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Continuing education and employment creation: Investment in entrepreneurship matters

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ABSTRACT

This paper explores continuing education and employment generation in Ghana. It places emphasis on entrepreneurship, and how continuing education could help students' create jobs. It used Bachelor of Administration final year students at Accra Learning Center as a unit of analysis. It is a qualitative study which sought to understand, determine the range of responses, and secure deeper insights and meaning into what it takes to become a successful entrepreneur. In-depth interview guides were conducted with 14 purposively selected students. It came to light that, in addition to classroom learning, students' participation in short seminars and workshops equipped them to become creative thinkers, take informed risks, create jobs, and envision a better future for themselves. It concludes that students' lifetime experiences should be allowed to supplement the classroom lecture.

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Introduction

Engaging in continuing education to become entrepreneurial is important because students' seem desirous to own businesses and improve communities. Indeed, places where people live have profound effects on their economic and social outcomes (Brown & Baker, 2019), and entrepreneur development is a place-based activity (Markley, Lyons, & Macke, 2015). Students can, therefore, foster enterprising mindset to engender community development; after all, entrepreneurship has succeeded in revitalizing communities (Gruidl & Markley, 2014). Similarly, technological innovations demand that a stronger connection is built between education, employment generation, and development of communities; hence, educated people are more likely to start businesses than those with less education. A rapidly growing number of college students see owning a business as an attractive career option (Scarborough, 2012); and important in the developing countries where unemployment is a problem. This study focuses on the contributions of continuing education in making students entrepreneurial in creating jobs in the communities.

Kwapong and Aggor (2012), and Badu-Nyarko (2015) see continuing education as a branch of adult education which provides students the opportunity to continue their education. It implies that students had some formal education and have returned to

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continue their education and become useful to themselves and communities. Hence, students committed to learning must be motivated to pursue their interests in life, including entrepreneurship. Lind (2012) defines an entrepreneur as a person who is innovative in bringing other factors of production together in a business concern to satisfy the needs of a market at a profit. He defines entrepreneurship as the act of being an *entrepreneur*; a French word meaning, “one who undertakes an endeavor”; assembling resources including innovations, finance, and business acumen in an effort to transform innovations into economic goods (Lind, 2012). This supports Lyons (2015) observation that entrepreneur is to create *wealth*; however, it involves risk taking, hence, some people shy away from it. Even so, students have acquired experiences which they have reflected upon as individuals in their communities, and stand a chance to succeed in entrepreneurial endeavors granted that they put into practice business ideas nurtured. However, entrepreneurs in Ghana are struggling to survive financially in the harsh business environment they find themselves in (Abor & Quartey, 2010). Meanwhile, a study by Kauffman Foundation (cited in Scarborough, 2012) shows that the level of entrepreneurial activity among people age 55 to 64 is higher than that among people age 20 to 34. This situation may be different in Ghana, where the youth appears enterprising (Biney, 2018). The literature reveals that entrepreneurs start their entrepreneurial ventures late in life signifying that engaging in continuing education is one strategy to become enterprising in their own right. The European Parliament in a 2006 Recommendation, recognized the sense of *initiative* and *entrepreneurship* as key competences for lifelong learning, and supported entrepreneurship education in several resolutions (Debyser, 2013). The Global Entrepreneurship Monitor (cited in Barringer & Ireland, 2013) adds that one out of every 13 American [students] is engaged in a business, is owner of a business, or launching companies while in school.

The Government of Ghana is encouraging students’ to take to continuing education to acquire entrepreneurial skills and attitudes; and has invested US\$10 million (Kwawukume, 2017) to grow business ventures for the youth; a strategy to address problems of unemployment confronting Ghanaians. The questions to ask are: How can *entrepreneurial* and *enterprising mindset* fostered among students? If such a mindset is built, could it motivate students to create jobs for themselves? An enterprising mindset is about having a way of thinking which sees opportunities rather than barriers, that sees possibilities rather than failures, and wants to do something to make a difference rather than sit and complain about problems (Jones, 2015). Such “*can-do*” spirit can be fostered in students through continuing education. Participation in business workshops becomes important, and this study seeks to find out how continuing education could empower students with entrepreneurial mindset and skills to become entrepreneurs in the communities. The researcher is of the view that, by this process, students could become empowered to recognize unrecognized needs to create jobs for the unemployed youth.

Statement of the problem

Linking continuing education to entrepreneurship is key to addressing unemployment problems. The European Union and United Nations placed importance on entrepreneurial culture by fostering the right mindset, entrepreneurship skills, and awareness of career opportunities (Debyser, 2013; United Nations, 2011). Investing in continuing education

and entrepreneurship among students has the potential of providing jobs in the communities. Students must consider new venture creation important, because in Ghana, university graduates' have challenges securing jobs after graduation (Biney, 2018). The public sector is unable to absorb graduates from tertiary institutions, and the private sector is not faring well either (Biney, 2019). Ghana is losing because university graduates are not working and contributing to revenue generation. Next, students' spend relatively shorter years (16) in formal education as compared to their predecessors, spending about (20) years. This presupposes that the current generation of students learns to acquire self-confidence in entrepreneurship. Lyons (2015) admits that "he has long been an advocate of entrepreneurship as a mindset, process, skillset, and tool-kit that can help solve economic and social challenges that our communities face" (p. 456). In Ghana, opportunities abound, yet some students lack entrepreneurial skills to become entrepreneurs in their communities. It appears students are not taking advantage of continuing education to foster an enterprising mindset to succeed in entrepreneurial endeavors. On the basis of this supposition, the question is: How could continuing education builds in students' enterprising mindset to create employment opportunities in communities? Strategies to address the challenges involved in developing an entrepreneurial mindset would be sought. The main objective of the study is to find out how continuing education could help provide in students enterprising mindset to create jobs for themselves. On the basis of the major issue raised, the specific objectives of this study are to:

- (1) Find out the enterprising mindset that continuing education could foster in students.
- (2) Identify perceived challenges final year students could encounter in driving entrepreneurial endeavors in the communities.
- (3) Suggest strategies to create and manage business enterprises in the communities.

Literature review (or contextual factors)

Ghana with rich natural resources including gold, bauxite, manganese, oil, and gas appears to lack entrepreneurs to exploit them for employment generation. Supports in the form of scholarship for studies are granted to some brilliant students by some multinationals. Such supports are in isolated cases compared to the manpower needs of Ghana. Ghana should focus attention on continuing education of students, because it is impossible to talk about continuing education and not refer to the world of work, and its impact on communities. Entrepreneurship contributes to the renewing process of building community (Smilor, 1997); a strategy in poverty reduction for the poor to become entrepreneurial in socioeconomic activities. Studies reveal that parts of entrepreneurship education are found in adult education (Ikavalko et al. 2010; Debyser, 2013; Lackeus, 2015; Ikavalko, Ruskovaara, & Seikkula-Leino, 2014 United Nations, 2011). Entrepreneurship is related to community development (Lyons, 2015; Lyons, Alter, Audretsch, & Augustine, 2012; Oduro-Mensah, 2009; Smilor, 1997; European Commission, 2006). Successful entrepreneurs possess growth mindset (Dweck, 2016; Jones, 2015). Support of entrepreneurship within communities is an effective development strategy (Gruidl, Stout, & Markley, 2015). Entrepreneurship is crucial for innovation and wealth creation (Aasland, Solhjell, Brustad, & Kleppa, 2015). Students possess rich knowledge, skills, and attitudes to succeed in entrepreneurship, however, students engaged in entrepreneurial ventures lack

appropriate education and training (Biney, 2018). Students are to be motivated to engage in continuing education to foster entrepreneurial mindset; hence the concepts of *continuing education* and *entrepreneurship* are appropriate to be explored. Except for Nsowah's (2004) work on entrepreneurship development programs in Ghana, much work has not been done on entrepreneurship. I find this as a gap to be filled, when one considers students' interest of becoming owner-managers, and flair for innovation. I perceive that success in entrepreneurial endeavors in Ghana depends on students' participation in continuing education.

I agree with Thomas (1989) that to approach adult sector of continuing education from a pre-occupation with the education of youth sector is to ensure confusion. Akinpelu (1995) sees continuing education as within a wider concept of adult education; and easier to explain it to people in business, and in government than it is to people whose professional lives have been devoted to a formal system of education (Jarvis, 1983). Employers often promote continuing education (Toft (2006)), but in Ghana, it is partly not the case. Some employers invest in their employees, others do not; meanwhile continuing education can increase students' skills in specific fields, including *entrepreneurship*. Continuing education has received varied definitions, and contested by some thinkers in adult education. I interrogate their lines of arguments on how continuing education could be leveraged in building an enterprising mindset of students. The reason is that students possess experiences on which they reflect and draw thought-provoking questions. They make connections between learning, job creation, and betterment of communities. Venables (1976 cited in Jarvis, 1983) defines continuing education as "all learning opportunities which can be taken after full-time compulsory schooling has ceased" (p. 36). It can be full-time, or part-time, and include vocational and non-vocational study. Macintosh (1979 cited in Jarvis, 1983) disagrees, suggesting that continuing education refers to post-initial education rather than post-compulsory education because initial education may continue for longer than compulsory education, so that if continuing education followed compulsory education, it would begin during initial education for many people. One may conclude that continuing education is an aspect of lifelong education, but not synonymous with it because lifelong education makes no distinction between initial education and post-initial education. Continuing education rather refers to the latter part of lifelong education, and just one branch of education (Jarvis, 1983), hence, it makes it possible for people to work, earn, and learn at the same time. Jarvis (1983) opines that continuing education could occur in a piecemeal manner in response to expressed needs; however, its organization is flexible and determined by clients' needs than by political fiats. Its provision and funding are made by organizations, including profit motivated entrepreneurs (Akinpelu, 1995). One can surmise that students' participation in entrepreneurship training programs, including workshops and seminars are continuing education programs, and participation in such programs possesses the power to build the managerial capabilities to create wealth in communities.

Ball (1995) avers that an enterprising individual is able, even anxious to take responsibility, an effective communicator, negotiator, planner, and organizer; adding that "an enterprising individual is active, confident, and purposeful, not passive, uncertain, and dependent" (Cited in Cordeiro, 2007, p. 77). Enterprising individuals apply innovative ideas to practical situations by combining creativity and problem-solving skills with expression, communication, and practical action (The Quality Assurance Agency for

Higher Education, 2012). Jones (2015) argues that people with an enterprising mindset have a high need for self-fulfillment, passion to create something, desire to make their ideas become reality, and are self-motivated. Enterprising students can see the benefit of building relationships, self-belief, and resourceful. The concepts *entrepreneurial* and *enterprising* used in this study represent business, education, and training processes. Entrepreneurial success is dependent on the role of the entrepreneur as a major factor in the running of the business (Shane & Venkataraman, 2000 cited in Murni, Alhansji, Idrus, & Arifin, 2014). Hence, the concept of entrepreneurship is an avenue of job creation and poverty reduction in the communities. The United Nations (2011) admits that entrepreneurship education policies and programs can contribute to generating jobs, fostering innovation, and poverty reduction through empowerment of marginalized members of the community.

Entrepreneurship, however, has received varied definitions as a result of the experts' level of development of entrepreneurial cultures in the jurisdictions they hailed. Shane and Venkataraman (2000) defined entrepreneurship as a study of sources of opportunities, processes of discovery and exploitation of opportunities; but to Sarason, Dean, and Dillard (2006), entrepreneurship as a nexus of individual and opportunity; a social undertaking to be treated within a context of the social system. Lind (2012) sees it as human capital that is important in an economic setting, emphasizing not on the idea generation, but on promotion and implementation of change because an entrepreneur initiates and establishes an enterprise. Entrepreneurs know that change brings with it new opportunities as Einstein observes that "in the middle of every difficulty lies opportunity" (Flanagan & Baskerville, 2016, p. 3). Entrepreneurs are quick to capitalize on opportunities to establish new businesses with less capital than before (Burns, 2016). Success in entrepreneurial drive means investing in education including having a need to achieve; healthy self-confidence; taking moderate risks; leadership, managerial skills, and seeking solutions to problems (Cordeiro, 2007). However, entrepreneurial abilities are also realized through the exhibition of hard work to the business one applies oneself.

Even as efforts are made by students to build an enterprising mindset; there are cultural, financial, managerial, planning, and attitudinal challenges which serve as impediments to the efforts of students in the entrepreneurial drive. The cost of credit from commercial banks is very high; interest rates ranging from 26% to 35% constitute a disincentive to students. Longenecker, Moore, Petty, and Palick (2006) assert that starting a business demands money, and lack of finance is a challenge facing enterprising individuals (Abor & Quartey, 2010). The scarcity of managerial talent has been the bane of entrepreneurs in developing countries (Abor & Quartey, 2010); and lack of experience, expertise, poor financial control, and insufficient commitment cause enterprising individuals to fail in entrepreneurial abilities (Schermerhorn, 2005). Governments' reluctance toward entrepreneurs and red tape slow down enterprises and add to cost (Cordeiro, 2007). Large numbers of entrepreneurs fail to plan their business enterprises and lack healthy self-confidence to grow enterprises. Governments' encouragement of savings schemes, group-lending schemes, business incubators policy environments, and funding of "centers of excellence" are crucial to the growth of enterprising spirits. The provision of tax shelter programs for new businesses is critical (Cordeiro, 2007). New jobs are created when businesses have access to skilled people, business networks, finance, and space to expand (OECD, 2014). The globalized world calls for continuing education, and

entrepreneurs are to be supported to access business licenses, run contract, and source supplies timely (Cordeiro, 2007). The availability of good roads, reliable power, and telecommunication facilities are crucial for an entrepreneurial drive.

Methods

This section provides information on the methods employed to conduct the study. It begins with the population and is followed by research design, sample, and sampling techniques. Data collection techniques and data analysis followed in that order. Finally, I established the credibility, dependability, and ethical considerations of the study.

Population of the study

The final year students reading Bachelor of Science in Administration (Bsc. Admin.) by distance education mode at Accra Learning Center (ALC) formed the sampling unit of analysis in the design. The study adopted a case study qualitative approach. The target population under study was 86 students. This information was obtained from the list of registered final year BSc. Administration students at Accra Learning Center.

Research design

The study used a field survey research design. The researcher's intention was to understand how continuing education contributes to building entrepreneurial capabilities. A qualitative design was chosen to understand, and collect in-depth information, to gain new insights into continuing education and entrepreneurship. Merriam (2002) defines a case study as an in-depth descriptions and analysis of a single unit. Creswell (2012, 2013) considered a case study from a descriptive and interpretative research dimension. I adapted interpretive and descriptive case studies (Tagoe, 2009) since such an approach sought to gather a rich and diverse description of the phenomenon.

Sample and sampling techniques

The size of the sample was based on the total population of final year BSc. Administration students' registered at Accra Learning Center. Purposive and convenience procedures were sought in selecting the sample for the study. Purposively, the study was conducted at Accra Learning Center (ALC)- a University-Based Adult Education institution- which helps students learn and builds entrepreneurial capabilities. The Bachelor of Science students, as any other students pursuing different programs at the Center, participate in tutorials over the weekends, and accessible to the researcher for this study. The researcher sampled 14 out of the 84 target population under study. The reasons are to enable the researcher grasp subtle shades of meaning, and pulling together divergent information from the students on continuing education and entrepreneurship. A qualitative approach was adopted at every stage throughout the study. The study was not meant to statistically generalize the findings to populations, but was to successfully gather meaning, and pull subtle shades of nuances from the participant's understudy on contributions of continuing education to entrepreneurship. I selected a sample size of

14, having reached a saturated point; a situation where the pattern of responses gathered appears similar during the interview (Marshall & Rossman, 2011). The students pursue among their courses, *entrepreneurship*, and may have knowledge in the field, and participated in the study. Probes are used to ascertain how continuing education could help students develop a deeper interest in, and become proactive in creating jobs for themselves. Business training programs in the form of workshops, seminars, and management training boot camps could help promote an enterprising mindset in students to excel in entrepreneurship. The knowledge, skills, new ideas, and insight students would gather from such business training programs could build their capabilities to create jobs for themselves.

Data collection techniques

As the final year BSc. Administration students report at the Center and get registered on the attendance list, I explained the study to them. Those who showed interest in it got their names written. The names of the accessible students were compiled and serially labeled on pieces of papers. The names were put into a container and reshuffled, and 14 participants were selected. The in-depth qualitative interviews and focus group discussion questions were designed for the 14 participants, and 5 male and 5 female students outside the in-depth interview group, centered on the topic understudy. They provided the researcher the extent to which continuing education could instill an enterprising mindset in students. During interviewing, I observed that the pattern of responses were similar. I, therefore, came to conclusion that I could learn more from the participants' experiences shared. Fusch and Ness (2015) claim categorically that "failure to reach saturation has an impact on the quality of the research conducted" (p. 1408). One and a half hours each were spent on two rounds of discussions conducted. Two research assistants were trained to serve as recorders and time keepers. I moderated the discussions, which were interactive, and recorded. All the 14 participants who were within ages ranging between 18 and 45 consented and participated in the study. The diverse views participants expressed enriched the study. I positioned myself at the point where students got registered for their tutorials, and interviewed the 14 students as and when they report for classes. The interviews conducted were informal, and conversational in nature. I carefully listened to the participants, and noted their nonverbal cues. I monitored the progress of conversations, participated, and encouraged participants to elaborate on responses. This, to Chilisa and Preece (2005), aid both the researcher and participants establish the credibility of the study. The conversational nature of the interview afforded me an opportunity to summarize what transpired during the interview. I took the opportunity to ask the participants if the notes I took accurately reflected their position. The questions posed to students were open-ended types, grouped into three sections, based on the specific objectives raised. On the enterprising mindset community education could foster in students, the participants were asked: What enterprising mindsets students should show in the entrepreneurial drive? On challenges entrepreneurs' encounter in their entrepreneurial drive, participants were asked: What specific challenges confront entrepreneurs in Ghana? On strategies to create and manage enterprises, participants were asked four questions, including: What specific strategies could aid entrepreneurs to create and manage businesses? Do you find participation in short

business training programs useful? What types of short business training programs are useful? And what types of support should be provided by the government to build an enterprising spirit of students? It made it possible for the researcher probe further to identify, and describe patterns, and themes from the perspectives of the participants. It offered the researcher the opportunity to attempt to understand and explain the patterns and themes that emerged from the study. It paved way for the researcher and participants to co-construct the narrative.

Qualitative data analysis

Taped interviews were transcribed verbatim as indicated by Creswell (2012, 2013). Field notes and diaries were regularly reviewed. The responses from the valid, reliable qualitative interviews guide and focus group discussions were analyzed using a computer program called NUD.IST. The responses were transcribed, reviewed, checked for accuracy, and completeness. The data were edited for consistency of responses. The analysis which was in personal narratives and descriptive form, rather than scientific report, followed some steps. Probing questions which required “yes” or “no” data were analyzed, and results presented in descriptive statistics. The Statistical Package for Social Sciences (SPSS) with facilities for descriptive statistics and frequency distributions to bring about the consistency of responses was used. However, the narrative analysis can have an *emancipatory* purpose (Chase, 2005). Humans are, in MacIntyre’s words (cited in Rosenstand, 2009) “storytelling animals, and we humans seem to choose the narrative form as our favorite way to structure meaning as we attempt to make sense of our reality” (p. ix).

Anecdotal evidence was used to triangulate the responses received. The insightful findings gathered were used as anecdotal evidence to triangulate responses gathered from the interview guide. I took a cue from qualitative researchers, including Creswell (2012, 2013) steps, in analyzing the qualitative data gathered. The first step was to read thoroughly the raw data to identify initial themes that emerged. The second step involved the building of a thematic framework made up of themes and sub-themes after identifying general patterns at the first stage. At the next stage, the themes that were identified were indexed by assigning the same numbers to themes that had similar interpretations that allowed for proper categorization of thematic charts to synthesize the data. This step is followed by a descriptive analysis of the themes where elements were refined by inspecting each column of the thematic chart across all cases to identify the content and dimensions of each case. This ensured a better refinement of the various categories that were identified. The next stage searched for patterns and links between sets of phenomena and between different individual views expressed. This stage involved *associative* analysis. The final stage involved a discussion of the findings of the study in the context of existing literature. An in-depth scrutiny of the data was undertaken by the researcher to arrive at final themes and sub-themes. All quotations are presented verbatim to present a true reflection of the voices of the participants. Summing up, all the names of participants in the study have been replaced with pseudonyms, to ensure confidentiality. Thematic analysis was performed on the data following steps recommended by Creswell (2013), Chilisa (2012), and Neuman (2004).

Credibility and dependability of results

The trustworthiness of the result is the extent to which a study can be replicated in another context in qualitative research (Merriam, 2002). In this study, the participants were sufficiently engaged as a way of ensuring the credibility of the study. Enough contextual information about the fieldwork site and participants were provided in the study to ensure transferability. In terms of dependability and conformity of this study, the research methods used were vividly explained as well as the objectives for the research.

Ethical considerations

Before embarking on this study, clearance was sought from the University of Ghana authorities. The participants were informed in writing concerning the objectives of the study, the time, and meeting place, as well as what is expected of them during the interview. The participants were assured of strict confidentiality of information that they give and their right to opt-out of the interview without any repercussions since their participation was purely voluntary. Participants were also made aware that the interviews will be tape-recorded and the data will be kept for a period of 6 months after the study and will be destroyed afterward.

Analysis and discussions

This aspect of the study is divided into three sections. The first section identifies and discusses features of an enterprising mindset that continuing education seeks to foster in entrepreneurs to drive enterprise endeavors. Challenges enterprising students encounter in their entrepreneurial endeavors followed. Finally, strategies to address the challenges entrepreneurs encounter in creating and managing entrepreneurial drive were sought.

Enterprising mindset continuing education fosters in students

On whether participants' engagement in continuing education is borne by the desire to own their businesses, all (14 of 14 [100%]) participants overwhelmingly responded in the affirmative. They admitted that owning businesses is an indication of success in their entrepreneurial endeavors. Aspiring to be your own boss is not a bad idea. This observation demonstrates that entrepreneurs are mostly made and good news to thousands of Ghanaians who do not think they have the innate abilities to start and own their businesses. This finding is in line with Gibb's (Cited in Vorley & Williams, 2015) assertion that enterprise skills are not fixed personality traits but can be learned, and developed through experience-important dimension of contemporary education. Thus building entrepreneurial capabilities through continuing education appears the ultimate to the students. On what enterprising mindset continuing education should inculcate in prospective entrepreneurs, participants indicated that continuing education programs such as short business seminars, workshops, and symposia hold the key to success for entrepreneurs in their entrepreneurial endeavors. As students acquire knowledge and skills in entrepreneurship, they develop an enterprising mindset that empowers them in taking informed risks in implementing business ideas. Such education has built them up to develop a savings culture. The habit of

Table 1. Characteristics of an enterprising mindset.

Characteristics	Percentage
Passion	93
Hard work	93
Vision	93
Risk taking	86
Innovation	93
Determination	86
Commitment	100
Self-belief	93

Note: Multiple responses were made N= 14

savings has not been the attitude of some Ghanaians. However, the growth of micro-finance institutions and informal financial literacy education promoted by electronic media is helping in the growth of savings culture in Ghana. On characteristics of enterprising mindset entrepreneurs should possess, key themes or words such as “*passion, hard work, vision, risk taking, innovation, motivation, determination, commitment, and self-belief*” came up of mentioning. Table 1 presents the number of times such entrepreneurial characteristics got mentioned by the participants.

N = 14

On commitment, all (14 of 14 [100]) participants stated as one of the key characteristics an entrepreneur with an enterprising mindset should possess in launching a business for oneself. This is one apt way a participants expressed it:

“An entrepreneur with enterprising mindset has the desire to succeed in his/her business endeavors despite difficulties he/she has had in his/her earlier start-up. He or she has the willingness to commit to the business, and has that inner conviction of conducting business on sound principles.” (Mr. A. M., Level 400 student of Bachelor of Science, Administration, University of Ghana, Legon).

The findings confirm Jones (2015) and Lackeus (2015) assertions that people with enterprising mindset possess the “can-do” spirit and make perseverance, endurance, and persistence their watch words. Lackeus (2015) documents almost all the enterprising mindsets indicated by the students. This is what Dweck (2008) refers to as a growth mindset, and these qualities can be taught and cultivated. Lackeus (2015) sees students as future employers as they acquire enterprising mindsets, and can create jobs, and wealth in the communities. Again, succeeding in entrepreneurship in developing country like Ghana calls for plain hard-working and passionate spirits, which are often rare in some entrepreneurs. However, through continuing education programs, students could imbibe these critical features to succeed in their entrepreneurial ventures. In that sense, they could establish ventures in the communities to make them more thriving and sustainable. After all, securing an opportunity and exploiting it to create wealth is about you the individual. If you are proactive, you can reach out and take advantage of a need and turn it around to create wealth. Thus entrepreneurs follow through their plans to ensure that they succeed, and success is a choice, and so is poverty. If you continue to remain inactive, and lack the ability to explore in this “information age,” it may be difficult to succeed in one’s endeavor, especially so in entrepreneurship. Developing an entrepreneurial eye in our communities becomes critical because it helps in wealth creation and engenders quality of life.

Challenges entrepreneurs encounter in their entrepreneurial drive

On challenges entrepreneurs encounter in their entrepreneurial drive, participants expressed concerns and challenges that confront entrepreneurs in their entrepreneurial endeavors. They include lack of and high cost of credit, fear of unknown or failure, lack of government support, bad policies that do not support start-ups, unfair competition, lack of mentoring and apprenticeship, lack of technical and advisory services. Two major challenges-lack of and high cost of credit and lack of government support which received much attention of the participants, and other challenges are presented in [Table 2](#) and discussed.

Lack of and high cost of credit

The case of lack of and high cost of credit (14 of 14 [100%]) received overwhelming attention and emphasis of the participants. This is expected because Abor and Quartey (2010) assert that lack of finance is among the challenges that confront entrepreneurs operating small enterprises in Ghana. Abor and Quartey (2003) singled out a lack of credit as one major challenge that affects not only small businesses but large businesses as well. The commercial banks in Ghana are not structured to handle small loan requirement with no collateral, and are unwilling to finance small enterprises, especially in the informal sector. Lack of and high cost of credit makes it difficult for some businesses launched by budding entrepreneurs to get properly off the ground. This is one best way a participants put it:

"Paying interest rate of between 26% - 35% is extremely difficulty for start-ups to content with in Ghana. Entrepreneurs who have interest and desire, and sense the appeal of start-up to launch their businesses, would have it tough to establish themselves as entrepreneurs under such a harsh business environment." (Mr. J. K. Level 400 student of Bachelor of Science, Administration, University of Ghana, Legon)

This observation is an apt description of access to credit in Ghana by small enterprises. This is because the cost of capital continues to be a major challenge to small business operators. Such a difficult business environment goes a long way to literally kill the enterprising and entrepreneurial spirit of potential entrepreneurs. Virtually, all the seven challenges were identified as major challenges, facing entrepreneurs. The consolation however, is that through plain hard work, entrepreneurial spirit, and a strong sense of determination, some of the entrepreneurs has always landed on their feet. To Hoedel (2005), the word "cannot" is not in the vocabulary of [astute] entrepreneurs.

Table 2. Challenges confronting entrepreneurs.

Challenges	Percentages
Lack of and high cost of credit	100
Fear of unknown or failure	86
Lack of Government support	100
Bad business policies	93
Unfair competition	93
Lack of mentoring and apprenticeship	71
Lack of technical and advisory support services	93

Note: Multiple responses were made N = 14

Lack of government support

All (14 of 14 [100%]) participants admitted that many of the small businesses launched by entrepreneurs in Ghanaian communities are in the informal sector, making it difficult sometimes, for government agencies to track and tax them. Again, since many of these small businesses are not known to the government in the sense that they are not registered businesses, they do not receive support, be it financial, administrative, technical, training, or advisory services from the government agencies to prop them up. This is one apt way a participant expressed it:

"Many of the entrepreneurs, who launch their start-ups with their small savings or supports from family members, usually don't register their businesses right from the start. This, often, makes it difficult for government agencies and funding organizations to identify them and offer them financial and training programs, especially in the areas of managerial and marketing skills to effectively promote their goods and services." (Ms. R. M. Level 400 student of Bachelor of Science, Administration, University of Ghana, Legon).

The observation made is supported by Cordeiro's (2007) assertion that many entrepreneurs wishing to establish enterprises were often faced with bureaucratic barriers and little support. Some of the administrative challenges entrepreneurs in Ghana faced, include how to get licenses and permits, obtain registration, negotiates paperwork, run contract, and source supplies for businesses. These administrative bottlenecks entrepreneurs face is particularly visible in Ghana. It is not limited to small businesses only, but large businesses as well. It takes quite a while for prospective entrepreneurs to get their businesses registered in Ghana. This is a deterrent to entrepreneurs in Ghana. In this era of the information age, one would have expected that business registration in Ghana could go paperless, such that entrepreneurs would get their businesses registered within 1 week. With a new ministry of business development created, it is expected that this difficulty would get addressed. When this is done, it will help in enticing enterprising students to go into entrepreneurship in Ghana.

Strategies to create and manage business enterprises

On strategies to address challenges confronting entrepreneurs in Ghana, the participants offered some thought-provoking responses. When asked what specific strategies could be put in place for entrepreneurs to create and manage businesses, the responses include the provision of education and training, identifying the ready market, provision of soft loans and credits, mentoring, and apprenticeship, flexibility in the registration of businesses and building of strong and broad networking. Some of the strategies emphasized by the participants, especially three important strategies stressed by participants are discussed next.

Provision of education and training

All (14 of 14 [100%]) participants stressed on the importance of education and training to build the capacity of entrepreneurs to succeed in entrepreneurial endeavors. As students with rich experiences at their disposal, regular participation in formal, informal, and non-formal education would empower them in entrepreneurial drive in their businesses. This

is one good way a participant explains the importance of education and training to build the knowledge, skills, and values of students:

“Participation in short training programs helps make entrepreneurs become abreast with changes taking place in business environment globally. This, in a way, aids entrepreneurs’ position themselves properly to effect the appropriate changes in their ventures to stand the test of time.” (Mrs. A.D. Level 400 student of Bachelor of Science, Administration, University of Ghana, Legon).

The observation is apt to the extent that education and training programs aim to enable participants to acquire knowledge and skills to operate profitably their business ventures. Education and training are the keys to success in managing enterprises. Today, because change is at the fast-pace in enterprises endeavors as a result of globalization and information-super-highway; short business education and training in the form of seminars, workshops, and management boot-camps become critical. National Board for Small-Scale Industries (NBSSI), Rural Enterprise Program (REP), National Entrepreneurial and Innovation Plan (NEIP) should step up training and education programs for entrepreneurs to build their managerial talents, to effectively manage business enterprises.

Provision of soft loans and credits

All (14 of 14 [100%]) participants were unison in their response when it came to the provision of soft loans and credits to grow businesses. The participants admitted that getting access to soft loans in Ghana is difficult. In fact, they added, it is non-existent in Ghana. The participants were of the view that the commercial banks and non-banks financial institutions should learn to develop products and interest in lending to the small businesses on good terms to grow businesses. The participants intimated that, that is the only way they could become empowered to compete favorably with their counterparts from other parts of the globe. This is especially so, in the area of pricing, and packaging of their products and services. The participants asserted that when they are supported in this important area they would work to remain competitive and create avenues of employing people, since they would be in the position to pay their employees competitively. This is one apt way a participant expressed it:

“The Government of Ghana should create conducive business climate, including working hard to bring inflation and bank rate down such that the commercial banks could bring the cost of credit down. When that is done, small businesses would borrow to expand their businesses and employ many people.” (Mr. R. K. Level 400 student of Bachelor of Science, Administration, University of Ghana, Legon).

The observation made is an apt one because Abor and Quartey (2010), Kayanula and Quartey (2000), and Aryeetey, Baah-Nuakoh, Duggleby, Hettige, and Steel (1994) reported lack of credit as a dominant constraint to small-scale enterprises in Ghana. The researcher dare say that getting access to credit is even a challenge, and then that of cost of credit would even be a herculean challenge to many small-scale enterprises in our part of the world. It, therefore, needs urgent attention if the idea and the thinking are to support businesses in Ghana. This challenge can be resolved when the government espousing that *“private sector is the engine of growth”*, focuses attention on promoting the growth of that critical sector of the economy. When that is done, many students with an enterprising

mindset would develop an interest in investing in entrepreneurship. This would help create the needed jobs for the teeming unemployed youth in Ghanaian communities.

Mentoring and apprenticeship

Nearly all (13 of 14 [93%]) participants called for mentoring and apprenticeship for students aspiring to become entrepreneurs. They indicated that attachment and internship with organizations would create a congenial avenue to learn from the experiences and skills of astute entrepreneurs in defined lines of enterprises they build their capacities in. After all, much human learning starts with the experiences of the learner. That notwithstanding, encouragement, support, and pieces of advice from experienced entrepreneurs would help budding entrepreneurs to succeed in their lines of business. Gruidl and Markley (2014) agree that the support and encouragement of entrepreneurship within communities is one of the most effective development strategies. Not surprising, the participants assert that learning basic rudiments on start-ups in our culture becomes important because “business mentors” possess knowledge, skills, attitudes to provide budding entrepreneurs with similar knowledge, advice, the challenge in the field of entrepreneurship, and support thereof. Apprenticeship, as observed by the participants, holds the key to acquiring critical knowledge and skills about entrepreneurship, including planning, decision-making, management, leadership, research, and marketing of services or products they provide to the marketplace. Through effective mentorship and apprenticeship, budding entrepreneurs learn to build networks, take initiatives to exploit opportunities that come their way as business-people. Indeed, as they learn from their colleagues in their lines of business, they are able to grow their enterprises and take them to a higher pedestal.

On whether participation in short training programs useful to them, nearly all (13 of 14 [93%]) participants responded in the affirmative. A lot of knowledge, skills, and values are acquired on both on-the-job and off-the-job training, including participation in short business forums, management boot-camps, seminars and workshops on leadership and customer relationship. Participation in trade fairs got mentioned. The reality is that the information age era requires that we make lifelong learning and continuing education major components of creating and managing enterprises. As to the types of training programs to participate in to build capacities, all (14 of 14 [100%]) participants were unanimous in indicating managerial workshops, seminars, symposia, and training in the use of modern technologies in enterprises. On types of support to be offered by the government to build an enterprising spirit of budding entrepreneurs, the majority (12 of 14 [86%]) of participants agreed that granting of tax holidays to small enterprises would largely aid them to have a foothold at the market-place. More than half (9 of 14 [64%]) of participants said government facilitation of soft loans and credit is required. Half (7 of 14 [50%]) of participants added that policies and regulations of regulatory organizations should be made flexible to attract students to enter into entrepreneurship in Ghana.

Implications for community development

Participating in short entrepreneurial conferences, workshops, seminars, and boot camps in communities could aid students to succeed in their entrepreneurial drive. Lyons (2015)

asserts that “people who get help building their entrepreneurship skills develop self-efficacy, and that self-efficacy empowers them to think bigger about their enterprises, and to manage the necessary risks required for success” (p. 458). Through this process, many university graduates can become enterprising with better business ideas, and become visionaries in creating jobs in their communities. By so doing, the citizenry would have access to jobs, and make their communities vibrant and sustainable. However, to succeed in entrepreneurial endeavors requires that the entrepreneurs continue to learn not only formally, but non-formally and informally to enable them to secure an appropriate entrepreneurial mindset, working skillsets, knowledge, attitudes, and mental toughness. It could enable students’ to become better prepared to meet the demands of fast-paced changing business environments in the world. Students’ participation in continuing education could provide them the required knowledge and skills in planning, management, leadership, marketing, and accounting; which are critical in becoming a successful entrepreneur.

Conclusion and recommendations

This paper explored continuing education and investment in entrepreneurship to employment creation in communities. Findings made in this exploratory study cannot be generalized. The researcher suggests that a quantitative study is conducted to validate the findings. The researcher perceives that continuing education has positive effects on entrepreneurship. The findings revealed that students’ participation in continuing education is informed by participants’ desire to become bosses of enterprises. But even as students think about owning their businesses, they should develop for themselves an enterprising mindset. It thus becomes expedient that entrepreneurs avail themselves to lifelong learning; an important strategy in fostering an enterprising mindset. This enterprising mindset comprises self-motivation, commitment, and self-belief among others. It also emerged that students should participate in education and training to build their managerial capabilities. The Government of Ghana was asked to provide a congenial business environment by reducing the cost of credit, and grant tax holidays to budding entrepreneurs. Ensuring that enterprising entrepreneurs secure credits at moderate cost is critical in helping them launch businesses to make a profit. After all, profit is the bottom-line of every business enterprise; it cannot be realized in the present business environment where the cost of credit is beyond the reach of entrepreneurs. Securing credit at an interest rate ranging between 30% and 36% is extremely high, and becomes difficult to compete with counterparts from other parts of the world. It is instructive to indicate that even as the government is tasked to create an enabling business-friendly environment for businesses to thrive, it is imperative for entrepreneurs to make participation in business training and capacity-building programs their hallmark. This requires commitment and hard-work, but these are qualities entrepreneurs should have in abundance because we live in a world of rapid change, especially in the areas of education and business, spear-headed by globalization and information-super-highway (Internet). Therefore, not until entrepreneurs avail themselves to short business workshops, they would have it difficult to foster an enterprising mindset in order to compete favorably at the business marketplace. In order to promote an enterprising mindset in students through continuing education, it is recommended that, SCDE:

- Should incorporate lifetime experiences of students to the textbook lectures, theories, and exercises to build motivation, commitment, and self-belief of students.
- Should adapt role-plays to strengthen practical approaches in addressing problems.

In order to address challenges confronting entrepreneurs in creating and managing enterprises, it is recommended that, entrepreneurs:

- Should adopt group-lending for funding from commercial banks to start their enterprises.
- Should develop realistic business plans for government institutions, including National Board for Small-scale Industries (NBSSI), National Entrepreneurship and Innovation Plan (NEIP), and Macro and Small Loan Center (MASLOC) to fund enterprises.

In order to improve upon the management of enterprises created by entrepreneurs, it is recommended that entrepreneurs:

- Should take continuing education seriously to strengthen the entrepreneurial spirit.
- Should consider mentoring important to secure skills in managing enterprises on sustainable principles.

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