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Understanding the role of culture and gender stereotypes in women entrepreneurship through the lens of the stereotype threat theory

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Abstract

Purpose – This paper aims to explore the role of culture and gender stereotypes in the entrepreneurial journey of women entrepreneurs. It specifically focuses on women entrepreneurs in the Nabdam district of Ghana

Design/methodology/approach – The study adopted the qualitative approach and collected data from 20 women entrepreneurs in the Nabdam district in the Upper East Region of Ghana. Data were collected through face-to-face in-depth interviews which were analysed according to identified themes.

Findings – The key finding of the study is that culture, through gender stereotypes, acts as a "push" motivational factor of women entrepreneurship and breeds more necessity-driven women entrepreneurs than opportunity-driven ones. However, gender stereotyping is found to be a bane to entrepreneurial success of several women-owned enterprises. Due to gender stereotypes, countless women entrepreneurs are sceptical about venturing into "unknown sector" sectors not familiar and operating larger businesses that are likely to yield more profits.

Originality/value – Currently, there is less research on entrepreneurship and culture/gender stereotypes until now in Ghana, and this study seeks to bridge this gap. The results are discussed linking what is pertaining in other economic landscapes, thus avoiding just national perspectives. This is the first known study conducted in the study area that looks at entrepreneurship through the lens of culture-gender stereotypes.

Keywords Culture, Ghana, Sub-Saharan Africa, Women entrepreneurship, Female entrepreneurship, Gender stereotypes

Paper type Research paper

Introduction

In the entrepreneurial arena, it appears female entrepreneurship is more responsive to gender stereotypes which emanate from culture than that of male entrepreneurship [Baughn et al., 2006; Global Entrepreneurship Monitor (GEM), 2015]. All over the world, women exhibit similar features in terms of how institutional arrangements define their position in society in which culture, class, race, among several others, shape their roles in society (Anggadwita et al., 2017; Della-Giusta and Phillips, 2006). Fay and Williams (1993) mention that over the years, the desire for women to build careers in entrepreneurship has been negatively impacted by social structure, values and gender socialization/stereotypes. ThéBaud (2010) also opines that cultural believes about gender and entrepreneurship negatively impacts women in entrepreneurship.



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According to ThéBaud (2010), the past 30 decades have witnessed a rise in women venturing in entrepreneurship. Irrespective of this rise, gender gaps within entrepreneurship continue to persist [Global Entrepreneurship Monitor (GEM), 2007]. These gender gaps can be attributed to gender stereotypes within society which has over the years hindered women's progress in society (ThéBaud, 2010). Women are increasingly choosing entrepreneurship as a career path (Greene et al., 2003). In spite of women's entrepreneurial efforts, entrepreneurship is often presented and expressed in masculine terms and a form of masculine activity (Bird and Brush, 2002). There is a kind of binary depiction of entrepreneurs being described here with terms that are more positive associated with men than women. For example, Bruni et al. (2004, p. 407) indicate that terms like "the conqueror of unexplored territories" "the lonely hero" and "the patriarch" are used to describe male entrepreneurs, Ahl (2006, p. 599) also postulates that masculine terms such as "heroic selfmade man [...] driven by the will to conquer, the impulse to fight, [and] to prove oneself superior to others" have been used to describe entrepreneurship. These portray a gendered stereotype in entrepreneurship. Baker et al. (1997) therefore highlight that the description of entrepreneurship and entrepreneurs in more masculine terms marginalizes women entrepreneurs, thereby making them invisible in the entrepreneurial space.

The assertion of Baker et al. (1997) above relates to the state of women entrepreneurship in the Nabdam district. Although more women within the district have identified the benefits and need for self-employment hence entrepreneurship (Ghana Statistical Service, 2014), they continue to face gender stereotypes that inhibit their entry into the entrepreneurial space as well as the kind of business they engage in. This is evident in the reportage that out of the total number of people who are self-employed (entrepreneurs) in the Nabdam district, only 41.6 per cent are females, although women constitute the majority of the district's population. Also, the women-owned enterprises within the district are concentrated in a low value-adding ventures like retailing and services (GSS, 2014); indicating that either the women entrepreneurs themselves or the society has created a niche for women entrepreneurs in the study area. This is also partly the case as a result of the capital requirement for entering into some other types of businesses. As such, women entrepreneurs within the district have not been able to break barriers to venture into business domains carved for men from their perspectives. It has therefore become imperative to explore how gender stereotypes affect women in their entrepreneurial journeys through the lens of the gender stereotype threat theory.

In recent times, there have been calls in the literature for the expansion studies on women entrepreneurship in terms of content and in context. For example, Yaday and Unni (2016) calls for scholars to examine the impact of culture, particularly gender stereotypes in women-founded businesses. This call was previously highlighted by Gundry et al. (2002). However, due to a lack of response to this call, it was reiterated by Yadav and Unni(2016). This highlights the importance of the research phenomenon. Also, although theory suggests that gender stereotypes may thoroughly be a drawback to women entrepreneurs as suggested by Heilman and Chen (2003), few studies have explored how cultural beliefs in relation to gender might influence women in the initial decision-making process of choosing to start a business (ThéBaud, 2010). Again, Yadav and Unni (2016) and Goyal and Yadav (2014) advocate that there is the need for research on women entrepreneurship in developing countries. This is because studies on women entrepreneurship primarily focus on the west which consists of mainly developed nations. This paper is therefore in response to these calls by exploring how culture and gender stereotypes affect women entrepreneurs in their entrepreneurial endeavours. The study seeks to explore and provide deeper insights into the role culture and gender stereotypes play in the operations of ventures by women.

Additionally, women entrepreneurship, as a vital subset of entrepreneurship, has not received much attention in terms of definitions (Manjunatha, 2013; Sharma, 2013). For this study, the term "Women Entrepreneurs" refers to women who accept challenging roles to meet their personal needs and become economically self-sufficient through enterprise creation (Manjunatha, 2013). The study also conceptualizes gender stereotypes in line with the views of Heilman (2001) who defines gender stereotypes as widely held notions about the traits and attributes related to gender differences.

The paper proceeds as follows. First, it begins with a review of literature on some key themes of the research phenomenon. This is followed by the methodological approach of the study. The research findings and discussion of results are then presented. The paper concludes with the research implications as well as limitations of the study which informed future research directions.

Review of literature on key themes of the research issue

Women entrepreneurship explained

In the global setting, women entrepreneurship has become a key driving force for economic development and wealth creation (Adom, 2015; Adom and Asare-Yeboa, 2016; Knorr, 2011) and has been identified as an important 'untapped source' for economic growth and development (Madichie and Gallant, 2012). This view suggests that the general well-being (economic, social, among others) of a nation depends partly on the work of its women and when more women work, societies grow. In support of this, Welsh *et al.* (2016) document that women entrepreneurs contribute to the economic well-being of countries by reducing poverty and increasing the overall level of family income, which leads to better education and health for their children especially. In developing countries, women entrepreneurs are deemed as "rising stars" and the "new instruments" for growth of economies (De Vita *et al.*, 2014; Vossenberg, 2013). This is because they are taking leading roles in establishing and developing noteworthy enterprises that contribute significantly to poverty reduction and job creation (Buame *et al.*, 2013; De Vita *et al.*, 2014). Consequently, various governments, NGO's and other agencies working towards poverty alleviation and reduction in developing economies should make efforts at supporting and promoting women in entrepreneurship.

Also, women entrepreneurship aids in achieving gender equality and has been noted as a means through which developing countries can boost economic growth (De Vita et al., 2014). Dzisi (2008) highlights that aside contributing to better economies, women entrepreneurs contribute positively to the social environment in which they find themselves. It is, therefore, in the right direction as Reynolds et al. (2002) suggest that the greatest initiative any country can put in place to hasten its pace in entrepreneurship is to encourage more of its women to be entrepreneurs. However, women have been found to be less likely to notice opportunities for entrepreneurship, more limited by the fear of failure, and less likely to have the intent of starting a business (Dawson and Henley, 2015; Santos, Roomi, and Liñán, 2016; Srivastava and Misra, 2017). Women entrepreneurs also tend to be more risk averse and less innovative than their male counterparts (Rauth, 2014; Wagner, 2007), and this seems to limit the growth opportunities of their enterprises. This could, however, be dependent on context and upbringing, of the entrepreneur as some cultures are more risk-taking and women within such cultures are less afraid of failure. Nonetheless, necessity-driven entrepreneurship is predominant among women, especially those in poor countries, indicating the role of inequality and exclusion of women in entrepreneurship (Malach et al., 2010). Anambane and Adom (2018) highlight that the value placed on traditions in most African cultures is a bane to the growth and expansion of female-owned enterprises. Extant literature presented above implies that women entrepreneurship has become a necessary catalyst for achieving economic growth and prosperity of nations.

Moreover, with respect to the nature of enterprises women operate, Carter and Marlow (2007) note that women-owned enterprises are concentrated in congested and low-value adding sectors, have the capacity of employing just a few workers, earn less profits and have less market share (Hallward-Driemeier, 2013). To Akehurst *et al.* (2012), women operate in less value-adding and small businesses as a result of difficulty in securing sufficient finance and lack of skills.

Motivations of women entrepreneurs: a critical assessment

Over the years, scholars have stated that individuals, groups or institutions engage in entrepreneurship as a result of the trigger of one factor or the other (Minarcine and Shaw, 2016; Stephan *et al.*, 2015). These factors that stimulate entrepreneurship have, for many years, been explained widely using the pull–push model (Itani *et al.*, 2011; Jamali, 2009; Verheul *et al.*, 2006).

On one hand, pull factors to entrepreneurship emanate from fundamental expectations that entrepreneurship is beneficial, with non-economic motivates frequently being the most dominant factors, especially for women (Uhlaner and Thurik, 2010). Pull factors range from the need for self-accomplishment to the desire to help others (Verheul et al., 2006). Scholars in support of the 'pull' perspective consider entrepreneurship to be largely influenced by individual choice and other factors, where people willingly seek out greater freedom, trial and success (Baughn et al., 2006; Faisal et al., 2017). In relation to women entrepreneurship, studies propose that due to family responsibilities which put more burden on women (Loscocco and Bird, 2012), they are possibly pulled into entrepreneurship to be able to attend to responsibilities associated with motherhood (Itani et al., 2011). However, Patrick et al. (2016) argue that the burden of family responsibilities as a pull factor to women entrepreneurship is not applicable to single women entrepreneurs as they are more motivated by business climate and individual characteristics. This might not be entirely factual as some single ladies still have family responsibilities in terms of taking care of younger siblings, the aged in the family or the sick.

Theoretically, discourse on 'pull' factors for entrepreneurship is buttressed by the social approval/legitimation viewpoint (Freytag and Thurik, 2007) and the materialism/postmaterialism view (Uhlaner and Thurik, 2010). The legitimation/social approval philosophy explains that people are pulled into entrepreneurship when the culture of the country they live in exhibits high legalization of and support for entrepreneurship, thereby increasing entrepreneurial events (Etzioni, 1987). However, the materialism/post-materialism squabble is based on the proposition that entrepreneurship is connected to the economic developmental levels in any country (Baughn et al., 2006; Verheul et al., 2006). It suggests that the economic progress of a country's citizens is positively connected to the value for non-material life-goals (Inglehart, 1997). Post-materialism denotes the degree to which a society encourages its members to value life-goals which are non-material, such as selfesteem, desire for meaningful and personal development and over material goals (Inglehart, 1997). The reality in this modern day, especially in developing contexts like Ghana, however, is that majority of people became entrepreneurs to help satisfy their material goals and live comfortable lives. It can rather be said that entrepreneurship is on the rise in materialistic societies than non-materialistic ones in recent times.

On the other hand, push factors force people into entrepreneurship due to a "conflict between one's current and desired state" (Uhlaner and Thurik, 2010, p. 3). They are usually related to negative circumstances which spring from low income, job dissatisfaction, strict

working hours as well as lack of job opportunities (Robinson, 2001). By this argument, individuals consider entrepreneurship when there is a displeasure with organizational issues such as lack of flexibility (Jamali, 2009) or changes in the organization such as results of restructuring that lessen the job security of mainstream employment (Hughes, 2003). Push factors also arise from population issues, such as urbanisation rate, population growth, age structure and unemployment rates (Verheul *et al.*, 2006), as well as cultural values and beliefs, containing gender inequality (Baughn *et al.*, 2006). Adom (2014) finds no/low level of education as a push motivational factor to women entrepreneurship in Ghana. That is, there are proportionately more women than men entrepreneurs as far as the marginalization thesis is concerned.

Understanding gender stereotypes and entrepreneurship

Scholars conceptualize gender as a multilevel structure which covers cultural beliefs, the distribution of resources at the macro level, patterns of behavior at the interactional level, and roles and identities at the micro level (Ridgeway and Correll, 2004). Per the view of Gupta and Turban (2012, p. 140), gender is an "institutionalized system of social practices that helps construe the masculine and feminine as different in socially relevant ways." Ahl (2006) indicates that gender is culturally constructed and made known through interactions between people, in mass media, and by popular discussions. Additionally, ThéBaud (2010) is of the view that the gender structure is a system that strongly reinforces inequality in society. In view of these, Heilman (2001) defines gender stereotypes as widely-held notions about the traits and attributes related to gender differences. Ashmore and Del Boca (1979, p. 225) add that gender stereotypes act like "pictures in the head" which individuals use when making judgements and assessment. Cohen and Huffman (2003) also emphasize that gender stereotypes influence the evaluation of male-typed and female-typed jobs. As such, the former is often rated higher and attract more wages than the latter. Traditionally, gender stereotypes have been viewed to be relatively stable and have a consistent impact on behaviour as opined by Nosek et al. (2002). However, in recent times, based on the stereotype activation theory (SAT), it is revealed that the manner in which stereotypical information is presented can have an impact on subsequent behaviour (Wheeler and Petty, 2001). Information on gender stereotypes can be presented subtly or blatantly. On one hand, when presented subtly, the connection between the stereotype and target group is implicit. On the other hand, the presentation of gender stereotypes blatantly makes the link between the stereotypical information and the target group explicit (Wheeler and Petty, 2001).

Literature holds that men are often considered as more capable and more competent than women (Fiske *et al.*, 2018; Williams and Best, 1990). In a study by Fiske *et al.* (2018) titled "A Model of (Often Mixed) Stereotype Content: Competence and Warmth Respectively Follow from Perceived Status and Competition," different respondents from different regions of the USA constantly rated the category "men" higher than the category "women" on a multidimensional scale of competence, confidence, capability, efficiency, intelligence and skilfulness, irrespective of age. The authors indicate that certain tasks are deemed "maletyped" in certain contexts, and beliefs on gender is used as a measure of competence and performance (Ridgeway, 2009; Ridgeway and Correll, 2004).

Generally, research indicates that entrepreneurship has been considered as a "male-typed" activity (Bird and Brush, 2002; Bruni et al., 2004). Other studies also show that gender-role stereotypes are a key influencing factor in women's entrepreneurial intentions (Baron et al., 2001). Marlow (2002) highlights that gender may be used as a basis of stereotyping in the context of business venturing. In the business or entrepreneurial world, gender has been used as a basis of stereotyping such that, business industries such as

beauty-care is perceived as suitable for females and sectors like construction considered as suitable for males (Hanson and Blake, 2004). Nonetheless, a study by Guptaet al. (2019) echoes that, commercial entrepreneurship has been male-typed, and this could be problem for women who wish to start and grow business ventures.

Over the years, entrepreneurship has been stereotypically positively associated with masculine characteristics and negatively associated with feminine ones (Ahl, 2006; Gupta et al., 2009). In a study involving business students in the USA, India and Turkey, find that in all the mentioned contexts, entrepreneurship is strongly associated with stereotypically masculine characteristics. For Gupta et al. (2009), entrepreneurs are usually described in stereotypically masculine terms using masculine traits such as "strong-willed" and "firm". while feminine characteristics such as "emotional", "gentle" and "shy" are the direct opposites of entrepreneurial traits. This is reiterated by Buame et al. (2013) who state that attributes and skills such as being goal oriented, pragmatic, self-confident and resolute are necessary for the success of women entrepreneurs in Ghana, Generally, scholars argue that entrepreneurship is an activity that demands a sense of dominance associated with philosophies of masculinity (Bruni et al., 2004). Mever et al. (2017) iterate that the image attributed to entrepreneurs is similar to those attributed to men than women. Consequently, the ventures of women entrepreneurs face prejudice in society due to these crafted stereotypes. In Ghana, for instance, an Akan (an ethnic group in Ghana) proverb translates that "women sell garden eggs and not gunpowder" (Adom, 2015, p. 19). This reflects society's expectation that women should engage in small and less risky businesses. The outcome is that the Ghanaian woman is stereotyped when it comes to doing business or entrepreneurship.

Additionally, the idea that entrepreneurship entails financial risk-taking echoes the stereotype that entrepreneurship is a masculine activity. This is because, studies in the fields of economics and psychology prove that on average, women are more financially risk averse than men (Croson and Gneezy, 2009). The tendency of men being more financially risk receptive is explained by men being less emotional regarding uncertain situations, being more confident of the probability of positive outcomes, and displaying higher chances of considering risky circumstances as challenges rather than threats (ThéBaud, 2010). The risk-taking diversity by both genders, according to Prentice and Carranza (2002), is a stereotype that represents masculine behaviour.

Explaining the gender stereotypes and the Nabdam culture in Ghana

Ghana as a whole has rich and vibrant culture with many positive elements such as collectivism, diversity, respect and consideration for others notwithstanding age and status, and a preference for compromise instead of conflict. The Nabdam culture is collectivist in nature it is family oriented with a strong cultural identity and social cohesion. Also, group conformism is accentuated, and people in the community are expected to alter their personal goals to meet or achieve the goals of the community. Much respect is given to the elderly and male. Women are generally considered inferior to men. This is as a result of the patrilineal system practiced in the community. Due to this patrilineal system, men are seen as those that continue a family's lineage, hence the preference for male over female children. Therefore, the Nabdam culture is male-dominated.

Additionally, gender roles within the culture are firmly demarcated and distinguished. It is expected of men to be firm and decisive, while women are to be spontaneous and fixated on building quality in relationships and life. Notwithstanding the modernization that the Nabdam society has witnessed through acculturation during the past decade, its culture is still traditional and male-controlled. The patriarchal facet of the Nabdam culture burdens

males in the family (usually the father) with the duty of providing for and shielding the family, as well as having power over the family's decisions. The inclination for masculinity encourages stark differences in gender roles and restricts the role of women to the domestic frontiers of their homes and that of men to work outside the home as the main breadwinners. The Nabdam culture is also uncertainty avoiding. Indigenes try to limit the possibility of unplanned situations occurring by instituting and adhering to strict behavioural codes, laws and rules, as well as promoting the disapproval of deviant opinions.

The indigenes of the district hold their culture in high esteem. Customs, norms, values and taboos are greatly revered. However, culture is used at all levels of the Nabdam society as an excuse to discriminate against women. Whereas culture is supposed to belong to the whole society, women are often expected more than men to comply with cultural practices and gender stereotypes. Just like most African countries, most of the cultural practices of the Nabdam district seem to limit women and construct barriers which limit their potentials. Some of these cultural practices include the relegation of women in the inheritance system, widowhood rites which seem to degrade the dignity of the women involved, among several others which are all as a result of gender stereotypes. The indigenes of the district are "Nabit" speaking people who belong to the Nabdam ethnic group.

There are several gender stereotypes regarding women within the Nabdam culture. Women are expected to be gentle, shy, reserved and less assertive, less money conscious, unambitious but hard working. They are expected to be more of caretakers of a home rather than the breadwinners of the family. They are therefore considered to be incapable of handling activities that are related to wealth creation.

The Nabdam district is a relatively new district found in the Upper East Region of Ghana (Sub-Saharan Africa). It was carved out of the then Talensi-Nabdam District Assembly in the year 2012 and is divided into three area councils: Nangodi, Sakoti and Zoliba, of which Nangodi is the district capital. The district is bordered to the North by the Bongo District, South by the Talensi District, to the East by the Bawku West District and to the West by the Bolgatanga Municipality. The Nabdam district has nineteen communities comprising towns and villages.

The Nabdam culture and entrepreneurship

The Nabdam culture is a collectivist one as already indicated. The social rules within the Nabdam culture focus on promoting selflessness and putting the community needs ahead of individual needs working as a group and supporting others is essential, and people are encouraged to do what is best for the society. This collectivism has over the years, been a bane on entrepreneurship in the study area. The emphasis on group conformism does not encourage individuals to desire amassing of wealth which could be acquired through entrepreneurship. There is a proverb in Nabit that says "a tare nirib gare bondaan", which literally translates, "He who has people is better than he who has wealth". This highlights the focus on collectivism in the culture, hence encourages indigenes not to be wealth seeking and subsequently, entrepreneurs.

Although within the Nabdam culture, hard work as well as decent work is encouraged, the idea of entrepreneurship is relatively new in the area. The Nabdams are traditionally farmers (GSS, 2014). But, in recent times, more indigenes have accepted and more are accepting the concept of entrepreneurship. This paradigm shift could be attributed to the general acceptance of entrepreneurship in Ghana as a country and the changing economic trends which has brought about the need for cash in the daily lives of individuals. Even though entrepreneurship is gaining maximum attention in the district, women who are engaged in entrepreneurship are tagged as women who are discontented with what they

Underpinning theoretical framework: the stereotype threat theory

The theoretical foundation of this study is the stereotype threat theory as coined by Steele and Aronson in 1995. This theory highlights the effect of negative stereotypes on the motivations and performance of target stereotyped group(s) (Steele and Aronson, 1995). They define stereotype threat as the risk of confirming a negative stereotype about one's social group through self-characteristics. The stereotype threat theory emphasizes that people show low aspirations and perform poorly in stereotyped tasks associated with their social group. Davies *et al.* (2005) postulate that when people are conscious of the stereotypes associated with their social group and believe they may be adjudicated based on these stereotypes, they tend to become threatened by that stereotype. Evidence available indicates that people tend to psychologically disengage from stereotyped tasks that are associated with them and this results in decreased performance on the stereotyped task (Davies *et al.*, 2005; Steele, 1997).

The stereotype threat theory has been used severally to explain different research phenomena in the literature. The majority of the studies that applied this theory focused on its role in breaking the "glass ceiling" in organizations and politics (Hoyt and Murphy, 2016; Jonsen et al., 2010). However, studies that have applied the stereotype threat theory to give meaning to the state of women entrepreneurship in different context, are scant. Max and Ballereau (2013) identify that, as of the year 2013, only one paper (Gupta et al., 2013) was found to have applied the stereotype threat theory to the area of entrepreneurship. Gupta and Bhawe (2007) applied the stereotype threat theory to examine the impact of proactive personality in moderating the influence of the widely held "masculine" stereotype about entrepreneurship on intentions of women to become entrepreneurs in Illinois. USA. The study reveals that exposure to commonly held gender stereotypes about entrepreneurs affect women who have proactive personality and decreases their entrepreneurial intentions as compared to women with less proactive personality. In 2014, Gupta et al. relied on the stereotype threat theory to explore differences between men and women on evaluation of new business opportunities in Turkey and the USA. The study found that, differences in gender with respect to opportunity were worsened when entrepreneurship was linked to masculine stereotypical information. It however reversed to favour women that entrepreneurship was connected to feminine stereotypical information on evaluation of new business opportunities. In summary, research on women entrepreneurship using the stereotype threat theory is largely scant.

In the Nabdam district, where this study was conducted, it emerged from the study that women entrepreneurs are not relieved from the effects of the stereotype threat. Entrepreneurship in the study area is generally considered as a male endeavour with women expected and considered to be less successful in the entrepreneurial domain. Women in the district generally operate micro businesses in less risky and low value-adding sectors such as retailing/trading and services in the form of "bodwabodwa" – a micro/small retail business – and "apampam store" – where sellers carry their wares on their head. Resultantly, their ventures appear stagnant, which designates poor performance. This poor performance could be linked to psychological disengagement from entrepreneurial activities by women entrepreneurs as a result of the gender stereotype attached to entrepreneurship in the community.

Methodology

The study adopted the phenomenological worldview of research to analyse the research problem. The focus of the study was on the specific context within which women entrepreneurs in the Nabdam district live and work, to understand how gender stereotypes affect them. To achieve this, the researchers needed the subjective views of the women entrepreneurs on how they view and the meaning they create for the role of gender stereotypes in their entrepreneurial activities. This was done by conducting in-depth interviews which allowed respondents to express their subjective views on the issues of interest (Symon and Cassell, 2012; Yin, 2003). The study, however, used a single case study strategy where the entire district was considered as one case; considering the unified culture and gender stereotypes persisting in the district. This is because the case study approach allows the researcher to gain insight into a relevant phenomenon such as culture and gender stereotypes within the real-life context of the respondents, especially when the issues between the topic and the context are not clearly evident (Yin, 2003) and also give the respondents the opportunity to express themselves in detail and in their own words which would enable the researchers to gain deeper insights (Symon and Cassell, 2012). Twenty women entrepreneurs were selected and interviewed at their respective business centres within the district. This allowed them to express themselves in their own language and in their natural environment.

As the aim of this study was not to find the relationship existing between culture/gender stereotypes and women entrepreneurship but rather to explore how culture and gender stereotypes play a role in women entrepreneurship in the Nabdam district, the qualitative approach was considered appropriate. Per the views of Symon and Cassell (2012), qualitative approach is suitable especially when much is not known about the research phenomenon. The study also used primary data which were acquired through in-depth interviews with women entrepreneurs in the Nabdam district. This was because the specific purpose of the study required specific information/data that were not readily available in secondary sources (Yin, 2009). Most of the interviews, which lasted 25 min on average, were conducted at two major business centres in the district (Kongo and Pelungu markets) and a few were done at the other business centres of respondents such as their homes. With permission from the respondents, the interview sessions were audio recorded. Notes were also taken for the purpose of creating a backup. The recorded audio enabled the researchers to transcribe and analyse the data accurately without leaving out key discussions.

First, the study focused on women entrepreneurs because all over the world, especially in Africa, women are affected by culture and gender stereotypes than men (Women's Manifesto for Ghana, 2004). The situation is not different in the Nabdam district and this could be playing a key role in their entrepreneurial endeavours. The study, therefore, explored the role of gender stereotypes in the enterprise start-up of women. Lastly, the Nabdam district was chosen because of easy access to information and also because of the relatively poor performance of women owned ventures. The study used a sample size of 20, which is considered sufficient to generate the required insights (Cresswell, 2003; Marshall, 1996), as the focus of a qualitative study is on sample adequacy than sample size (Bowen, 2008). The researchers believe that these participants are a true representation of the population for the study in that the sample depicts the characteristics of the entire population; in a qualitative research, sufficiency of sample size is measured by depth of data rather than frequencies and, therefore, samples should consist of participants who best represent the research topic (Morse et al., 2002). Further, purposive sampling was used because the researchers had to ensure that participants of the study were those with the required knowledge and relevant information. The study therefore sought to include 20

Culture and

gender

women entrepreneurs who were in the age range of 24 to 57. This is because women in this age range are perceived to be matured enough to have experienced the role of culture gender stereotypes in their businesses and are more likely to give relevant information.

For Creswell (1998), qualitative studies could have sample size from 5 to 25, while Morse (1994) recommends at least six. In qualitative research, there are no specific rules when determining an appropriate sample size. According to Patton (1990), the sample size for qualitative work should be determined by the objectives of the study, time and other resources available to the researcher.

The interview recordings were first transcribed through translation – from "Nabit" (language of the Nabdams) into English – as all the respondents spoke Nabit. Thereafter, data were explored without any prior assumptions to identify themes that emerged from the data. Data were then analysed in accordance with these themes so as to generate meaning (Robson, 2002). The thematic analysis technique was chosen as the analytical method for this study due to its ability to make reasonable inferences in interpreting data (Vaismoradi et al., 2013). Though the respondents did not expressly request that their identity be kept anonymous, the researchers developed codes to protect respondents' identities. Therefore, the respondents were referred to as respondent 1 to respondent 20 (R1-R20). Data were collected in 2017.

Results and discussion

Profile of respondents

Table I presents the profile of respondents for this study. It covers the age, marital status, educational level of respondents, as well as type of business, legal and employment status of business. This provides some useful information about the respondents, which also gives credibility to the cases and quotations in the paper.

The respondents of the study were between the ages of 24 and 57, indicating no skewness towards any age group, and this suggests that women entrepreneurship in the district is an endeavour for all women within this age bracket. In relation to marriage, almost all the respondents were married. With regard to level of education, more than half of the respondents had never been to school, two-tenths have basic education, one-tenth have secondary education, and one-twentieth have tertiary education. Though quite a number of women in the district have relatively higher levels of education such as senior high school certificates, teachers training certificate, degrees, among others (GSS, 2014), they are largely absent from the entrepreneurship field, making the field dominated by women with no or low levels of formal education. Additionally, the majority, which is more than half of the women entrepreneurs, have been in business for less than 11 years. It could, therefore, be inferred that women-owned enterprises in the district are relatively young. A reason for this could be a high rate of business discontinuance among women entrepreneurs or that the idea of women engaging in entrepreneurship is relatively new in the district. Notably, women who operated businesses for more than 16 years reportedly drifted between or among different kinds of businesses, signifying a lack of stability in business.

Predominantly, women entrepreneurs in the study area engage in service and retail businesses, with only a tenth in the manufacturing sector. There is, therefore, a preference for low value-adding businesses among women in the district. Again, all but one of the respondents run unregistered ventures, hence operates in the informal sector; the majority of the respondents cite that they have no idea they are supposed to register since they pay market toll. The study further probes if the respondents provide employment opportunities for others. It was obtained that the majority – three-quarters – have no employees either in the past or currently. They either operate alone, with their children, or other family members

| JEEE 12,1 | Profile | Measurement | (%) |
|--------------|---|---------------------|-----|
| 12,1 | Age | 24-28 | 15 |
| | | 29-33 | 20 |
| | | 34-38 | 15 |
| | | 39-43 | 10 |
| 110 | | 44-48 | 15 |
| Table I. | | 49-53 | 15 |
| | | 54-59 | 10 |
| | Current marital status | Single | 10 |
| | | Married | 90 |
| | | Single | 20 |
| | Marital status at the inception of business | Married | 80 |
| | Level of education | No formal education | 65 |
| | | Basic | 20 |
| | | Secondary | 10 |
| | | Tertiary | 5 |
| | Age of business | 1-5 | 45 |
| | | 6-10 | 20 |
| | | 11-15 | 5 |
| | | 16-20 | 20 |
| | | 31-35 | 10 |
| | Type of business | Service | 55 |
| | | Retail | 35 |
| | | Manufacturing | 10 |
| | Legal status of business | Unregistered | 95 |
| | | Registered | 5 |
| | Offered employment | No | 75 |
| Profile of | | Yes | 25 |
| | Source, Field data (2017) | | |
| respondents | Source: Field data (2017) | | |

who receive no pay. This percentage is slightly lower than the district figure of 96.7 per cent given by the Ghana Statistical Service from the 2010 population and housing census (GSS, 2014).

Cultural discrimination: contrasting men and women in Nabdam district

It is imperative to discover or understand the culture of the study area from which gender stereotypes emerge and its effects on women's life and business. The culture of the Nabdams was considered because gender stereotypes result from culture. Therefore, the study probed the nature of the Nabdam culture with respect to women. It emerged that the Nabdam culture is highly discriminatory against women. All the respondents indicated they experience gender inequality and stereotyping in several aspects of their lives. This discrimination is evident in the biased distribution of wealth, inadequate recognition and respect for women's work, exclusion of women in key decision-making, as well as limitation on the movement of women (especially the married). However, most respondents identify more than one discriminatory element. Therefore, the table below depicts each factor against the total sample size (20) (Table II).

There is an unequal distribution of wealth among men and women in the district which is as a result of culture and gender stereotypes. In the Nabdam culture, women are excluded from inheritance and prohibited to own landed properties. Irrespective of how rich a woman's father or husband might be, she inherits nothing from him. Also, culturally, any property a woman owns automatically belongs to her husband. By virtue of marriage, a woman belongs to another family: once a woman is married, her husband's family has a say in matters of her life. Therefore, giving an inheritance to a woman means enriching another family hence, the exclusion of women in matters of inheritance. Interestingly, women do not own lands since traditionally, lands are inherited and women are excluded from inheritance. This unequal distribution of wealth makes women within the district poorer than men. In the event where they decide to start some entrepreneurial endeavours, they are limited by the availability of sources of capital to access as compared to their male counterparts who could easily raise capital personally by selling off some properties. It also limits women in terms of the sector in which they operate. In support of the foregoing dialogue, the submissions of R12 and R3 are provided below:

To me, there is discrimination in the inheritance system. Then as a lady, I gained nothing from my father when he died because of my gender. So, I had no financial support when I was starting this business. At least, getting a piece of land could have helped me when I wanted to start this business. I would have sold it to get capital. Instead, it took me like two years to start this business from the time I conceived the idea: I was looking for capital. – R12

My desire was to engage in farming business, but my limitation was the acquisition of land since I cannot afford the amount involved if I intend to buy. Culturally, we are not entitled to own lands through inheritance. Besides, if a woman cultivates crops on a family land, those crops automatically belong to the husband. Due to these cultural issues, I opted for this "kooko" (porridege) business. -R3

Again, there is an attitude of lack of recognition and respect for women's work in the community. The work most women do is not respected – either formal or informal work. As such, small, unproductive, and obscure activities are referred to as "Bompork toubd" – which literally means "a woman's work". Hence, the culture of the study area portrays women as people who should engage in less profitable activities and employment and at subsistence level. This is a representation of gender stereotypes within the culture. Consequently, women are often tempted to keep to the status quo of running micro/small businesses and in low value-adding sectors. R2 highlights the lack of respect for women-owned ventures:

Certainly, when I wanted to expand my business by moving into this 'container', I faced resistance in terms of where to situate it. $[\ldots]$. They also reported me to my father's people who said that a market is a place meant for women to sell little by little in order to feed and not for one woman to cover the whole place with a 'container'. As we speak, the case is still at the chief's palace. -R2

Further, decision-making is considered as a duty of men in the study area. Hence, women within the community are usually excluded from making relevant decisions. This is due to

| Discriminatory factors | (%) |
|---|----------------------|
| Unequal distribution of wealth (inheritance system) Inadequate recognition for women's work Lack of inclusion of women in decision-making Limitation on the movement of women | 85 75 60 30 |
| Source: Field data (2017) | |

Table II.Cultural limitations of females

the belief (gender stereotype) that women are weak and emotional and do not have the ability to make critical decisions. These decisions are sometimes related to these women and their well-being. Even the decisions of women to venture into entrepreneurship are usually finalized by their spouses or fathers (in cases of single women). If the decision-makers decide otherwise, then the women have to abandon their intentions of self-employment. Hence, spousal support is a necessary element to progressive women entrepreneurship. However, most of the women entrepreneurs testified that once the business is on-going, they have control over it in terms of decision-making within the business. R9 and R5 state respectively:

Our culture here seems to make women inferior and backward. For instance, I do not have a say in matters of my family. I even needed to seek permission from my husband before starting this business. Assuming he said no, where would I have been today? [...]. These are the unfair situations I find in the culture. – R9

Most decisions concerning the house (family) are made by the men. However, since I started this my business, I make all my business decisions like the additional items I want to stock in my shop. I do not need a male figure to make my business run.—R5

The freedom these women have in decision-making within the business could be attributed to a lack of interest of the men in business.

Lastly, women, especially the married, are culturally bound to seek permission from spouses before embarking on journeys. Also, the time of the day a woman is expected to be outside the home is regulated. It is considered inappropriate for women to stay out of the home during hours outside the regular working hours which is from 8 a.m. to 5 p.m. This creates a restriction in the movement of women. Subsequently, it determines the time of close of work, as well as the places to visit for business purposes. Hence, R3 laments:

When you look at it, it is the women that are usually pressurized to conform to culture more than men. Our culture is unfavourable to women. [...]. They say a married woman should not be outdoors during certain late hours but, the married men roam in town till the next day. Consequently, you even feel uncomfortable staying late to do your business because you will be given a negative tag.— R3

From the foregoing discussion, it is gathered that although the Nabdam culture is highly discriminatory against women and the persisting gender stereotypes also impacts women's orientation about business operation, the women still have control over their ventures once they are started.

Motives of women entrepreneurs in the Nabdam district

There is the need to ascertain the reasons behind the enterprise creation of respondents in the study area. This is to enable the study to identify the significance of gender stereotypes in women's start-up intentions. The key motivation mentioned by each respondent is used in the analysis (Table III).

Undeniably, the underlying aim of every business is to make money/profit. But beyond the monetary motivations, the study discovers that women entrepreneurs in the Nabdam district are motivated by lack of education, cultural issues, desire to use a talent, inborn trait, as well as opportunity recognition.

To begin with, some cultural issues motivate women into entrepreneurship. These cover the fear or effects of some cultural practices. For instance, the fear of widowhood rites, unequal distribution of wealth and the burdens of numerous traditional rites are identified as the cultural factors that motivate women to start ventures. In the study area, widows are tasked to select a man from the kindred of the deceased husband. The purpose of this is to

have someone to cater for the widow as well as her children, if any. This is as a result of the gender stereotype that women are not financially capable of single-headedly raising children into responsible adults. However, the respondents observed that women who are financially liberated receive little pressure with regard to this practice. They opine that once a widow is able to prove she can cater for herself and her children financially, the elders of the husband's family do not pressurise her as she would not be a burden on them. Hence, one way of achieving this financial liberation and subsequent escape from widowhood rites is entrepreneurship. In view of this, R1 indicates:

For me, I thought that anything could happen in my marriage; like me becoming a widow. In that case, I will still be living in my husband's home to take care of my kids. I wouldn't get anyone to help me and most importantly, it is our culture that when your husband passes on, you have to choose another man from his kindred to be with, which I find appalling. Usually, women who succumb to this are those who have no source of livelihood. If I have something doing, I can just stay as a widow without a man. When the elders see that you have money, they would not even raise such a suggestion. – R1

Again, the unequal distribution of wealth as expressed in the unfair inheritance system continues to make women poorer. It also means they have no support from home and need to create their own wealth. This continuous poverty cycle triggers a desire to make a living. This then motivates some women in the district to try entrepreneurship to lessen their poverty.

Lastly, the Nabdam culture embeds the performance of numerous traditional rites such as funerals rites, marriage rites, and other rites associated with religious beliefs. The desire to have the financial capacity to perform all these rites is found to be the motivation behind the creation of some businesses. With respect to this, excerpts from the in-depth interview with R10 are presented below:

R10:The thing is, some of our cultural issues here make one always in need of money. Something like our funeral rites. For our funeral rites, they have to take some things out. They involve and demand so much money. [...]. Now, if they are to perform the funerals of others, whether I have money or not, I have to buy a lot of things like Bambara beans, beans, two gallons of cooking oil, four bars of key soap, plus bathing soap [...] aaaaah, I can't even count them all! Then I now have to add a pig.

Interviewer: Mmaaa (mother), is it not guinea fowl?

R10: "Kurikuri' (A pig)! [...]. So, when I carefully looked at these cultural responsibilities, there was the need to have a source of livelihood. So that when these arise, I can fulfil them. We wish this culture didn't exist but, they say it is culture. Though it is not compulsory to do these things,

| Motive | (%) |
|--|----------------------------|
| Cultural issues Lack/low levels of education Utilization of talent Inborn trait Spotted an opportunity Total | 35 30 15 10 10 |
| Source: Field data (2017) | 100 |

Table III.Motivations for business creation

we usually consider what friends and family will say. So, these responsibilities have become the norm."

Additionally, the majority (a little over a third) of the respondents were motivated to start ventures because of the lack/low levels of education. To those women, entrepreneurship is the only available option since securing jobs in the formal employment sector demands some form of formal education. The profile of respondents reveals that 85 per cent of them have no/low levels of education. This is as a result of the lack of value accorded to girl-child education in the study area in the past. Formal education was initially considered as the pursuit of men – a representation of gender stereotypes. Most females were therefore denied access to education as the 'kitchen' was regarded as their suitable place rather than the classroom. Thankfully, due to the introduction of "Free Compulsory Basic Education" (FCUBE) policy during the 1990s in Ghana, female children are now given the opportunity to enjoy formal education in the area:

I started this business because I didn't go 'high' in school. My siblings are many [...] My father couldn't cater for us all in school. I decided to drop out of school so that the males can attend. I therefore learnt a trade. I thought that this is a means to also have some work because no one would employ me in the government sector. – R4 says.

On one hand, this may well lead to reduction in the number of women venturing into entrepreneurship in future since high educated women are not visible in the female entrepreneurship arena. On the other hand, it may promote women entrepreneurship as an alternative to formal employment as these educated women could now conduct environmental analysis to spot viable business opportunities.

Further, the desire to use one's talent in a meaningful way is a motivational factor to women's entrepreneurship. As such, those who are thus motivated establish businesses in sectors that require the use of the specific talent they have. Hence, R13 emphasised:

Growing up as a child, I admired sewing and was good at it. I also wasn't doing well in school. I decided to drop out of school to learn the sewing well. [...]. So, after that I decided to start this dressmaking business using my talent. I felt it was a God-given talent and it will prosper.

Even so, some women entrepreneurs in the district are pursuing entrepreneurship because of inborn traits. They have the inward passion for entrepreneurship. These respondents are mainly women who started their entrepreneurial journey at tender ages. According to R14:

I started running a business at a very tender age of 10. I started by taking kola nuts on credit to sell. Then I paid the supplier after selling. It was something I enjoyed doing aside the financial benefits I was getting from it. [...]. I believe the skill of business is a gift from God. – R14

Nonetheless, the identification of opportunities leads some women into entrepreneurship. After observing that a particular kind of business is not being operated by anyone, they mobilise resources and start that business. In this vein, R16 specifies:

When I got back from Kumasi (capital city of Ashanti region), I realised no one was doing 'indomie' (preparing of noodles as fast food) business in the neighbourhood. I then decided to take that opportunity to make money and that is how come I became a business owner.

From the foregoing discussion, it can be deduced that, predominantly, gender stereotypes which is embedded in culture is a motivational factor to women entrepreneurship in the district. The gender stereotypes in the district which has led to the performance of widowhood rites, lack/low levels of education among women (which is as a result of negative attitude towards female education in the past), and the relegation of women in

inheritance system, provide extrinsic motivations to entrepreneurship. Considering that only one-tenth of the respondents mention an intrinsic motivational factor like inborn traits, it can be concluded that the gender stereotypes of the people largely 'push' rather than 'pull' women into entrepreneurship, thereby breeding more necessity-driven women entrepreneurs.

Evaluating gender stereotypes and women entrepreneurship in nabdam district

Traditional societies are characterised by gender stereotypes where certain traits are expected of men and women. This section explores the gender stereotypes in the Nabdam district and how they impact on women entrepreneurship. As all respondents indicated, the Nabdam community is not exempted from gendered stereotypes in relation to entrepreneurship. Successful entrepreneurship is viewed as a male pursuit since it involves time, physical and emotional strength, financial management, and the ability to take risks which women in the study area are perceived to lack. The respondents of the study indicate that due to gender stereotypes in the area, the act of entrepreneurship which is viewed as a money seeking activity should be pursued by men. Women are expected to be calm, content, and focused on the home and not entrepreneurship. In support of the foregoing discourse, R7 indicates:

Well, my father-in-law and husband kicked against my venturing into business. They said chasing money is not for women. It was a fight and was frustrating. [...]. Truthfully, it got to a point I nearly gave-up.

Similarly, R11 expresses: "The mind-set of the people here is that a successful business woman achieved that through voodoo or witchcraft. Errrrrrn [...] It is the women you hear being accused of using that for business prosperity. They never speak such of male business owners."

R18 adds that "They consider us as the women who are not content with what they have. You see, it is not expected of us to be wealth loving. That is why you will often hear statements like 'a woman too and you like money like this'. But the money we make, we spend on our families and not just ourselves. So where lies the love for money?"

To ascertain the role of gender stereotypes in the type of business women entrepreneurs in the area engage in, the study probed the respondents as to why they decided to operate in the sector in which they are in. It was deduced that, the gender stereotypes within the Nabdam culture influences women in the sector on the size of business they decide to venture in. Predominantly, women-owned businesses dominate the less value adding sectors like retailing as revealed in the profiles of the respondents. Out of the 20 respondents, only one operates in the manufacturing sector. Even so, this respondent operates in a kind of manufacturing business that is preserved for women, that is shea butter processing. Some of the reasons for operating in the respective business sectors are presented in Table IV.

An average (50 per cent) of the respondents mention that they chose to venture in the sector they operate to correspond with their capability. The respondents who mentioned this believed

| Reason | (%) |
|---------------------------------------|----------------|
| Capability The norm Amount of capital | 50 40 10 |
| Source: Field data (2017) | |

Table IV.
The reasons for operating in respective business sectors

that they have limited capability in terms of business management skills, time and the efforts needed to operate businesses in some sectors they consider as difficult to operate in. It is detected that, the gender stereotyping in the study area has had an impact on how women view themselves and what they are capable of achieving in the entrepreneurial arena. Because entrepreneurship (the act of money making) has been positively associated with men than women in the district, women perceive that they do not have what it takes to rigorously engage in successful entrepreneurship or to engage in businesses in some sectors which require value addition. To highlight this assertion, excerpts from the interview with R11 is presented:

R11: "I am a woman. There are certain energy consuming businesses I cannot engage in".

Interviewer: "Like which ones"?

R11: "Like say the sale of livestock, and even this business where the men travel to Togo to bring in motor bikes to sell. I cannot do it. So the best option was for me do this food business."

Interviewer: "But do you think you cannot do those businesses".

R11: "Some of them involve physical strength; like those I mentioned. Hahahahaaaa [...] which I think I lack. Besides it is not even a kind of businesses women here do. From my childhood days till now I have not seen any woman involve in such businesses. So I could not have possibly said I would engage in that."

It is also observed that gold mining and gold-trading is the current brisk business ongoing in the district due to the emergence of small scale mining. Alas, no woman is involved in this business because of the idea that, that kind of business is not for women and women lack the knowledge and skill to engage in it. Out of curiosity, the study enquired why women are not in the gold-trading business. In response, R4 states:

Abaaaaaa, that one is a man's business.

Further, 40 per cent of the respondents reveal that their decision to operate in some business sectors was because it is a norm for women who venture in businesses to engage in such activities. It therefore appears women entrepreneurs within the study area have created a niche for themselves in some sectors, which are well known in the community. The norm of women engaging in particular businesses can be linked to gender stereotyping in the district. It is expected of women due to the stereotyping to be the "weaker" gender to engage in some business activities. Hence, women joining the entrepreneurial space prefer to join their colleagues in these sectors than venturing in an "unknown" sector. In this vein, R1 says:

These are the kind of businesses you would find women do here. If you were fortunate to have learnt a trade, then you venture into hairdressing or tailoring. Either than that, you engage in retailing, the catering business, or the others.

Lastly, only two respondents linked the choice of business sector to the inability to raise sufficient capital or the lack of it. They believe that to operate in some sectors, one needs to have some amount of capital. Therefore, the inability to raise capital to a certain limit forced them to choose some sectors which are easier to penetrate without much capital. In view of this, R5 indicates

I wanted to start a business because I did not like the way I was idle at home. But I did not have capital. Fortunately, my sister in-law who is in 'Kumasi' sent me an amount of 150 Ghana Cedis.

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So, I thought of the business this money would be enough to start and the idea of this porridge business came to mind. Although I had always wished to have a 'container' selling provisions, certainly, that 150 Ghana Cedis could not have fulfilled that.

The study further asks the respondents about the effects gendered stereotype had had on them and their ventures. In response, about 90 per cent of them specify that it negatively affects their ventures, while the remaining little over a tenth opine that they are able to handle it. Largely, the respondents indicate that the presence of gender stereotypes has affected the size of business they wish to operate. It was also deduced that the existence of gender stereotypes with regard to entrepreneurial pursuit has the tendency of making women rescind decisions to become entrepreneurs.

For instance:

R7 posits: "Yes. But with me it was the start-up stages. I nearly decided not to start the business anymore because of the opposition I faced at home. I decided to start small. And right now, I am alright doing my business".

R11 adds: "Well, I don't mind because I know what I get from it, though I sometimes get worried upon hearing such comments."

The study, therefore, observes that the women entrepreneurs are psychologically affected by these gendered stereotypes and this lead them to operate small businesses in low-value adding activities to keep the status quo. Hence, the stereotype threat theory holds in the study context.

Discussion

The study sought to explore the role of gender stereotypes in the entrepreneurial journey of women entrepreneurs in the Nabdam district. In all, the study espouses that the existence of gender stereotypes which are imbibed in the Nabdam culture to a greater extent forces women to be entrepreneurs. The study finds that the Nabdam culture acts as a "push" motivational factor to women entrepreneurship. To begin with, the inability of women to gain inheritance and own landed properties increases the poverty levels of women. This creates the need for financial liberation, leading to the choice of entrepreneurship as a means of reducing these poverty levels. Also, the fear of widowhood rites which is a predominant cultural practice in most Sub-Saharan Africa cultures is a key motivational factor to women entrepreneurship. As observed by the respondents, women who are financially capable and can demonstrate the ability of taking care of themselves and their children are usually not forced to practice some traditions relating to widowhood. To attain financial ability and escape this tradition, some women opted for entrepreneurship. Although most studies identify push motivational factors to arise from negative circumstances such as low income, job dissatisfaction, strict working hours as well as lack of job opportunities (Robinson, 2001), displeasure with organizational issues such as lack of flexibility (Jamali, 2009), population issues, such as urbanisation rate, population growth, age structure and unemployment rates (Verheul et al., 2006), this study adds a relevant push motivational factor to women entrepreneurship. The findings echoes the views of Baughn et al. (2006) which suggests that cultural values and beliefs, containing gender inequality is a push motivational factor to women entrepreneurship. However, the findings of the study are contrary to the legitimation/social approval philosophy which explains that people are pulled into entrepreneurship when the culture of the country/society they live in exhibits high legalisation of and support for entrepreneurship, thereby increasing entrepreneurial events (Etzioni, 1987). Although the Nabdam culture seems to limit engagement in entrepreneurship, it still pushes women into entrepreneurship.

Additionally, the study reveals that the act of operating small businesses in certain congested sectors is largely due to explicit gender stereotypes in the study area. Hence, the study maintains that gender stereotyping plays a key role in the size and sector of business women operate in. Women entrepreneurs in the study area largely operate small businesses in low-value adding sectors such as retailing and services. This holds an Akan (an ethnic group in Ghana) proverb: "women sell garden eggs and not gunpowder" to be true per Adom (2015, p. 19). Culturally, women are expected to show modesty in most areas of life – business inclusive. This has had an impact on the size of business women operate as they tend to feel more comfortable operating small businesses in sectors that are less profitable and demand little or no value addition to end-products.

Also, traditionally, some sectors of businesses are carved for women and therefore female dominated. Again, the general impression of entrepreneurship being a career path for men rather than women, tends to make women have less faith in their ability to succeed in such a field. To minimise risk, they tend to start and operate small firms in less risky sectors. Carter and Marlow (2007), as well as Hallward-Driemeier (2013), note that women-owned enterprises are concentrated in congested and low-value adding sectors such as services and trading, which this study has confirmed thus, attributing the cause to culture and gender stereotyping rather than lack of ability on the part of women. Also, Brush (2006) mentions that women usually operate in more traditional sectors such as services. Therefore, it could be concluded that the cause of the dominance of women in micro, small and traditional sectors like retailing and services derives more from cultural and gender stereotypes than factors such as difficulty in gaining finance and lack of managerial skills. Hence, the attribution of the female dominance in less value-adding and small sectors to difficulty in gaining finance and lack of skills by Akehurst *et al.* (2012) does not hold true in this study.

Moreover, regardless of the negative stereotypes about women in business, women entrepreneurs within the study area are in control of their ventures. Decision-making within the confines of the business are done by these women although they may seek advice from others. However, this freedom and control in business could also be attributed to a lack of interest in female-owned businesses by spouses or male family members, considering the culture is male dominated and control over women exists. The presence or absence of male figures in their businesses plays no role in its success or failure.

Conclusion

The study sought to explore the role of culture and gender stereotypes in the entrepreneurial journey of women entrepreneurs in the Nabdam district of Ghana. At the end, the study reveals that culture, which embeds gender stereotypes, pushes women into entrepreneurship through the fear of some cultural practices (uncertainty avoidance) and the desire to escape them, lack of value for girl-child education in the past, and the gender unevenness that has increased the poverty levels of women within the study area. Also, the study finds that the persistent gender stereotypes in the study area plays a role in the size and sectors of business which women engage in: in this case, small size businesses and in low value-adding sectors such as retailing and service business. Moreover, due to gender stereotypes which is reflected in the inadequate recognition for women and their work, among others, women tend to be oriented towards and feel more comfortable operating smaller enterprises and in less risky or challenging sectors. The Nabdam culture and its gender stereotypes pushes women into entrepreneurship, it influences them with respect to the size and sector of business in which they operate. Therefore, this study concludes that the impact of gender stereotypes (which emanates from culture) on women entrepreneurship can be viewed from the perspective of "two sides of a coin". On one side, the presence of gender stereotypes contributes to the relative financial hardship women face in societies. To minimise this hardship, these women are forced into entrepreneurship; which is positive. It can therefore be said that gender stereotypes breeds more necessity driven women entrepreneurs than opportunity-driven ones. On the other hand, gender stereotyping suppresses the chances of women entrepreneurs to succeed at entrepreneurship by venturing into sectors they are not familiar with and operating larger businesses that are likely to yield more profits. It suppresses them by making them perceive that they only are capable of operating businesses that are small in nature and within the sector that are "known for women". Hence, the "female business under-performance" thesis could be as a result of culture and gender stereotyping rather than managerial, financial, emotional, and physical inability on the part of women entrepreneurs.

Implications for policy

On the basis of the findings of this study, there is the need for an integrated approach for fostering female entrepreneurship that does not relegate the predominant cultural structures and gender unevenness in societies. For instance, in relation to the Ghana Government's Rural Enterprise Programme, special women-only programmes or models could be established and these programmes could aim at enabling women to break the status quo of operating in less profitable and low-value adding sectors by offering training in more challenging sectors to equip them for engagement in those sectors. Again, public policy could also be aimed at supporting the expansion of women businesses through capacity building and providing increased access to capital for women.

Limitations of the study

This research is limited in scope. First, only the Nabdam district was used as the study area. It is, therefore, not known if the findings are applicable to the Upper East Region of Ghana as a whole though different ethnic groups (such as Gurenes, Kusasi, Talensis and Nadams) in the region seem to have similar cultures.

Recommendations/direction for future research

The study recommends that researchers who intend researching on this research area in future could extend the scope of the study by including other districts, especially within the same region. Also, a study could be conducted to ascertain how other aspects of culture such as religion, and taboos, among others affect women entrepreneurship. Lastly, a comparative study could be done to ascertain the differential effects of gender stereotypes on male and female entrepreneurs since studies have revealed that male and female-owned ventures face different constraints of which culture/gender stereotypes is one. Also, further studies can be carried out quantitatively to measure the extent to which the identified issues affect the size and growth of women entrepreneurship in the region.

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