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Pathways for the economic empowerment of female entrepreneurs in emerging economies: Implications for social work

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Abstract
In many emerging economies, owning and operating a small/medium-scale business is essential in the creation of wealth, empowering business owners and helping to address the developmental challenges of the society. Although many women are venturing into family businesses in Ghana, there are still some challenges that hinder their economic empowerment. Interviewing 15 women in small, family businesses in Accra, this article identifies three main concerns of the women which are identified as critical pathways that social workers interested in the economic empowerment of female entrepreneurs could follow. The implications of the findings for social work practice are discussed.

Keywords
Economic empowerment, family business, Ghana, pathways, social justice, women empowerment

Introduction

Family businesses help people break out of poverty through the creation of employment for both family and other members in their communities (Acquaah, 2016). For the past 40 years, there has been a steady growth in the number of family businesses across the world, creating an estimated 50 percent to 80 percent of jobs in most countries (EY Global, 2017). Increasingly, more women are beginning to venture into family businesses, playing key roles both behind the scenes and in the front line in the founding and development of the businesses (Howorth et al., 2010). In Africa, the rate of women entrepreneurs is higher than that of any other region in the world (Fafchamps et al., 2011; Welsh, 2016). This is an interesting fact, given that many African countries are patriarchal societies. There are many challenges related to traditional gender roles and invisibility of women

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which have resulted in persistent poverty on the continent (Cole, 1997; Jimenez, 2009; Khavul et al., 2009).

Ghana is ranked among the 10 fastest growing economies in the world with high prospects for export-driven growth, especially in the service sector where many family businesses are found (Robb et al., 2014). The Ghana Demographic and Health Survey report (Ghana Statistical Service [GSS] et al., 2015) indicates that the service sector is the fastest growing sector and contributes about 52 percent of the national gross domestic product (GDP). There is, however, no data specifically collected on the number of women in family businesses because governments have previously not been committed to collecting gender disaggregated data.

Generally, business owners in Ghana face challenges that relate to finances, market, inputs, economic and regulatory frameworks, and the socio-cultural setup of the country (Robson and Obeng, 2008). These challenges become even more compounded for women leading to small business sizes with little or no expansion and general stagnation of their family businesses.

Although, there are several empowerment frameworks for working with clients in diverse practice settings, applying them to women in family businesses from an African perspective has been largely unexplored. This article contributes to bridging that gap by proposing some important considerations that will, ultimately, lead to the sustained economic empowerment of women in small, family businesses. The considerations are also sensitive to the socio-cultural conditions of Ghana. These will equip social workers with the needed skills to plan interventions that are effective in helping such women out of poverty and contribute to the overall development of their communities and the society at large.

The status of women in Ghana

In 1957, Ghana became the first sub-Saharan country in colonial Africa to gain its independence. It was formed from the merger of the British colony of the Gold Coast and the Togoland trust territory. Like many other countries in sub-Saharan Africa, Ghana operates under a unique system of law which combines the civil with the traditional or customary, making it difficult to harmonize legislation and remove discriminatory practices. Much discrimination is related to inheritance and ownership rights (Organisation for Economic Co-Operation and Development [OECD], 2010).

Traditionally, women in Ghana occupied positions of respect in their communities. Especially among the dominant matrilineal Akan, women played complementary economic, social and political roles in the 18th and 19th centuries and enjoyed relatively high economic and legal independence (Aidoo, 1985). Restrictions on women were only more pronounced in communities with patrilineal descent, such as the Konkomba, Kusasi and the Ewe, as these communities were much more male-dominated, and have been influenced by Islam (Prah, 2004). However, Manuh (1998) asserts that it was during colonial rule that prevailing Victorian values were super-imposed on the traditional order, resulting in women receiving little recognition or remuneration, and being ignored in the provision of services. Women had no place in the formal political setting of the colonial period. This and other factors effectively eroded the complementary roles of women in the traditional social, economic and political setup of their communities that continue up to this time.

Since then, women's roles have been primarily those of bearing children and keeping the home. As a result, some parents were hesitant to send their daughters to school because they were needed at home and on farms. Resistance to female education also arose because of the conviction that women should be supported by their husbands. In many instances, it was believed that a girl's marriage prospects lowered when she became educated, and occasionally when girls were educated, most of them did not continue after receiving the basic education certification. Others did not

complete the elementary level of education. In addition, factors such as adolescent pregnancy, early marriage and girls' greater burden of household labour acted as obstacles to their schooling (Boateng, 2014; Manuh, 1998).

The low level and often poor education of women in the Ghanaian society also translates into poor economic and employment prospects. While women in rural settings are predominantly farmers and fish processors, their counterparts in urban areas are mainly traders and retailers (Amu, 2005). Those in the formal sector often find themselves in low-paying careers, including administrative support, sales, service, nursing, teaching and clerical jobs, reflecting society's persistent attitudes regarding stereotypical occupational roles for males and females (Domenico and Jones, 2006).

Women in family businesses in Africa

There is a strong connection between family businesses and entrepreneurship in the African setting because small family businesses often operate within the norms of the informal economy, which is a common feature of emerging and transition economies (Schneider, 2005). Also, there are politico-economic factors of colonialism, neo-colonialism and economic liberalization, as well as socio-cultural factors of personal independence and access to and control over resources that have resulted in family businesses in Africa taking an entrepreneurship approach. Therefore, a family business is compelled to be 'highly entrepreneurial' and to continuously churn up 'new products and services' to remain competitive in a fast-growing economic system (Bewayo, 2009: 174).

There is no known official data on the number of women in family businesses in Africa. This is because available data is not disaggregated to clearly distinguish between the number of women entrepreneurs who are engaged in family businesses and those who are not. Also, since most women entrepreneurs start and grow their businesses to support their families and often have members of the family working with them (Welsh, 2016), they are confused as being family owned even when the business has not been set up as such. Anecdotal evidence, however, suggests that the number of women in family businesses in Africa is increasing due to the desire to work for oneself, to be able to work on one's own time, and to be able to devote attention to other responsibilities in the home. In addition to the above, it has been found that such enterprises constitute simple business activities with low entry barriers and low returns, including home-based enterprises, operating mainly in retailing or the production of food and drink (Altenburg, 2009).

Amankwaa et al. (2016) indicate that family businesses are predominant among small and medium enterprises, which account for over 92 percent of companies registered in Ghana. Women are known to play key roles in the founding and development of many family businesses, both behind the scenes and in the front line running these businesses (Howorth et al., 2010). Nonetheless, they face many socio-cultural, structural and systemic barriers that intertwine to hamper the development and growth of their businesses. This in turn prevents them from contributing meaningfully to the development of their communities, thus resulting in a perpetual cycle of poverty and vulnerability.

Due to Ghanaian women's primary responsibilities of childcare and keeping the home, many are hindered from progressing in their careers (Boateng, 2018) as they constantly have to attend to the needs at home before focusing on the needs of a career. Also, the predominant socio-cultural restrictions relating to women's ownership of assets and resources prevent many women from accessing loans that would help to expand their businesses. Again, the extended family system, which is common in the Ghanaian setting, tends to put pressure on business women to help take care of family members in the extended family. Due to this, businesses, especially family-owned ones tend to have little money for operation and expansion, as most of the income is spent on other family members' needs (Robson and Obeng, 2008).

In addition to the above, the business terrain in Ghana is such that from conception to registration to running the business efficiently requires a certain 'high' level of literacy and numeracy skills. However, traditional views continue to hold that highly educated women tend to equate themselves with men, and are arrogant, sophisticated and discontented (Tanye, 2008). Although there is no definition of what constitutes high education, this misconception has fuelled attitudinal biases and gender disparities in education for women, resulting in women having less educational attainment than men. This relatively low education of women prevents them from successfully navigating the world of entrepreneurship. They find it difficult to register their businesses, fill in forms properly, keep the business books or apply for loans from banks. They hardly attend business functions to network with other business owners and often allow other family members to run the 'formal' end of the business, even if they were the ones who started the business (Robson et al., 2009). Indeed, Ganu and Boateng (2012) demonstrate that most women entrepreneurs are engaged in the trading of general merchandise and the manufacturing of textiles and garments as well as arts and crafts due to ease of entry, minimum capital requirement and low educational levels.

Until recently, relatively little research has been conducted on gender in family business in general and on women in family businesses in particular (Cappuyns, 2007; Cole, 1997; Dumas, 1998). Lately, however, there appears to have been a growing interest in women in family businesses (Cole, 1997), in line with the significant growth of family business literature research (Acquaah, 2016; Amore et al., 2014; Cappuyns, 2007; Hoffman et al., 2015; Overbeke et al., 2013). These authors have largely written either from a marketing, business or finance point of view but none from a social work perspective. Certainly, there has also been no research on the ways by which family businesses can be used to empower women who are considered vulnerable in societies that are either patriarchal or economically weak, or both. The next section discusses the concept of empowerment and how it is applied in working with vulnerable populations in African societies.

Frameworks for women's economic empowerment

Empowerment is a word widely used but seldom defined. According to Karl (1995), long before the word became popular, women were speaking about gaining control over their lives, particularly in the decisions that affect them in the home, the community, the government and the international development policies. Women's empowerment, therefore, is about creating awareness about oppressive conditions, helping women to acquire the needed tools to overcome the oppression and building on that to transform their own lives. Karl (1995) therefore defines empowerment as 'a process of awareness and capacity building leading to greater participation, to greater decision making, power and control and to transformation action' (p. 13). Empowerment should not be understood as one person or group giving power to another, but rather as moving from a state of being less able to act for one's self to being more able to do so.

Various authors have developed frameworks for measuring women's empowerment, although it is difficult to measure empowerment across different contexts (Richardson, 2018). For Longwe (1995), empowerment is measured in terms of five interrelated concepts, namely welfare, access, conscientization, participation and equality of control. Welfare relates to the level of material welfare of women relative to men in matters such as food supply and income, while access is about women's access to the factors of production – land, labour credit and training. Conscientization is the understanding of the difference between sex roles and gender roles and the belief that gender relations and the gender division of labour should be fair and agreeable to both sides, and not based on the domination of one over the other. Participation pertains to women's equal participation in decision making, policy making and planning. Finally, equality of control is about the factors of production and the distribution of benefits so that neither men nor women are in a position of

dominance. Longwe's (1995) framework has been widely used in Africa, but it has been criticized as being static without a view of how situations change over time, and also as being more suited to community development and less to an individual empowerment approach (Mosedale, 2005).

Kabeer (1999), however, has suggested three dimensions in her empowerment framework: resources, agency and achievements. Resources are the preconditions – material, social or human – which serve to enhance the ability to make choices; agency refers to the ability to define one's goals and act upon these, while achievements are the outcomes of the empowerment process. Kabeer (1999) further adds that empowerment occurs on three levels – the immediate (individual or group) level, the intermediate (institutional rules) level and the deeper (structural) level, arguing that in order for any change to translate into meaningful and sustainable processes of empowerment, it must ultimately encompass both individual and structural levels. Kabeer (1999) asserts that empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability. But empowerment is not an end in itself; it is a *process* that entails what people do with the acquired ability; how they make choices to influence or enhance their own lives and those of others; and how one can tell when this ability has been acquired.

A third empowerment framework this article discusses is that proposed by Alsop and Heinsohn (2005). In their framework, the authors propose that empowerment entails two elements – agency and opportunity structure. Agency refers to 'an actor's ability to make meaningful choices' (p. 6), while opportunity structure is the institutional climate and the socio-political structures that may enable or constrain actors to pursue their goals. Alsop and Heinsohn (2005) have argued that questions that should be asked in the measurement of empowerment are whether there was existence of an opportunity for choice, whether this choice was used and whether the choice helped to achieve the desired results.

A common theme in most empowerment discourse is the concept of agency. According to the World Bank (2014), agency is 'the capacity to make decisions about one's own life and act on them to achieve a desirable outcome, free of violence, retribution or fear' (p. xv). Agency has often been thought of as an expansion of empowerment because one can only be said to be empowered if one has the freedom to pursue and achieve the goals and values which they deem to be important to them (Ibrahim and Alkire, 2007). Balungile (2010) also draws linkages between agency and empowerment, arguing that enhanced agency leads to empowerment, which in turn feeds back into increased agency, resulting in further empowerment. Alkire (2008) therefore suggests that 'when people are not able to exert agency, they may be alienated from their behaviour, coerced into a situation, submissive and desirous to please, or simply passive' (pp. 3–4).

Both the Millennium Development Goals and the Sustainable Development Goals have stressed the need for women's economic empowerment. The United Nations Conference for Trade and Development (UNCTAD), the World Bank and other international development organizations have underscored the need to emphasize the preconditions necessary for women to become economically empowered in all development discourses. The United Nations Development Programme (2008) asserts that 'women's economic empowerment can be achieved by targeting initiatives to expand women's economic opportunity; strengthen their legal status and rights; and ensure their voice, inclusion and participation in economic decision-making' (p. 9).

Kabeer (2012) has observed the overlaps and differences in the various definitions of women's economic empowerment where agency, choice and decision making appear to be a common theme. Among the differences are also the extent to which economic empowerment is considered an end in itself or a means to other development goals, and whether empowerment is a purely economic term or whether there is scope for spill-over effects in other domains of women's lives.

Women's economic empowerment is an important concept in social work practice, as it helps to achieve social justice for all. As Dubois and Miley (2013) note, empowerment is the heart of social

Table 1. Empowerment frameworks discussed.

Author	Components of framework	Strengths	Weaknesses
Longwe (1995)	• Welfare • Access • Conscientization • Participation • Equality of control	Develops gender needs into hierarchical order. Argues that empowerment critical to development. Conceptualizes empowerment in the form of the presence, use and effectiveness of choice.	Static without a view of how situations change over time. More suited to community development and project analysis and less to individual empowerment. Does not take into consideration rights and responsibilities in the development of empowerment.
Kabeer (1999)	• Resources • Agency • Achievements	Considers the socio-cultural circumstances of women. Identifies different levels at which empowerment can occur.	Considers agency to be a by-product of empowerment. Does not provide a concrete operationalization of the three components of empowerment. Suited to the measurement of empowerment, not for seeking to empower.
Alsop and Heinsohn (2005)	• Agency • Opportunity structure	Developed from primary data. Considers the operation of formal and informal institutions, laws, regulatory frameworks, and norms governing behaviour as important contributors to empowerment.	Separation of agency and structure tend to be problematic as the two are noted to have a dialectical relationship.

work practice and social justice – its soul. It is impossible to achieve social justice without seeking the economic empowerment of women in low-income and developing countries. However, there is scant literature on economic empowerment in social work practice. The extant literature on empowerment in social work does not separate economic empowerment from other forms of social and political empowerment. While these frameworks are important for any development work, especially in developing countries, they do not have a social justice focus that social workers can efficiently leverage to work with women in small and medium-scale enterprises.

The social work profession has been historically concerned with the financial needs of vulnerable populations (Stuart, 2013). Over time, this concern shifted to clinical interventions in direct practice (Frey et al., 2017), but recent economic challenges across the world call for renewed attention and commitment of social workers to the economic empowerment of their clients. Family businesses are good avenues for the economic empowerment of both males and females. Research has shown that family businesses with women in leadership positions tend to last longer, manage their finances better and influence economies and societies at the local, regional and global levels (EY Global, 2017). This means that, as a matter of necessity, social workers should engage with family businesses to promote greater economic empowerment among women, especially those found in emerging and low-income economies. The critical question, however, is what do social workers need to address to successfully engage women in small family businesses for their sustained economic empowerment? Table 1 presents a summary of the empowerment frameworks discussed in this article. The frameworks presented have been tested over time and

have proven useful in macro-level development agendas across different socio-cultural contexts. However, there is the need to also interrogate what framework(s) would be beneficial for working with women at the micro level as well to provide a holistic approach in order to bring about economic empowerment for women in developing countries. Also, the frameworks discussed a basis for the author to interrogate economic empowerment from a social work and social justice perspective, such that social workers in societies similar to Ghana can have a frame within which to work in the future.

Methodology

In seeking to answer the question of what the crucial pathways are for social workers interested in the economic empowerment of women in family businesses, this article employed a qualitative research design. The research question was answered with a phenomenological approach due to the emphasis on capturing the essence of the lived experiences of the participants (Creswell, 2013). Phenomenological methods are particularly effective in bringing to the fore the experiences and perceptions of individuals from their own perspectives.

Prior to data collection, ethical approval was sought from the University of Ghana College of Humanities Institutional Review Board (IRB). A non-probability sampling strategy was adopted for the selection of participants for the study. This allowed for selection through non-random methods in order to find the participants most suited to meeting the research objectives. Specifically, purposive and snowball sampling techniques were employed, whereby the first three participants who were purposively selected were asked to recommend other women in family businesses for possible recruitment. Each interviewee was then asked to recommend someone, and recommended women were subsequently contacted for participation in the study.

Information was solicited mainly through in-depth interviews (IDIs), as they were deemed to be the most powerful tool that allowed the research participants to articulate their tacit perceptions, feelings and understanding in the research (Gray, 2009). A total of 15 women who work in family businesses in the greater Accra Region, Ghana, were recruited for the study, and a semi-structured interview guide was developed with open-ended questions which allowed participants to tell their stories from their own perspectives. All the interviews were conducted in the English language, although the interviewees had a choice to be interviewed in a preferred local dialect. The author personally conducted and also transcribed all the interviews herself. The interviews lasted for an average of 45 minutes and were conducted at the workplaces, mostly offices of the participants. The venue for conducting the interviews was decided by the participants during the scheduling of the interviews. All the interviews were one-on-one sessions except for one, in which a mother and her daughter who worked together were interviewed at the same time. While this was not planned, it allowed for differences in views and opinions that reflected the changing patterns in the Ghanaian culture to be evident.

For accurate presentation of participants' views, all the interviews were audio-recorded with their expressed consent. The recordings were done to help overcome the natural limitation of human memories and the intuitive glosses that may have occurred as a result of listening and writing at the same time. In addition, they allowed for a thorough re-examination of what was said during the analysis (Creswell, 2013).

Each interview was transcribed into text afterwards. The transcription was captured verbatim, as the interviews were conducted in the English language and there was no need for translations. Data were analysed using Clarke and Braun's (2014) six steps: familiarization, coding, searching for themes, reviewing, defining and naming themes. In this method, common themes and underlying patterns were categorized together and organized to give coherence to the data. Because the

author conducted all interviews, transcribed them and did the analysis, it was easier to reflect on commonalities and dissent in the interviews.

The themes that emerged from the interviews were interpreted and discussed to reflect the objectives of the study, incorporating observations from the secondary data reviewed. The main theme with its sub-themes was subjected to peer vetting with a senior colleague and mentor to ensure trustworthiness and credibility of findings. To protect the identity of the participants, pseudonyms are used to represent them in the presentation of findings.

Profile of study participants

All the 15 women whose voices are presented in this article are engaged in family businesses in Accra, Ghana. The youngest participant was 29 years old, while the oldest was 66 years old. In the traditional Ghanaian setting, women are socialized and encouraged to work, mostly in trading, from a very young age through to their late adulthood. This is to inculcate the value of hard work in them and also prepare them to be able to provide for themselves and their families (Britwum et al., 2006). Again, because the culture does not encourage women's enrolment in formal education, trading at an early age results in girls and women being considered as enterprising and therefore desirable wife material for their future husbands. In terms of education, three of the participants had post-graduate education, five had completed their undergraduate degrees, four had diplomas and three had a secondary school (senior high school) education. Two of the participants (one married and one single) had no children. All the remaining participants had at least one child.

Eight of the participants were first-generation women in family businesses who had either started the businesses by themselves or with their husbands, six were second generation and one was a third-generation woman in the business. This is consistent with the African business landscape, in which most family businesses do not survive beyond the third generation (Amankwaa et al., 2016). All the women interviewed were in management positions in the family businesses. In Table 2, the socio-demographic characteristics of the participants are presented.

Presentation of findings

From the data analysis, an overarching theme that emerged, and which serves as the basis for this article, is the pathway for the economic empowerment of women. Under this broad theme, three sub-themes were also identified. These sub-themes are financial independence, education and skill acquisition, and removal of systemic and socio-cultural barriers. For women in family businesses, the three sub-themes are considered to be important for ensuring that economic empowerment initiatives are sustainable. As long as these factors are not addressed at both the macro and micro levels, empowerment initiatives will not achieve the intended results. The findings are presented in the sub-themes below.

Financial independence

Financial independence is defined as the *ability* to earn income for one's self and the *freedom* to decide how to spend money earned (Xiao et al., 2014). For the women interviewed, being able to earn money, keep it and decide what to with it is one of the common ways to assess that they are empowered. For many of them, when one does not have the means of earning an income it cannot be said that they are empowered since they will still be dependent on others to meet their own needs and those of their children. If they depended on somebody else to provide for them

Table 2. Socio-demographic characteristics of participants.

Participants' pseudonym	Age	Marital status	Educational level	Type of business	Number of employees
Celine	34 years	Married	Postgraduate diploma	School (third generation)	25
Sisi	34 years	Married	Undergraduate degree	School (second generation)	20
Nora	63 years	Widowed	Advanced Certificate[a]	Trading, household products (first generation)	5
Abby	32 years	Single	Masters' degree	Sculpting and export (second generation)	33
Dede	33 years	Married	Postgraduate diploma	School (second generation)	25
Naa	42 years	Married	Senior high school	Trading, household products (second generation)	3
Edna	58 years	Married	Middle school	Catering (first generation)	60
Babsy[b]	26 years	Married	Advanced Certificate	Catering (second generation)	60
Mara	38 years	Married	Diploma	Construction (second generation)	140
Georgia	35 years	Married	Undergraduate degree	Trading, beauty products (first generation)	15
Beatrice	40 years	Married	Diploma	Freight forwarding (first generation)	3
Petra	36 years	Single	Undergraduate degree	Trading, household consumables (first generation)	2
Shanice	66 years	Married	Masters' degree	Healthcare provision (first generation)	17
Lyzbeth	35 years	Single	Advanced Certificate	Fashion design and export (first generation)	8
Khadidjah	42 years	Married	Senior high school	Retail trade household consumables (first generation)	3

[a]Advanced Certificates are higher than senior high school and lower than diplomas.
[b]Babsy is Edna's daughter and they work together in the same business as co-managers.

financially, or to determine what to do with money they themselves had worked for, then they always had to do the bidding of the person who controlled what the finances were used for. When asked what empowerment meant, the participants unanimously identified the ability to earn income as one of the most important factors. As some of them indicated,

> Financial independence is critical, because when you have financial independence, you can look at everything from a different perspective, including marriage. You don't need marriage for security if you are financially independent. Financial independence, economic independence, able to earn an income . . . (Beatrice, freight forwarding)

> Without money, what can anyone do? You may want to start a trade, send your children to school or even buy things for yourself, but if you don't earn an income, how will you be able to do any of those things? Then you will have to rely on someone for the means . . . I don't think it is empowering at all to ask someone for money to do things you want to do. (Nora, trading, household products)

Others also indicated that having the freedom to decide how to spend the money they earned was what constituted empowerment. Although not widespread, there still exist some socio-cultural restrictions on women's abilities to freely decide how to spend their money earned. These restrictions are either rooted in patriarchy or religion where men are portrayed as heads of families and are vested with the authority to decide how money is spent irrespective of who is earning bringing. Some participants expressed frustration at this practice in the following narratives:

> A lot of what we call culture is not even ours in the first place. Unfortunately, we believe that it's our culture, especially the negative ones where some women are not even free to spend their own money but have to wait for some kind of permission from a man. I mean, where did we go wrong? (Abby, sculpting and export)

> The culture of women not being able to freely spend their own money delivers a message which is antagonistic to women's empowerment. So I think to empower Ghanaian women, we've got to first of all recognize that by staying wedded to these cultural practices, we simply undermine other women. (Mara, construction)

> The churches are to blame . . . they use religion to entrench women subordination to men, and so some women give monies they earn to their husbands who will decide how the money is spent, I think there is nothing more disempowering than that. If women are free to spend their money, they will be empowered. (Edna, catering)

In a socio-cultural environment where women are not fully autonomous to either earn an income or decide what to do with the income they earn, it is instructive to target macro-level interventions that will ensure that women receive the needed financial independence to feel fully empowered. It would take what Kabeer (1999) refers to as 'agency' to achieve this. But the agency needed here cannot be developed by the women themselves if socio-cultural factors militate against them. Women who have been excluded from exercising this financial independence or agency for most of their lives will find it difficult, if not impossible, to begin to exercise this sense of agency that allows them to effectively achieve this. It would take gender activists, social workers, allies, civil society and international development partners to work together to challenge the societal dynamics through nuanced processes of decision making, negotiation and manipulation to empower women to achieve this.

Education and skill acquisition

The participants in the study recognized education and skill acquisition as keys to sustainable economic empowerment. Education, both formal and informal, as well as the acquisition of skills with which one would work, were acknowledged as what women needed to be empowered. Below are thoughts shared by some participants:

> When you are educated, there's not much that you can't do. What I mean by education is not university education, but basic education. When you have some knowledge of reading and writing and reasoning, there's a lot you can achieve. And people cannot take you for a ride. To be able to read, reason, think for yourself, write for yourself and I don't think that anybody can take advantage of you. (Dede, school proprietor)

> Broadly speaking, being well-trained in whatever it is that you are doing; learning professional skills in whatever it is that you are doing; learning how to properly manage a business are very important for every woman. With these, every woman will be able to achieve their aims. (Babsy, catering)

> Oh, definitely education is key. And I think that it really starts from the home, you know. When children are brought up to believe that you are not in any way inferior or less capable because you are a female, it's very important and it shapes your mind to a very large extent. So, education, and I'm not restricting, formal and informal education, yes, is very important because it opens you up to a whole lot. I mean it doesn't matter what you are doing. I mean if you are a seamstress, you are a home maker, I mean you need education because it's very key. (Naa, trading household products)

> Education. Let's start from our young girls. Let's educate them and let's make them confident. Don't make them timid, don't make them feel that because they are females, they are second class citizens. Education will give them the power to know that they are not inferior, then they can achieve whatever they want for themselves. (Shanice, healthcare provision)

The emphasis of the participants on education as a tool for sustainable economic empowerment of women is reflective of the widespread disparities in male and female education in the country. Although successive governments have committed to bridging the gender gap in education, in many rural communities, where there are limited resources and fewer career prospects, girls are not encouraged to go to school or acquire any skills besides farming and petty trading, which invariably become the only prospects for them. However, as the Ghanaian society is becoming increasingly urbanized and more people are moving into the city centres, having literacy, numeracy or some other skill becomes instrumental in ensuring the survival of the woman in the city.

Removal of barriers

Structural and normative barriers were identified as obstacles that needed to be removed before women in family businesses could be effectively empowered in Ghana. Many of the participants decried gender role socialization, discrimination, domestic violence, emphasis on marriage for women and lack of social safety nets as some barriers that needed to be removed for effective empowerment of women. Most women face these barriers in the workplace, and for women in family businesses, the barriers become more pronounced. Therefore, as long as these barriers continue to exist in the Ghanaian society, women will not be fully empowered. The women expressed themselves thus:

> People see a successful man and they say, he has done well without asking whether he is married, but if it is a woman and she does not marry or have no kids it looks as though you are not complete. I look forward to that day when we can look at a woman and appreciate her achievement and will not bring all those things in to it. (Abby, sculpting and export)

> It is discrimination in our society that keeps the women at the back, and therefore the government has the obligation to remove that discrimination. There is also cultural and entrenched-patriarchal system that we have had in our country for so long. That needs to go. The government has taken some initiatives, passage of laws and all these are good but implementation has been a problem. And finally, our economy is anchored on a liberal model which really does not look at how some initiatives can address the problems of those most vulnerable in our society. There are no safety nets for people, so women are scared to be independent. (Mara, construction)

> Today, you find most of the people who are in the informal sector happen to be women and these women actually have no safety nets in terms retirement benefits, social security, and all that. So those women who are found in the market, they work only when they have strength and ability to do so. Once they grow old, they are left to themselves. (Shanice, healthcare provision)

The need to remove the structural, normative and systemic barriers that continue to oppress women in society cannot be overemphasized. Authors such as Balungile (2010) and Jamali (2009) identify the structural and normative barriers that militate against women's economic empowerment, and propose that empowerment initiatives take these into consideration and adopt the necessary frameworks that are context-specific in order to adequately address the peculiarities that impinge on women's ability to embody empowerment and agency.

Discussion of findings

The findings of this study point to some structural and normative barriers in society that hinder the success of women in family businesses. The intersection between cultural expectations and gender roles contributes to the numerous challenges that women in family businesses encounter. A country like Ghana, which is prenatal and patriarchal, often expects women to be focused mainly on their responsibilities in the home. Thus, a woman making positive strides in business is regarded as one who has neglected her family. A woman who works in a family business often finds herself in a peculiar conundrum where she is under pressure to satisfy both the family needs and the business needs. In many instances, women in family businesses expect that family members would understand their need to devote time and attention to the business to see to its growth. However, members of the family and the society at large also expect that the woman will not 'sacrifice' her family for the business. This poses a challenge to the woman, as she strives to make herself available to meet both the family and business needs (Balungile, 2010).

The emphasis on of the study participants' financial independence by women in family businesses is instructive for social workers in developing and emerging economies. Due to endemic poverty in such economies, many women tend to regard lack of money or the inability to earn an income as a sense of powerlessness (Leung, 2005). In recognition of the centrality of women's economic empowerment to development, many African governments have embarked on economic empowerment initiatives that target low-income women in order to expand their capabilities to make favourable economic choices. It has been shown that women who enrolled in these initiatives were better equipped and more likely to challenge the social status quo (Kagotho and Vaughn, 2016; Swain and Wallentin, 2009).

At present, there are several barriers to accessing the needed financial assistance to expand women-owned or women-led businesses. Most financial institutions require collateral in the form of assets before giving loans for businesses. Tlaiss (2014) and Boateng (2018) indicate that access to start-up capital or a loan continues to pose a challenge for many females across African countries. This is due to the cultural practice where men are the owners and custodians of property. There is also the cultural perception that men are the breadwinners and thus the ones to engage in entrepreneurial and money-making ventures. Considering that most women neither have huge capital nor own property that would give them access to credit, they end up depending on their spouses and other male relations to lead their businesses, which usually impedes the expansion of their businesses to a much larger scale. It therefore takes determination, hard work, networking and knowing how to navigate the socio-cultural environment for women to grow and sustain a business as a woman. While some women have been able to do so and continue to serve as role models for others, they are few and far apart. The majority of women in Ghana operate small or medium-scale businesses with a capital of less than US$200. In a multi-country study that drew on data from 20 countries across the world, it was found that when women worked to earn income, their sense of self-efficacy increased greatly as their aspirations also broadened (World Bank, 2014). For women in family businesses, underscoring financial independence will go a long way to ensuring that efforts at their empowerment are successful and sustainable.

Another important consideration for social workers in the economic empowerment of women in small, family businesses is the acquisition of skills through formal and informal education. The empowerment principles of Paulo Freire (1972) indicate that people can empower themselves through the acquisition of knowledge about the conditions that oppress them. Therefore, through empowerment, people should be able to build the needed skills, confidence and opportunities for their individual and collective action (Delp et al., 2005). With education, access to information and skills acquisition, people are able to empower themselves using the newly acquired critical view to gain an understanding of existing social, economic and political forces that affect their lives and take the necessary steps to change their circumstances.

The benefits of education to any individual, group or society are enormous. Especially for women, education has been found to have rippling effects in several other aspects of their lives. There is evidence to suggest that 'education increases women's agency, and more educated women are often more able to take decisions and have choices, even where gender norms are restrictive' (World Bank, 2014: 43). Since the late 1990s, especially since the Beijing Platform for Action Conference, the government of Ghana has consciously demonstrated a commitment to bridge the gender gap in education for boys and girls. The 'send your girl child to school' campaign that the government embarked upon increased enrolment rates for girls significantly (Arku et al., 2014). The government's efforts at bringing parity for boys and girls in education in Ghana have been directed at the formal, informal and non-formal education levels. The Free, Compulsory, Universal, Basic Education Policy was introduced at the formal education level, while skills training in clothes making, hairdressing, soap- and bead making, among others, was targeted at the informal level. Non-formal educational programmes were also introduced as alternatives for those who previously had not acquired formal schooling or as a means of upgrading the skills of those already employed (Siabi-Mensah, 2000).

The problem, however, has been that most of these educational initiatives, especially the informal and non-formal initiatives, took a top-down approach and did not address the needs of the beneficiaries. Again, a lack of coordination between government, non-governmental organizations and civil society in the planning and implementation of programmes often result in duplication of training programmes that have no meaning for the local people. Based on the findings of this study, it would be more meaningful if women were asked to determine the skill they would find most useful before enrolling them in skill development programmes. It would be prudent for government to begin investments in financial literacy, legal literacy, entrepreneurial courses, mentoring, technical assistance, among others, for women in family businesses and other entrepreneurs for sustainable economic empowerment.

Implications for social work

In this article, some important considerations for empowering women in family businesses in developing, patriarchal societies have been proposed. These considerations are based on the perspectives of the women themselves and are applicable to other women in different practice settings. Although different empowerment models have been advocated for work with women, the literature is often generic and not specific about what principles and helping behaviours are useful for women in family businesses. The process for the economic empowerment of women is conceptualized to include financial independence, education and skill acquisition, and the removal of barriers at various levels in society. This can be achieved through individual initiative and collective action, and social workers could be at the forefront to advocate for these.

To meaningfully empower women in family businesses, social workers should seek education and skills training for them, as these will greatly enhance their sense of self-efficacy for

empowerment. This needs to be done at the micro, mezzo and macro levels. At the micro level, social workers need to identify successful women in family businesses and work with them to clearly spell out their needs and strategies for business growth. They can then seek to address the needs by linking the women to service providers such as business registration desks, banks, business development specialists, and so on.

At the mezzo level, social workers in Ghana should engage non-governmental organizations and other civil society groups interested in the economic empowerment of women to adapt tried-and-tested strategies for success when working with other women in family businesses. This can be done by targeting women whose businesses are flourishing and using them as mentors and trainers for up-and-coming women in family businesses.

At the macro level, social campaigns have over the years been effective tools that are used to promote change in the Ghanaian setting. In this regard, social workers can use social campaigns to educate the general public about endemic and systemic cultural practices, both overt and subtle, that continue to hinder women's progression and empowerment.

Empowerment projects and interventions for women in family businesses should emphasize the direct transfer of relevant or appropriate knowledge and skills, while challenging existing socioeconomic and cultural structures of power that hinder women's financial independence. It is through such interventions that social work's quest for social justice for all will be realized. Once social workers identify and seek the removal of deeply rooted socio-cultural and economic-political hindrances to the effective economic empowerment of women in family businesses, greater transformations will occur that will permeate all aspects of women's lives in developing countries.

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