relatives. This involves all other support and help she can as well give to her own family members which comes in the form of accepting some into her home to live with, paying for school fees, medical bill, and so on. EY explained:

I visit my mother-in-law every month. My husband is her eldest son so he is expected to cater for her now that her husband is dead and she has younger children as well. He is not in the country (living in abroad) so I have to take up that responsibility otherwise it will look like I do not care about them especially due to the absence of my husband.

All the women interviewed explained that in-law relations is very critical to them because this was an area which if not handled properly could erupt problems among her nuclear family and her in-laws and can even breed emotional problems between them and their spouses. The reason is not farfetched as highlighted earlier with reference to collectivism as a cultural commitment.

*What are the effects these roles have on specific business performance?*

**Evaluating business performance and family life.** Vital to the research was to determine how the combination of all the roles of the woman entrepreneur and responsibilities of the family influence the success of the business ventures. The key question was “What are the effects these roles have on specific business performance?” The attention now is turned on the criteria used in this study to assess business performance which will also help shed light on the question posed.

**Income.** Responding to the influences of the family on the income, 66 per cent explained that the family has had a negative influence on their business venture so far as income is concerned. Despite the financial responsibilities of their husbands to the family, these women explained that they had to sometimes take more money from their business to support their nuclear, extended family members, and in-laws, and this reduces the income they generate from their businesses.

NG who is a proprietor of a school complex claims:

Since I established this school, my extended family members think I am a wealthy woman. They always send their hospital bills, children’s school fees and all other expenses to me monthly for support. I cannot totally ignore them, because our culture labels anyone who does not help family members as evil. So the money that comes to me goes back to the family.

GTC who is a trader explained:

I have to support the family all the time from the little I make in this business. I pay for the children’s school fees, cater for the home and at times even pay utility bills. This prevents me from investing back my profit into the business most of the time.
SFH who owns a restaurant explained that:

My family has created a timetable for supervising this restaurant. My husband comes here every weekday after 5 pm to take over the affairs so that I can go home and perform my home chores. My daughter takes over every Saturday and on Sundays after church we all stay here. I therefore do not have to pay for extra hands in managing the place. Customers who come to this "supermarket" always appreciate our customer service and I attribute this to the fact that there is constant supervision by a family member. This strategy has increases our sales and reduced employee theft and misbehaviour.

In spite of this, 7 per cent of the women indicated that to them, the influence was dual. Whilst family provides support in the form of helping with home chores, helping with work, buying logistics, providing words of encouragement, and others, they will not deny the fact that there are also times when they had to take some money out of the businesses to meet family needs or even spend some working hours catering for family needs which goes a long way to reduce the income they generate from their business. This again is as a result of the collectivism culture of Ghanaians.

Managing number of branches/outlets and family life
To understand how family life influences the number of branches/outlets an entrepreneur may have, 86 per cent of the women interviewed explained that family life has a negative influence on the number of outlets or branches they have or wish to have whilst 24 per cent also explained that family life has positive relationship on the number of outlets/branches. With respect to those negatively affected, 37 per cent argue that they blame this position on their financial commitments towards family members but majority of these women representing 63 per cent explained that an extra outlet means reducing time spent with family which is very essential to them.

These are the claims made by of WF and UBS, respectively:

I wish I could expand but I do not think it will help me for now, why? Because my children are infants; they need lots of attention. Additional outlet means extra time away from them. I will not have enough time to manage both shops and even though the business will expand it will not grow as expected and might even become a liability to me. As much as I want more money for the family, the upbringing of my children is also very important.

Therefore, to them the two (quality family life and number of outlets/branches) have a negative relation; you only get one at the detriment of the other clearly emphasising opportunity cost. Most of these women will not substitute the quality family life for an expansion in business. It became crucial to further probe into why family life according to these women will be preferred over an additional outlet/branch signifying business growth. Very vital findings were revealed. These women explained that an expansion of the business on the same premises is not as much of a problem as having an extra outlet or branch away from their current location. This is because they will have to spend extra time and resources visiting these premises reducing the little time they have to spend with family influencing the quality family life they seek to achieve. Interestingly, majority of these women had their businesses at home or very close to their home conforming to earlier studies from Dzisi (2008) explaining that many women entrepreneurs in Ghana prefer their businesses close to their homes as a coping strategy to deal with the challenges balancing both roles presents. Hence another branch away from this premise will undermine this strategy to cope with family and work life. It is also imperative to state that in the Ghanaian social context, a married woman’s worth is measured by her family life. No matter what she achieves in society, her status is subjected to the quality of her family life, that is to say how her husband and children are catered for and brought up.
Nevertheless, the remaining 24 per cent who identified family life as having a positive influence on increasing the number of outlets/branches explained that the support they receive from the family and the need to support family is a motivational factor that urges them to increase their number of branches/outlets. It was therefore not shocking to identify from the data that most of these women fell into the category of single women and married women above 50 years. Probing further to find out if these women did not believe that such increase will influence quality family life in a negative way revealed two separate perceptions with respect to work and family life. On the one hand, the single ladies explained that the “domestic division of labour and time poverty” as Still and Timms (2000) put it is not much of a challenge to them since they did not have children who constantly needed their attention. On the other hand, the over 50 years explained that majority of their children were old enough and did not need much attention; however, the desire to support both nuclear and extended family and to build a legacy for their family are major drivers to expand their businesses beyond the current location. ACS who is 53-year-old woman had this to say:

My children are now old. They do not need any more attention. The youngest is in the university and the oldest is married and has moved from home. All I want now is to build something of my own through this business which will benefit the family in the near future.

It is worth mentioning that no matter the views of these women in terms of the relationship between having a number of outlets/branches of the business and quality family life may be, there is always the need for trade of between these two binary. Since business growth is also measured by expansion (i.e. number of outlets/branches), one can safely argue that Ghanaian women entrepreneurs are not generally growing because they pay attention to family life to the detriment of these business growth.

Dealing with number of employees and family life. Flowing from above is evaluating family life with the number of employees which is critical to ensuring quality family life. These women easily related how the additional employee will influence their business in light of how this will create more room for the family life. Hence, all the women interviewed except one explained that family life has a positive influence on their ability or willingness to employ an additional employee in their businesses. These women believe that having an extra hand at work will reduce the time they spend at work and hence more time for the home and family. This is what two of these women had to say, HBS and AGPS:

Even though my children are old and have moved out of the house, I still have commitments to other family members. My mother is very sick and I visit her every week in my village, my sister who died a few years ago left three children who I always visit in school and at home. These commitments take a lot of my time and it affects my output at work too. So I believe that if I can get more employees to handle some of the things I do here, I can have some extra time to combine all these with my work.

At times my daughter sends her children to me whenever she has to travel out of the country. To be frank with you during those times I sometimes have to stay home and take care of these children especially when they are on vacation and this affects my business too. If I had more employees I believe these times will not be as stressful as it gets.

However, SB whose views were contrary to the above had this to say:

My husband was not in support of my businesses initially because it is located in our home. He does not like the idea of other people coming in and out of our home. Any additional employee will bring problems between us and he might even ask me to close this business.

It is important to draw a distinction between the number of outlets and number of employees. A business could increase the number of employees at the current location without necessarily creating a new outlet. The outcome is that, although they are not
interested in having multiple locations, they are comfortable with increasing the number of employee(s) at the current location, thus, taking off some of the working time from the owner, thereby having (the owner) enough time for their family.

**Discussion**

In Ghana, women entrepreneurs play varied roles in the family which is a strategic network agent to the success of their businesses. Such roles include being a wife to their husbands, a mother to their children, an in-law to her husband's family, and an extended family member where she could be an auntie, niece, cousin, or grandmother, and so on. These roles come with a number of responsibilities which could be social and financial. On one hand, the social responsibilities stem from the areas of childcare, home management (household chores and cooking), spending time with spouse, accepting an extended family member to live in with you, and visiting especially aged extended family members and in-laws. Whilst on the other hand, financial responsibilities stem from the areas of paying for utility bills, school fees, medical bills, rent, and at taking full financial responsibility of the upkeep of a family member.

With respect to how the combination of the roles of family and business influence their family life, women entrepreneurs involved in this study agreed that these roles they played had more of a negative influence on their businesses but a positive impact on family life. This is because for many, their jobs gave them more room to provide childcare, manage the home, more time with spouses, and other family members as and when the need arises. To these women, their status in society is highly related to how they succeed in carrying out these multiple roles. Therefore, with respect to their business operations, combining the roles was a major hurdle for most of the women in this study because their children were not old enough to be left alone to cater for themselves. This finding is in conformity with a previous study by William (2004) in Europe who also stated that time spent on childcare had a negative impact on women-owned businesses in Europe.

Nevertheless, a great number of these women believe that comparing entrepreneurship to being employed by someone else, the former provides a better means of combining the roles of family care and work life since a woman entrepreneur has control over her own working life. It was, therefore, not surprising that the study revealed that some of these women exited well-paid jobs to engage in entrepreneurship. They consider that being self-employed creates room for combining multiple roles. Hence, to these women, being an entrepreneur rather than a paid employee has a positive influence on motherhood, marriage, and extended family life thus their family life on the whole.

Many women entrepreneurs in this country believe that measuring their business performance with respect to their income and roles to the family definitely has a negative impact on their business. This is due to the fact that despite the financial support from their spouses, they constantly had to provide financial support which comes in the form of remittance on monthly basis, paying school fees, medical bills, visiting family members, paying for rent, and sometimes even accepting these extended family relations to live in their homes. This they argued reduce the income they make from the businesses leaving them with little or nothing for business expansion. The outcome is inadequate capital due to low savings.

In relation to business expansion or having extra branches, majority of the women explained that family roles had a negative impact on business growth. However, their explanations were varied. On the one hand, whilst some related the issue to the fact that they could not expand due to the amount of money they spend on the family from the income they make from their businesses, others were also not willing to have an extra branch due to family commitments which were the majority. As Still and Timms (2000) argue, the domestic division of labour and time poverty is a major barrier preventing women entrepreneurs from expanding. This stage highlighted a vital issue that was revealed in the
studies to the researchers and that was to say that quality family life is essential to majority of women entrepreneurs in Ghana and would not sacrifice that for an expansion in business. Few of the women on the other hand argued that an extra branch meant extra income to the family, adding to the status of the family and also served as a source of employment for family members. However, these women admitted to the fact that they were not much disturbed about not having much time to spend at home as a result of an increase in branch because they had lesser chores to cater for since their children were now old enough to cater for themselves. The finding is that business expansion/growth (outlet/branches) is dependent on the family size and family life cycle. In relation to analysing the relationship between age and work and family conflict from this study on women entrepreneurs in Ghana, these findings confirm previous studies by Hsu (2011) and Andreassi and Thompson (2007) who argue that age is significantly and negatively correlated with work and family conflict, and contradict findings from a recent study by Dartey-Baah (2015) that reveals that conflicts in families emanating from the working environment had a significant and positive relationship. Our view is that of a trade between business growth and quality family life.

Regarding the number of employees, only one woman identified that her family life will not allow for extra hands in her business. This was mainly due to the fact that her business was located in her home and her husband did not like the idea of people moving in and out of their home. However, others believe that employing another person will have a positive relation with family life since this will mean having extra hand and reducing time spent at work and increasing time spent at home by the entrepreneur. The findings of this study indicate that family life does have a negative influence on women’s businesses in Ghana with respect to income and number of branches/outlets. More crucially, it had positive influence on number of employees. Nevertheless, no matter which side of the influence one may be, the above success criteria take it all to the advantage of the family.

Finally, the study sought to establish whether there is any support derived from family members that encourages their businesses to flourish. Interestingly, many of these women claimed to have received initial support from their husbands during the commencement of their businesses. According to the women, the men believe that entrepreneurship is a means of empowering women both socially and economically, which has positive impact on both their families and society at large. Women are no longer being limited to fulfilling the traditional roles of child and home care but are being encouraged/empowered by their husbands to pursue economic activities that will enhance their own lives and those around them. The study discovered that for this reason, husbands provide support in terms of encouraging words, providing logistics, allowances, helping with home chores, and at times taking up task in their wives’ businesses. This serves as a means to encourage them in their pursuit as entrepreneurs, contradicting the prevailing social norm which discourages men from extending a helping hand to their wives’ activities because they were viewed as the head and superior to women. Hence, in recent times, being a wife does not necessarily have a negative influence on the businesses of women entrepreneurs in Ghana because of the physical, financial, and emotional support they receive from their husbands. These findings are consistent with studies by Imbaya (2012) and Welsh et al. (2016) from Kenya and Turkey, respectively, that revealed that female entrepreneurs had support from family in the areas of managerial skills, prior entrepreneurial experience, record keeping, and finances.

Conclusions
The study sought to answer four key research questions, namely, What are the specific roles women entrepreneurs assume towards their families?; How does the combination of work and family roles influence their family life?; What are the effects these roles have on specific business performance?; Are there any support derived from family members that encourages their business operations? From the analysis, the findings from this study bring
to light that the family as a network agent is as vital as any other critical issue that determines the success or failure of women entrepreneurs in Ghana. Whilst some ventured into entrepreneurship to provide a means of combining these roles, majority of these women also strategically located their businesses either at home or close to home to aid the combination of both roles. It is crucial to state that these women support the family with the income they generate from their business and will not even sacrifice extra time at work or opening another branch at the expense of their childcare and home management. Notwithstanding, majority of these women believe that the roles they play to the family do have a negative impact on the growth of their businesses as Kuada (2009) identified, but in cases where these women were supported by these family members especially their husbands, such roles had more of a positive than negative effect. It can therefore be argued that the network agents (family members) have both positive and negative influence on business reinvestment and its commensurate growth.

Although the data confirm earlier arguments in previous literature that women are a dominant force in the service sector, it negates that of their dominance in the agricultural sector (Adom, 2014; Adom and Williams, 2012; Bruni et al., 2004; Dzisi, 2008; GEM, 2012b; OECD, 2004; UNIDO, 2003). However, this inconsistency may be due to the fact that the sample was selected from the Greater Accra Region where majority of the industries are concentrated in the field of service, retailing, and wholesaling as compared to manufacturing, construction, and agriculture.

Furthermore, as Amine and Staub (2009) note, in the African traditional system, extended family members support each other, hence (collectivism) an individual cannot neglect the responsibility of sharing his or her business wealth with family members. So every woman entrepreneur must be seen to be providing support for parents, siblings, aunts, grandparents, and so on. As discussed earlier in the paper, majority of businesses owned and managed in SSA are in the informal sector. It was therefore not surprising to the researchers to discover that among the 25 women interviewed 14 were informal entrepreneurs representing 57 per cent whilst 11 were operating in the formal sector representing 43 per cent. The traditional roles of women in Ghana (e.g. carers) did not only promoted home-based microenterprises but also enhanced family life.

**Implications for policy and practice**

Since women form greater part of the country’s population, their contributions to the country’s workforce and socio-economic development has been identified as vital (Adom, 2015). Ghanaian women entrepreneurs have the capacity to perform their family roles and business lives equally successfully without undermining one or the other. This has become evident in the increase in the number of professional and business women, which may be attributed to efforts on the parts of government and other stakeholders to empower women across Ghana. The introduction of gender mainstreaming, affirmative action, financial support policies, and programmes, and the establishment of the Ministry of Women and Children’s Affairs have contributed to the advancement of women and their families. Based on this, the study proposes for even more provisions to specifically address issues and remove societal and cultural norms that restrict opportunities for women. Existing policies and programmes must be strengthened to offer more opportunities to women. Specifically, this study identified financial constraints and childcare as major challenges faced by entrepreneurial women. We therefore recommend that financial institutions should be encouraged to provide “soft loans” and other needed services to assist women who go into entrepreneurship. Also, additional childcare facilities should be provided to provide care for children during working hours. Finally, there is the need to embark on public education, which will highlight the potential that women possess to contribute the socio-economic development of the nation.
Research limitations
The following limitations should be noted for further research in this field. First of all, the study focused solely on the work and family life of women entrepreneurs. Other critical issues that affect women entrepreneurs can also be addressed with respect to their income, number of branches, and number of employees to bring to light how these challenges affect business performance.

Second, women have varied ways of measuring their business success. Further research that wants to assess the impact of constraints on business performance can identify other success criteria other than the ones selected for this study.

Finally, the study area was limited to only Greater Accra but could be conducted in other regions focusing manufacturing, construction, and agriculture (e.g. female entrepreneur in agro sector in Ashanti, Brong-Ahafo region of Ghana).

Future research direction
Further studies conducted with a quantitative or a mixed-method approach would aid in a more statistical analysis on the impact work and family lives have on business performance in other geographic areas.

References


UNIDO (2003), *A Path Out of Poverty; Developing Rural and Women Entrepreneurship*, UNIDO, Vienna.


Further reading


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