

# BARRIERS TO YOUTHFUL ENTREPRENEURSHIP IN RURAL AREAS OF GHANA

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## ABSTRACT

*The study examined the barriers to youth entrepreneurship in rural areas of Ghana specifically the challenges encountered by youths who want to set-up their own businesses. The study collected both primary and secondary data using semi-structured questionnaires, interviews and review of empirical and theoretical literatures. Youths in Komenda, Edina, Eguafu, Abirem Municipal Assembly was the target population. Purposive sampling technique was applied to select 240 respondents. Descriptive statistics which involves simple percentage, graphical charts and illustrations was purposefully applied in data presentations and analysis. The findings of the study reveal youths perceive lack of capital, lack of skill, lack of support, lack of market opportunities and risk as the main obstacles to entrepreneurial intention. It is recommended that Ghanaian youths be equipped with entrepreneurial skills to move them to the next level of development.*

**JEL:** O15, O16

**KEYWORDS:** Entrepreneurship, Barriers, Youth, Resources, Solutions, KEEA District

## INTRODUCTION

The Ghanaian economy suffered its worst growth performance for about a decade in 2009 when real GDP growth slumped to 4.0 per cent. The fiscal and monetary positions deteriorated in response to poor domestic policies and external constraints. The rate of inflation rose sharply from 12.81% in January 2008, generating annual inflation rate of 19.3% in 2009, the cost of borrowing rocketed and the Ghana cedi also depreciated against the US dollar by 50 per cent from January 2008 to June 2009. These economic challenges worsened around year 2009 which was evidenced by high inflation, dramatic fall in gross domestic product, low productive capacity, loss of jobs through downsizing, restructuring, massive work scarcities.

The overall economy continues to suffer from significant Ghana cedi depreciation, as a result of the combined political uncertainty, a growing external imbalance, accumulation of large public expenditure float from 2011, and delayed response from the central bank to mop excess liquidity in the economy as a result of the macro imbalance, the risk free interest rate rose from 10.9% in January to 23.1% in September 2012 causing commercial banks rush for government financial instruments instead of lending to the private sector coupled with the fact that business environment is engulfed with bureaucratic procedures, corruption and inefficiency makes job creation a mirage, thus fuelling youth unemployment especially among students exiting secondary and tertiary education (Amankrah, 2012).

Youth unemployment can be seen as a form of deprivation robbing youth of the benefits of work and represents a dark era in their personal and social development (Chimucheka, 2012). This makes entrepreneurship indispensable in Ghana, especially when one considers the socio-economic challenges this nation has faced over the last two decades.

Entrepreneurship including youth entrepreneurship improves the general standard of society as a whole, which leads to political stability and national security (Dei-Tumi, 2011; Shukla et al, 2001; UNDP, 2000). Taking this into account, developing the micro and small enterprise sector can be regarded as the seedbed for the development of large companies, and probably the life blood of commerce and industry (Kantis et al., 2002). Of the tools used to create employment micro and small enterprises (MSEs) has become the most popular in recent times across developing countries as a whole. The importance of small businesses, as the driver of sustainable job and wealth creation, has been confirmed by Abor et al., (2010) and Midfred, (2010). Mkhize (2010) adds that entrepreneurship, as a possible solution to the growing problem of youth joblessness, is necessary to ensure the success of small and micro enterprises (SMEs).

Youth entrepreneurship reduces crime, poverty, drug addiction, and income inequality. This indirectly induces an environment for national and regional economic growth and development (Mutezo 2005; Curtain, 2004). Muchini et al (2011) argue that although various age and social groups have been hit in varying scales and degrees by the economic crisis in the sub-region including Ghana, the unemployed youths are the most affected. Considering the dwindling fortunes in the employment capacity of enterprises operating in Ghana, it can be accepted that youth entrepreneurship can play a vital role in reducing joblessness levels and contributing to economic growth (Kanyenze et al, 2000).

An investigation of the possible barriers to youth entrepreneurship is very vital. This study focuses on the youths in the rural areas of Ghana. An analysis of studies on entrepreneurship in Ghana revealed that few studies have been made in the past to identify the barriers to youth entrepreneurship with a focus on rural areas of Ghana. The primary objective of this study is to examine the barriers to youth entrepreneurship in rural areas of Ghana. The remainder of this paper covers a section on literature review, data and methodology, results and discussions, as well as concluding remarks.

## LITERATURE REVIEW

*Definition of Youth and Ghana's Youth Profile:* For purposes of this study, a definition by Ministry of Youth and Sports (MOYS, 2010) as espoused in National Youth Policy was adopted. The policy defines "youth" as "persons who are within the age bracket of fifteen (15) and thirty-five (35)".

*Unemployment and Underemployment among Ghanaian Youth:* It is an indisputable fact that Ghana is one of the Sub-Saharan African countries with high levels of youth unemployment and underemployment. According to Mensah (2009), the problem of youth unemployment and under-employment in Africa poses complex political, socio-economic and moral policy issues. The author opines that supporting entrepreneurship through promoting the development of the micro and small enterprises (MSE) sector can be a solution to reducing unemployment levels in most Sub-African countries. Given that the majority of the Sub-Saharan African population is composed of the youth, this population group can be a potential resource for growth (NPC, 2006). Uneca and Ecowas (2010) argued that young people are a potential resource for growth and social development if gainfully and productively engaged. This implies that Ghana can boast of this if there is ability and capacity to productively engage the youths. One form of engagement would be the encouragement and support for youths to start own enterprises. The fact that youth unemployment is high in Ghana is incontestable hence the debate must be on the best approach to combat the problem. This study proposes youth entrepreneurship as a solution to the challenge of unemployment, underemployment and vulnerable employment. It is apparent that entrepreneurial activity is beneficial for Ghana both at a micro level - in terms of creating stable and sustainable employment for individuals - and at a macro level - where it significantly increases a nation's GDP. This would go a long way in tapping into the potential of the young population. Since the majority of African youths live in the rural areas, it is reasonable to argue that the youth programs be concentrated also in rural areas.

*Causes of youth Unemployment in Ghana:* According to the Ministry of Employment and Labour Relations the causes of youth unemployment in Ghana include the following: 1.) The introduction of the Junior High School and Senior High School system without adequate planning for integration into the trades/vocations and job placement, 2.) Education and training have no link to the needs of the important sectors of the economy, 3.) The near collapse of Ghana's industrial base due to ineffective management; 4.) The shrinking of public sector employment opportunities coupled with a relatively slow growth of the private sector; and 5.) The lack of a coherent national employment policy and comprehensive strategy to deal with the employment problem.

*Entrepreneurship:* Entrepreneurship is considered the economic engine by many countries in the world (Carree et al, 2002). This is due to the fact that it involves the creation of new ventures that provide goods and services to people, creates jobs as well as enhancing the economic growth and development of any country. Involving youth in the formal sector through entrepreneurship is a way of gainfully engaging this population group. Furthermore, entrepreneurship help strengthen social networks, giving a sense of belonging and opportunity to add value to the local community and economy.

Successful youth entrepreneurship is possible if the youths possess the characteristics of entrepreneurs. These characteristics include a desire to start own enterprise, readiness to undertake any venture and activity of which the outcome and result is shrouded in a state of uncertainty, vision, single-mindedness, perseverance, high need for achievement, initiative and responsibility (Zimmerer et al., 2008; Garfield, 1986).

*Resources Needed to Support the Youths Who Want to Start Businesses:* Every business needs resources to function and operate successfully. Abor et al (2006), and Aryeetey et al (1994), identified financial resources, physical assets, human resources and technological resources as some of the resources necessary for any business start-up and growth. Financial resources are needed for day to day operations of the business. These resources are needed to finance all other types of resources like physical resources, human resources and technological resources. Sutton et al (2007) point out that many businesses fail because of inadequate financial resources and failure to manage these resources. This implies that there is need to raise the finances and to properly manage business funds. Physical resources that are needed by businesses or by prospective entrepreneurs include buildings, equipment, raw materials and land (Aryeetey et al, 1994). These resources are essential for production. Human resources speak to the nature of people who are there to support in the running of the business. Their expertise, know-how and experience are very vital and can be developed through education and training.

Technological resources include intellectual property (copyrights, trademarks and patents) and these can be a source of competitive advantage (Chimucheka, 2012). Goodwill can also be a crucial resource. Goodwill as a resource has more to do with the overall reputation of the business. It can also enhance brand loyalty and good name of a business venture. When looking at the barriers of youth entrepreneurship, it is very important to also look at the support structures that are set to promote youth entrepreneurship in Ghana.

*Support structures that promote youth entrepreneurship:* The government of Ghana has identified entrepreneurship as a major policy thrust to achieve economic growth ([www.ndpc.gov.gh](http://www.ndpc.gov.gh)). Although there are some support structures that promote entrepreneurship in Ghana, there is still need to assess the extent to which their contribution can lead to sustainable entrepreneurship which generates jobs for the active population. This is evidenced by a number of institutions such as rural enterprise programs that have been established by the government to provide funding and improve operational efficiency in the micro and small enterprises sector ([www.home.moti.gov.gh](http://www.home.moti.gov.gh)). The current structures that promote youth entrepreneurship in Ghana include the Ministry of Trade and Industry, Ministry of Youth and Sports, National Youth Authority, Ghana Youth Employment and Entrepreneurial Development Agency (GYEEDA), National Board for Small Scale Industries (NBSSI), vocational and technical training centres; and microfinance schemes such

as Micro and Small Loans Centre (MASLOC). These agencies have reported some recent developments in funding, training and mentorship programs targeting youth in enterprises or those interested in starting their own enterprises. There are also other structures at regional and Metropolitan, Municipal and District Assembly (MMDA) levels.

## DATA AND METHODOLOGY

### Study Area

The Central Region has thirteen (13) districts, three (3) municipalities and one (1) metropolis. Komenda, Edina Eguafo Abirem (KEEA) municipality is one of the municipalities in the region. It is bordered on the west by Mpohor-Wassa East district; on the north by Twifo-Hema-Lower Denkyira; on the east by the Cape Coast Metropolitan Assembly and on the south by the Gulf of Guinea. The municipality covers about 396 km<sup>2</sup>. KEEA which has Elmina as the capital has a population of 144,705 constituting 6.6% of the total population in the region (Ghana Statistical Service, 2012). The sex distribution of the municipality shows that 69,665 are males whereas 75,040 are females with sex ratio of 69:75. The rural-urban proportion is almost 64.28-35.72 in the municipality. The 2010 population and housing census show that 64.28% of the population of 144,705 dwells in the rural areas whereas 35.72% are urban dwellers. There is therefore significant difference between rural-urban settlements in KEEA Municipality. The urban settlement has 64.28% females and 35.72% males whereas the rural settlement has 51.86% females and 48.14% males.

### Data Collection

Primary data was obtained using a semi-structured questionnaire that was interviewer-administered and interviews which was also conducted with the youths to obtain additional but necessary qualitative data. Secondary data was through review of the theoretical and empirical literatures sourced from books and scholarly journals, Internet and conference papers among others.

The population of the study consisted of youths in the rural areas of the KEEA municipality. It was difficult to find an up to date database with all the youths in KEEA that could be used as a sampling frame. Purposive sampling technique was applied to select 240 respondents from the target population. The reasons for the purposive sampling was to enable the researchers choose participants randomly for their unique characteristics or their experiences, attitudes or perceptions. In this study, the researchers only selected sample elements that showed the desire and passion for entrepreneurship and those that started, or have tried to start their own enterprise. Respondents also had to be in the youth category as defined by National Youth Policy of Ghana.

The return rate of completed questionnaire was 85 percent as we were able to get back 204 out of 240 questionnaires given to our respondents. Thus, only 204 questionnaires were used for final analysis in this study. In an effort of making the presentation of information clearer and easy to understand, tables, frequency counts and percentages were used.

## RESULTS AND DISCUSSION

### Gender of Respondents

The researchers sought to know gender of respondents, since sex is a determining factor in many economic decision making consideration. From the analysis, it was found that 149 (73.04%) were males whilst 55 (26.96%) are females. The analysis of the gender of respondent's can be observed from Table 1. This was attributed to ethnic specialisation, willingness of females to engage in menial jobs and strength of respondents' 'informal social network'.

Table 1: Distribution of Respondents by Sex, impact of Unemployment on Youth and Unemployment Urban and Rural Challenge

Sex Distribution		Impact of Unemployment on Youth		Unemployment a Challenge for Both Urban and Rural Youth	
Sex	Frequency	Respondent	Frequency	Respondent	Frequency
Male	149 (73.04%)	Yes	198(97.05%)	Yes	204 (100%)
Female	55 (26.96%)	No	6(2.95%)	No	0 (0%)

*Source: Field Work, July 2013. This table shows the observation used in the analysis. The column labelled sex distribution indicates the gender of respondents. The researchers sought to know gender of respondents, since sex is a determining factor in many economic decision making consideration. The column labelled impact of unemployment on youth displays results of respondents directly affected by unemployment. The researchers sought information from respondents as to whether unemployment was a real challenge confronting youth in both urban and rural areas. The column labelled unemployment as a challenge for both urban and rural youth shows results of unemployment as a real challenge to both rural and urban youth.*

The researchers sought information from respondents as to whether they have been affected directly by unemployment. As evident from Table 1, 198 (97.05%) responded ‘YES’ while 6 (2.95%) of respondents responded ‘NO’. Those affected directly by unemployment claimed the disgrace of relying on relatives for sustenance has forced a lot of them to lodge with friends because they can no longer contain family demands.

The researchers sought information from respondents as to whether unemployment was a real challenge confronting youth in both urban and rural areas. As shown in Table 1, all the respondents agreed that unemployment was a real challenge confronting both rural and urban youth

Requisite Knowledge and Skills to Operate Own Business

The researcher sought information from respondents as to whether they believed they have the necessary knowledge and skills to start and run their own businesses. From Table 2, 62 (30.39%), believed that they had the necessary knowledge, skills etc to run their own businesses, while 142 (69.61%) said they did not have all the necessary skills, knowledge to start ads run their own businesses.

Table 2 Requisite Knowledge and Skills to Operate Own Business

RESPONDENTS	FREQUENCY	PERCENTAGE (%)
Yes	62	30.39
No	142	69.61
Total	204	100

*Source: Field Work, July 2013. The table displays results of respondents' possession of skills, knowledge and attitude. The researchers sought information from respondents as to whether they believed they have the necessary knowledge, attitude and skills to start and manage their own businesses. 62 (30.39%), believed that they had the necessary knowledge, skills etc to run their own businesses, while 142 (69.61%) said they did not have all the necessary skill and, knowledge to start ads run their own businesses.*

Challenges Faced by Ghanaian Youths Seeking Employment

The findings on the Table 3 are based on the question, “What are the challenges faced by Ghanaian youths seeking employment?” A summary of the respondents perceived challenges faced by Ghanaian youths seeking employment are shown in Table 3.

More than 90% of the interviewed youths that are seeking employment mentioned that they lacked experience for the jobs that they were seeking. They believed that they could not also establish their own businesses without experience in any industry. 76% of the respondents mentioned corruption as a challenge. This corruption is mainly by individuals serving in hiring organisations that have the tendency of accepting bribes from less qualified individuals. 60% of respondents cited nepotism also as a challenge. Nepotism involved hiring friends and relatives for positions that other youths are better qualified to occupy. Close to

70% of the respondents indicated that lack of training was also a challenge. These individuals mentioned that they lacked knowledge and skills that are needed for most of the advertised job vacancies. Most of these respondents either dropped out of school, or failed to attain the required grades to enroll at any tertiary institution. This leaves them in a position where they can be exploited to work long hours yet they are underpaid. 60% indicated lack of relevant skills needed in the job market can also lead to youths failing to meet their personal and family needs and expectations. This in most cases force people into desperation, where they can accept any job offer allowing employers to take advantage of them.

Table 3: Challenges Faced by Ghanaian Youths Seeking Employment

RESPONSE	PERCENTAGE (%)
Lack of experience	90
Corruption	76
Nepotism	60
Lack of training	75
Lack of relevant skills needed in the job	60
Family needs and expectations	60

Source: Field Work, July 2013. This table displays summary of respondents' perceived challenges faced by Ghanaian youths seeking employment. The findings on the table 5 are based on the question, "What are the challenges faced by Ghanaian youths seeking employment?"

### Impediments to Youth Entrepreneurship in Ghana

The findings on the Table 4 are based on the question, "What are the impediments to entrepreneurship in Ghana?" A summary of the respondents perceived barriers are shown in Table 4.

Table 4: Barriers to youth entrepreneurship in Ghana

RESPONSE	PERCENTAGE (%)
Corruption by local authorities	79.41
Lack of capital	100
Unstable and Unpredictable economic environment	50
Insufficient and unreliable government support	57
Poor location	63
Insufficient demand for the products and services	48
Others	

Source: Field Work, July 2013. The table shows respondents perceived barriers to youth entrepreneurship in Ghana. The findings on the table 6 are based on the question, "What are the impediments to youth entrepreneurship in Ghana."

Some of the challenges mentioned would be discussed. Corruption by local authorities was mentioned by 79.41% of the respondents. This was said to be affecting access to resources, especially those provided by the state to promote youth entrepreneurship. This concurs with Transparency International Global Corruption Barometer ([www.transparency.org](http://www.transparency.org)) which puts public office/civil servants as fifth most corrupt category of institutions. All respondents mentioned lack of capital as the main impediment to youth entrepreneurship in rural areas of Ghana. This is mainly because most youths in rural areas lack proper skills to be employed in order to save for capital. Although there are banks offering loans in Ghana, bank finance is not easily accessible to youths in rural areas for they, in most cases lack the required collateral security needed to obtain a bank loan (see Sowa et al., 1992; Aryeetey et al., 1994; Bigsten et al., 2000; Buatsi, 2002). Inaccessibility of financial resources by youths in rural areas of Ghana is also because of lack of connections, lack of the needed financial deposit and lack of knowledge pertaining to the sources of financing available. The unstable and unpredictable economic environment in Ghana was mentioned by close to 50% of the respondents as another factor discouraging youths to start and grow their own businesses. Insufficient and unreliable government support is said to be another impediment to youth entrepreneurship. Close to 57% of the respondents indicated that the government does not really support entrepreneurship as a career opportunity for youths. Respondents highlighted that the government

encourages the youths to participate in other government programmes such as indigenization and black empowerment as opposed to promoting real youth entrepreneurship. 63% of respondents in business but operating in the rural areas indicated that poor location was a great challenge for it affected the sales and the performance of their businesses. 48% of respondents mentioned insufficient demand for the products and services offered on the market by most youths together with high production costs as an impediment to youth entrepreneurship. Other challenges that were mentioned and explained by the respondents as the impediments to successful youth entrepreneurship in the rural areas include lack of information technology. High transport costs, unattractive business environment, lack of relevant experience, lack of and inaccessibility to skilled labour, high registration costs, high costs to obtain licences to operate formally, poor roads, unreliable electricity, unreliable communication services and lack of networking opportunities were also stated as the impediments to youth entrepreneurship. This concurs with findings by Fjose et al (2010) that electricity and access to finance is considered by far the most important hindrance by MSMEs in Sub-Saharan African.

#### Benefits of Entrepreneurship to Youths in Ghana

Entrepreneurship development, especially in the form of MSMEs can ameliorate the problem of high unemployment facing Ghana. This can be possible because MSMEs usually have low start-up costs, low risk and can help exploit untapped knowledge and creativity (Mfaume et al, 2004).

Entrepreneurship is of benefit not only in creating wealth for individuals but also for the nation. Ghana can eradicate poverty, reduce unemployment and underemployment levels, and improve national propensity through entrepreneurship. Equipping youth in rural and semi-urban areas with entrepreneurial capabilities can be a step forward towards self-sufficiency. In short the benefits include: 1.) Creating employment, 2.) Providing local goods and services to the community, thereby revitalizing it, 3.) Raising the degree of competition in the market, ultimately creating better goods and services for the consumer, 4.) Promoting innovation and resilience through experience-based learning, 5.) Promoting a strong social and cultural identity, and 6.) Continuously creating and growing diverse employment opportunities different than the traditional fields available in a particular city.

#### The Role of Government in Promoting Entrepreneurship among Youths in Ghana

The Government of Ghana still have a long way to go in supporting youth entrepreneurship. The following were suggested by the respondents as the roles of the government in promoting youth entrepreneurship in the rural areas of Ghana: 1.) Enhancing access to finance for start-ups, growth enterprises, technology enterprises and micro entrepreneurs, 2.) Entrepreneurial training should be provided to the youths through entrepreneurship support structures that were established by the government. Entrepreneurial training can help improve the entrepreneurship competencies of the youth and possibly the desire to start own businesses, 3.) Promoting an eco-system for accelerating entrepreneurship, enhancing the flow of information on procedures and formalities to set up an enterprise by creating and strengthening one-stop-shop i.e. single-window system; and, ensuring ease of 'entry and exit', and 4.) The government should also foster 'Social Entrepreneurship among Ghanaian youths. This may help in increasing information sharing, especially on opportunities available.

### **DISCUSSION AND RECOMMENDATION**

This study managed to identify and discuss the barriers to youth entrepreneurship in Ghana. The results reveal that the challenges faced by youth entrepreneurs in Ghana can be compared to those faced by entrepreneurs in Nigeria and South Africa, which are considered the economic engines of Africa. These challenges are not peculiar to Ghana only. A study conducted in South Africa by Odeyemi and Fatoki (2010) concluded that the problem of access and availability of finance to entrepreneurs in South Africa

was ranked second after lack of entrepreneurial and management competencies in most aspiring and existing entrepreneurs (in the MSMEs sector) in South Africa. This is also supported by Atieno (2001), Yon et al. (2011) and Tadesse (2009) who also conducted their studies in Kenya, Ghana and Sub-Saharan Africa respectively. Quartey et al (2000) also found similar challenges as hampering entrepreneurial activity in Ghana and Malawi. These results also concur with the findings of Association of Ghana Industries (2010) which identified lack of collateral security resulting in inaccessibility to credit facilities, lack of managerial skills and challenges in business registration as some of the difficulties faced by both women and youths in business in Ghana. According to Bindu et al. (2011) availability and accessibility to finance and skills development are crucial for entrepreneurial success.

The Government of Ghana should set up a National Commission on Entrepreneurship with the Vice President as Chairperson, Deputy Chairperson being President of House of Chiefs, Ministers of the relevant ministries, captains of industry, young entrepreneurs (with at least 30% representation), academia and specialized institutions engaged in promoting entrepreneurship, R&D institutions, angel investors/venture capitalists, etc., as members, to achieve convergence. Also, entrepreneurship should be introduced into the national education system to orient and prepare students for an entrepreneurship career by imparting skills, knowledge and aptitude for entrepreneurship. Further, MMDA authorities should work with government agencies and ministries that support youth entrepreneurship in a way that will benefit the youths in their respective districts. Furthermore, the government should create district, regional and national level “Entrepreneurship Ambassadors” from amongst successful entrepreneurs to recognize their success and achievements. This can be modelled along the lines of National Farmers Award as pertains in Ghana. Also, the study recommends entrepreneurship surveys and research and sharing findings to inform policy formulation and implementation. For without proper research and authentic data, policies passed may create unintended negative consequences according to Curtain (2004). Again, the government should strive to undertake mass campaign to promote entrepreneurship/self-employment among the rural dwellers by enlisting support of opinion leaders of such communities to encourage youth to look up to entrepreneurship and self-employment rather than seek employment or be dependent on government. The government should invest in specific micro enterprise development programmes for youth to build their capacities in terms of knowledge, skills and aptitude so that they are able to negotiate with the market forces successfully.

## CONCLUSION AND THE WAY FORWARD

This study sought to examine the barriers to youth entrepreneurship in rural areas of Ghana. Primary data was obtained using a semi-structured questionnaire that was interviewer-administered and interviews which was also conducted with the youths to obtain additional but necessary qualitative data. Secondary data was through review of the theoretical and empirical literatures sourced from books and scholarly journals, Internet and conference papers among others. The data collected was analyzed using a combination of qualitative and quantitative techniques. The findings of the study reveal youths perceive lack of capital, lack of skill, lack of support, lack of market opportunities and risk as the main obstacles to entrepreneurial intention. A major limitation in this study was time constraint which led to the use of case study approach and a combination of secondary and primary data. In future, different methods of research could be used for study of the same topic or other related aspects of the topic. Specifically future research should focus on entrepreneurship development and employment generation in rural Ghana: problems and prospects.

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