

Empowering Change from the Ground Up: Women's Entrepreneurship in Sub-Saharan Africa's Informal Sector

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ABSTRACT

Women's entrepreneurship in Sub-Saharan Africa (SSA) is a critical driver of socio-economic development, within the informal sector where women enterprises are concentrated. Despite substantial contributions, structural and institutional barriers impede the formalization of these businesses, curbing their economic impact. This study examines how women entrepreneurs in Ghana and SSA navigate informal practices to achieve economic mobility. Employing a systematic literature review - PRISMA framework, the research synthesizes key themes including entrepreneurial capacity, sustainability, intellectual property, and institutional support. A comparative lens incorporating Rwanda and South Africa reveals Ghana's high rate of female entrepreneurship, predominance of informal trade, and socio-cultural dynamics that shape entrepreneurial trajectories. The study advances discourse on informal entrepreneurship by highlighting its necessity-driven nature and underscoring the pivotal role of policy environments in facilitating formalization. The findings offer actionable insights for policymakers and development practitioners aiming to strengthen support systems and promote inclusive economic growth across the region.

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Introduction

In recent years, the essential role of women entrepreneurs at both work and home in Sub-Saharan Africa (SSA) has been highlighted [1]. These women entrepreneurs predominantly operate within the informal sector, which presents both opportunities and challenges in the broader discourse on economic development and formalization. Scholars have increasingly called for the formalization of informal enterprises particularly those led by women in base-of-the-pyramid (BoP) markets, where informal entrepreneurship is widespread [2, 3]. The BoP refers to the poorest two-thirds of the global population, approximately four billion people who live on less than \$4 per day [4]. In these contexts, informal entrepreneurship is often a necessity rather than a choice. Studies underscore the growing scale and significance of the informal sector globally [5-7]. Scholars such as Simba emphasize the importance of contextual understanding, while others advocate for transformative business models in BoP markets [8-10]. These markets are characterized by dynamic supply chains where women play a pivotal role [11].

Despite the growing body of research highlighting women's entrepreneurial contributions, reform efforts have largely failed to dismantle structural barriers that hinder the formalization of women-led enterprises, especially in low-income markets. This perpetuates systemic inequalities and limits the transformative potential of women's entrepreneurship. Our study addresses this gap by exploring how women entrepreneurs in Sub-Saharan

Africa leverage informal practices to drive socio-economic development. Our research question is therefore "How do women entrepreneurs in Sub-Saharan Africa leverage informal entrepreneurial practices to drive socio-economic development?" This question is vital for understanding the pathways from informality to formalization, especially for a demographic that plays a crucial role in poverty alleviation and economic advancement. Consequently, the contribution of our study is fourfold. First, the study contributes a nuanced, comparative perspective on how women's microenterprises operate in Ghana relative to other SSA countries. It highlights Ghana's exceptionally high entrepreneurship rate among women, the dominance of informal trade as a sectoral focus and the unique socio-cultural and institutional barriers that shape entrepreneurial outcomes. Second, by comparing Ghana with countries like Rwanda and South Africa, the study reveals institutional weaknesses in Ghana's support systems for women entrepreneurs and emphasizes the importance of policy environments in enabling or constraining women's transition to the formal sector. Third, the study contributes to the gender and development discourse by adding empirical evidence to the broader discourse on gendered economic participation by demonstrating how intra-household dynamics and informal sector dominance disproportionately affect women and reinforcing the idea that entrepreneurship is often necessity-driven rather than opportunity-driven in these contexts. Finally, our study provides a benchmark for policy learning by comparing Ghana's moderate support with stronger frameworks in countries like Rwanda and South Africa and offering insights into best practices that could inform policy reforms in Ghana and similar economies through the nuanced comparison of women's microenterprises in Ghana

relative to other SSA countries. It highlights Ghana's high female entrepreneurship rate, the dominance of informal trade, and the socio-cultural and institutional barriers that shape outcomes.

Women entrepreneurial activity permeates all sectors of society and various scales of business enterprise although it is predominant amongst micro entrepreneurs whose innate ability and skills set, is a determining factor for success [12]. A compelling example of women's entrepreneurial impact is the mobile money revolution in Kenya, particularly through M-Pesa. Over 70 percent of M-Pesa agents are women, demonstrating how mobile financial services have become a gateway to entrepreneurship. These women use M-Pesa to manage cash flow, receive payments, and expand their customer base, especially in rural and underserved areas. The platform has enabled them to bypass traditional banking barriers such as lack of collateral or formal credit history, thereby enhancing financial inclusion and enabling growth in sectors like retail, agriculture, and services.

We address our research question, through a structured literature review, incorporating relevant case studies and thematic analysis. Literature reviews represent the advancement of knowledge and a richer understanding of associated phenomena, factors, and context and to advance the ongoing scholarly dialogues in the context of small businesses [13]. Key themes identified in our first study on Ghana include capacity, sustainability, intellectual property, and institutional support. These themes determined the current state of research on women's entrepreneurship in Ghana. We extended our review to women entrepreneurs in SSA. The objective was to synthesize recent findings, identify recurring themes, and analyze selected case studies that illustrate the lived experiences and entrepreneurial outcomes of women in Ghana and thereafter make a comparison with women microenterprises in SSA. Cases selected on SSA were highly cited cases that were also cited in policy documents. For this follow up study, we adopted a systematic review approach guided by the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework to ensure transparency, replicability, and rigor in the comparison and key insights. We argue that insights from women microenterprises in SSA can inform global strategies to enhance women's roles in entrepreneurship and direct the formalization of this informal economy. The paper is structured as follows: The next section discusses several papers relating to SSA context of female entrepreneurship. In Section 3, we discuss the methodology for identifying and categorizing current research. Section 4 discusses key findings and comparative analysis between Ghana and other Sub-Saharan countries. Section 5 provides the theoretical, managerial, and policy implications and section 6 concludes with limitations, and directions for future research.

Conceptual Development

Women Entrepreneurs in the Informal Sector

More recently, entrepreneurship has been recognized as a tool for poverty alleviation, particularly in the context of women and rural communities [14, 15]. In this light, women entrepreneurs are increasingly seen not just as business owners, but as empowered agents of economic and social transformation. Their contributions extend beyond income generation to include community development, social cohesion, and personal empowerment [14]. While soft skills determine the entrepreneurial readiness of women entrepreneurs, their impact on their ability to start, innovate, finance, and grow new ventures is mediated by the entrepreneurial processes that define their entrepreneurial journeys [16]. These multidimensional roles are clearly visible in Ghana and SSA, where women's entrepreneurial activities intersect with broader

issues of capacity building, sustainability, intellectual property, and institutional support. Other studies contribute to a better understanding of social bricolage as a variable concept, thereby further refining social bricolage in social entrepreneurs' daily operations across various stages and contexts of social enterprises [17]. In a similar way, we perceive women entrepreneurs in SSA as bootstrappers, hometown heroes, barrier breakers and impact influencers. As such, the success of women entrepreneurs in SSA is not only a matter of individual achievement but a vital component of national economic development.

Women entrepreneurship in the informal sector is prevalent in agriculture in SSA. Boserup's work, as analyzed by Benería and Sen offers a historical lens on how development policies have often excluded women, especially in agricultural entrepreneurship, reinforcing structural inequalities [18, 19]. However, other studies suggest societal culture, gender role expectations, and entrepreneurial environments shape women's entrepreneurship across different regions [20]. These researchers emphasize that traditional gender roles and cultural norms often limit women's access to entrepreneurial opportunities, especially in agriculture and provide a framework for understanding how gender and culture interact to shape entrepreneurial outcomes, which is crucial in emerging markets where cultural norms are deeply embedded. For example, a study conducted in rural Nigeria shows that entrepreneurial competencies particularly social competence can significantly reduce household poverty among women farmers [21]. Conversely, perseverance without support structures sometimes correlates with increased poverty, suggesting the need for targeted capacity-building. Our study discovers various ways in which these support structures complement the efforts and skills of women entrepreneurs in informal markets by teasing out differences between women entrepreneurs in Ghana and SSA with similar low-income conditions and the missing gaps.

Women Entrepreneurs in Sub-Saharan Africa

Women entrepreneurs in SSA are increasingly recognized as pivotal agents of economic transformation. Despite facing systemic challenges, their entrepreneurial orientation characterized by innovation, risk-taking, proactiveness, autonomy, and competitive aggressiveness has enabled them to build resilient businesses, drive social change, and contribute significantly to GDP (see Table 1) and employment.

As entrepreneurship becomes more globalized, both social and business environments play a critical role in shaping entrepreneurial performance [22]. These environments influence the opportunities available to entrepreneurs, particularly in developing countries [23]. In SSA, the social environment often imposes constraints on women's entrepreneurial activities. Cultural norms frequently confine women to domestic roles such as caregiving and household management limiting their participation in economic ventures [24-26]. Simultaneously, the business environment presents additional barriers, including infrastructural instability, limited access to finance, and weak governance structures although some studies highlight a three-way interaction between entrepreneurial orientation, social context, and business environment [27, 28]. These study findings suggest that women entrepreneurs exhibit lower performance when operating in environments with high levels of social and institutional barriers, despite possessing strong entrepreneurial traits. Nonetheless, critical dimensions of entrepreneurial orientation particularly innovation, risk-taking, proactiveness, autonomy, and competitive aggressiveness have proven transformative for women entrepreneurs in SSA [29]. These traits enable women to navigate complex environments

and achieve economic success.

Table 1: Comparison of the GDP of Women Entrepreneurs in Ghana to those in Sub-Saharan Africa (National Accounts Data Files, 2020)

GDP current 2020 (US\$)

Source: World Bank national accounts data, and OECD

Rank	Country	Most Recent Value (Thousands) US\$
1	Nigeria	432,293,776.26
2	South Africa	335,442,101.37
3	Ethiopia	107,645,054.31
4	Kenya	101,013,726.53
5	Ghana	68,532,281.81
6	Tanzania	62,409,709.11
7	Cote d'Ivoire	61,348,579.47
8	Angola	58,375,976.29
9	Congo, Dem. Rep.	48,716,960.86
10	Cameroun	40,804,449.73

Women in SSA demonstrate innovation through product development, process improvements, and the use of technology to address local challenges. For instance, ventures like Mobi health International and Mandulis Energy tackle healthcare and energy access issues through telemedicine and renewable energy solutions, respectively. Risk-taking is evident in women's entry into traditionally male-dominated sectors such as engineering and technology. Despite limited access to capital and prevailing gender biases, many women pursue ventures with uncertain outcomes and often outperform male counterparts in loan repayment and business sustainability. Proactiveness is reflected in strategic market scanning, early adoption of trends, and responsiveness to customer needs. Studies show that women entrepreneurs in Nigeria and Ghana actively seek new opportunities and adapt swiftly to changing market conditions [30]. Autonomy is demonstrated through independent decision-making and leadership, particularly in patriarchal societies like Kenya and Nigeria, where women challenge traditional norms by owning and managing businesses without male oversight. Competitive aggressiveness is increasingly visible as women entrepreneurs assert themselves in the marketplace. They introduce disruptive innovations, challenge established players, and expand across borders, especially in tech and agribusiness sectors. Women-led startups contribute significantly to GDP - up to 13 percent in some SSA countries—and are key drivers of job creation and financial inclusion. Moreover, female entrepreneurs often reinvest in their communities, enhancing education, healthcare, and nutrition, particularly in underserved rural areas.

Women entrepreneurs are also shaping the innovation ecosystem by founding tech hubs, mentoring emerging entrepreneurs, and influencing startup culture. Countries like Ghana, South Africa, and Botswana are leading efforts to support female entrepreneurship. However, persistent challenges remain, including limited access to finance and property rights, cultural biases, legal barriers, and underrepresentation in procurement and policymaking [31]. Targeted interventions such as gender-responsive budgeting, inclusive trade policies, and mentorship programs can unlock the full potential of women entrepreneurs in SSA [32]. Their

entrepreneurial orientation is not merely a reflection of personal traits but a strategic response to contextual challenges. Through innovation, risk-taking, and proactiveness, women are reshaping economies, while autonomy and competitive aggressiveness are redefining gender roles [33]. Supporting these entrepreneurs is essential for sustainable development and inclusive growth across the continent.

By focusing on Ghana and extending the analysis to Rwanda and South Africa, the study provides a comparative regional perspective that highlights both commonalities and unique national dynamics. This approach enriches understanding of how socio-cultural and institutional factors shape entrepreneurial trajectories across SSA. The study foregrounds how women entrepreneurs strategically engage with informal practices to achieve economic mobility. This is a novel angle, as much of the existing literature either marginalizes informal entrepreneurship or treats it as a barrier rather than a space of agency and innovation. Employing a systematic literature review guided by the PRISMA framework adds methodological rigor and transparency. This strengthens the reliability of the findings and sets a replicable standard for future research in this domain. Synthesizing themes such as entrepreneurial capacity, sustainability, intellectual property, and institutional support, the study offers a multi-dimensional understanding of the factors that influence women's entrepreneurial success and challenges in SSA. The study reframes informal entrepreneurship as necessity-driven but strategic, challenging deficit-based narratives. It emphasizes the adaptive ingenuity of women entrepreneurs and the structural reforms needed to support their transition to formalization. By centering women entrepreneurs in the informal sector, the study aligns with broader SDG goals (e.g., gender equality, decent work, and economic growth), reinforcing its relevance to global development agendas.

Methodology

This section outlines the results of a Structured Literature Review (SLR) conducted to examine the current state of research on women's entrepreneurship in informal markets across SSA, with a particular focus on relevant case studies. SLRs are particularly effective for addressing specific research questions [34]. However, they often exclude grey literature despite its potential to reveal current practices and corporate challenges [35]. In some cases, industry sources are only partially included within broader literature reviews or case studies [36].

The primary objective of our review is to synthesize recent research on women entrepreneurs in Ghana and compare these findings with broader trends in SSA's informal markets. We began by analyzing literature on women's entrepreneurship in Ghana, covering the period from 2000 to 2025. This process followed a systematic approach comprising the following steps: 1) Defining the research question; 2) Designing the review protocol; 3) Conducting the literature search; 4) Applying quality assessment criteria; 6) Synthesizing the findings [37-39]. We searched academic databases including Google Scholar, ScienceDirect, and EBSCO using keywords such as "women entrepreneurs," "Ghana," "women entrepreneurship," and "female entrepreneurship." Only peer-reviewed articles published between 2000 and 2025 were included to ensure the validity and reliability of the findings. The initial search yielded 227 articles. After filtering by title, keywords, and subject relevance, 48 articles remained. Further screening for duplicates resulted in a final selection of 22 articles. These articles support discussions on key drivers of women's entrepreneurship in Ghana with focus on capacity building, sustainability, intellectual property, and institutional support.

They also highlight entrepreneurial activities at the micro, small, and medium enterprise (MSME) levels. To enable comparative analysis, we conducted a second SLR focused on SSA, and identified six recent and highly cited papers. These were published between 2009 and 2021 and were analyzed using the PRISM framework (Practical, Robust Implementation and Sustainability Model), which builds on the RE-AIM model (Reach, Effectiveness, Adoption, Implementation, Maintenance) by incorporating contextual factors that influence implementation outcomes (see Tables 2 -6). The selected studies revealed significant gaps in the implementation of interventions in SSA communities. The studies identified both barriers and facilitators to implementation, reported on stakeholder engagement in intervention design and delivery, and examined policy-level factors influencing success or failure. These insights were adapted to the SSA context to enrich our comparative analysis.

Table 2: PRISM Framework Analysis (Odero-Wanga, Mulu-Mutuku & Ali-Olubandwa, 2009)¹

Summary Table: Women in Milk Micro Enterprises in Kenya

PRISMA Component	Key Points
Problem	Women in Kenyan dairy microenterprises face challenges in producing and selling high-quality milk products.
Root Causes	Financial constraints, limited technology, regulatory burdens, lack of information, poor marketing skills, and quality control issues.
Impacts	Low income, health risks, limited business growth, and market competition challenges.
Solutions	Microfinance, technology subsidies, training, policy reform, and information dissemination.
Monitoring	Track access to credit, technology adoption, training participation, and compliance.
Assessment	Evaluate income changes, product quality, customer satisfaction, and policy impact.

Table 3: PRISM Framework Analysis (GEORGE-UFOT, D. O. R. O. T. H. Y., & HALKIAS, D. (2021)²

Summary Table: Women Micro-Entrepreneurs in the Niger Delta

PRISMA Component	Key Points
Problem	Daily challenges faced by women micro-entrepreneurs in the Niger Delta in sustaining businesses due to limited access to capital, unfavorable inheritance laws, lack of government support, difficult economic environment.
Root Causes	<ol style="list-style-type: none"> 1. Financial Constraints: Reliance on informal sources, avoidance of banks, inaccessible grants. 2. Socio-Cultural Barriers: Exclusion from inheritance, restrictive gender roles. 3. Economic Environment: Weak economy, burdensome levies. 4. Technological Limitations: Use of basic technology. 5. Lack of Institutional Support: No formal support or networks.
Impact	<ol style="list-style-type: none"> 1. Business sustainability is threatened. 2. Under-leveraged economic contribution. 3. Direct impact on family welfare. 4. Demonstrated resilience and innovation.
Monitoring and Evaluation	Emphasis on qualitative tools like narrative inquiry and thematic analysis, critical event analysis, and policy feedback loops.

Table 4: PRISM Framework Analysis (Revenga & Dooley, 2020)³

Summary Table: Entrepreneurship in Developing Countries

PRISMA Component	Key Insights
Problem	Entrepreneurship in developing countries is often driven by necessity rather than opportunity, with limited growth of microenterprises into SMEs.
Root Causes	<ul style="list-style-type: none"> - Limited access to finance for both microentrepreneurs and SMEs - Gender-specific barriers -limited asset ownership, credit history, legal rights - Lack of skills, information, and sectoral segregation - Social norms and household responsibilities limiting women's participation - Fragmented and overlapping constraints that reinforce each other
Interventions	<ul style="list-style-type: none"> - Microfinance institutions providing small loans - Training programs to build skills - Mentorship and networking support - Legal reforms to reduce gender discrimination - Package interventions combining training, finance, mentorship, support.
Stakeholders	<ul style="list-style-type: none"> - Entrepreneurs (especially women and necessity entrepreneurs) - Microfinance institutions - Governments and policymakers - Development organizations and donors - Families and communities

¹Odero-Wanga D, Mulu-Mutuku M, Ali-Olubandwa A. Value added milk products: Constraints to women in milk micro enterprises in Kenya. Journal of Development and Agricultural Economics. 2009 Oct;1(7):144-9.

²GEORGE-UFOT DO, HALKIAS D. Challenges of Women Micro-Entrepreneurs in the Niger Delta Region of Nigeria for Business Survival: A Narrative Inquiry. ISM Journal of International Business. 2021 Jul 1;4(1).

³Revenga A, Dooley M. What works for women microentrepreneurs?. A meta-analysis of recent evaluations to support female entrepreneurship.2020

Metrics	<ul style="list-style-type: none"> - Growth of microenterprises into SMEs - Access to and size of loans - Participation and completion rates in training programs - Female labor force participation and firm ownership - Effectiveness of package interventions in improving outcomes
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Table 5: PRISM Framework Analysis (Okafor & Mordi, 2010)⁴

Summary Table: Women Entrepreneurship Development in Nigeria

PRISMA Component	Key Insights
Policies	Government policy has a significant negative impact on Women Entrepreneurship Development (WED), affecting other supportive factors. Policies regarding MSMEs influence the growth and sustainability of women's businesses. Recommendations include policy reforms to enhance fund accessibility and support services.
Resources	Access to financing is a critical environmental factor. The study recommends self-empowerment through education, training, and development for skills acquisition in areas such as computer operations, public speaking, and legal awareness.
Infrastructure	Availability of infrastructure is mentioned as a factor that can influence entrepreneurial traits. A conducive environment with adequate infrastructure can serve as a 'pull' factor for women entrepreneurs.
Support	Family and community support, as well as business support services, are essential. The study suggests women seek advice from successful peers and emphasizes the role of support organizations in enhancing WED.
Markets	While not explicitly discussed, market access is implied through the emphasis on environmental factors and business opportunities. Women are encouraged to leverage opportunities in their environment and receive guidance to navigate market challenges.

Table 6: PRISM Framework (Buvinic, M., O'Donnell & Bourgault, 2020)⁵

Summary Table: Women Entreprises in West Africa

PRISMA Component	Key Insights
Policies and Institutions	Formal institutions (laws, regulations, policies) often restrict women's economic behavior and agency. Informal institutions (gender norms) influence labor market segregation, roles. High fertility rates and lack of gender-responsive infrastructure limit women's mobility and economic participation. Conflict and post-conflict conditions affect women's safety and opportunities.
Resources	Women's capabilities include education, health, skills, self-confidence, and access to assets and networks. High fertility, unpaid care work reduce time, mobility for economic activities. Resource-rich economies concentrate wealth and limit job creation.
Interactions	Household dynamics and traditional norms allocate work and resources unequally between men and women. Women lack bargaining power within households, limiting economic choices. Conflict increases dependency ratios and shifts labor burdens to women.
Services	Limited access to quality, modern contraception restricts control of fertility. Lack of gender-responsive public services & infrastructure with care burdens. Education is a key enabler for women to transition out of agriculture.
Markets	Labor markets are segregated with men dominating higher-paying sectors. Few good jobs exist in agrarian and resource-rich economies; Informal employment is prevalent, women overrepresented in vulnerable jobs.

Table 7: PRISM Framework Analysis (Amine & Staub, 2009)⁶

Summary Table: Women's Entrepreneurship in Sub-Saharan Africa

PRISMA Dimension	Key Points
Perspective	Entrepreneurship is crucial for women's livelihoods in Sub-Saharan Africa, with women equally represented among entrepreneurs. However, gender disparities exist in business performance and structure.
Relevance	Understanding gender-specific constraints is essential for designing effective interventions. Addressing these constraints is critical for improving the performance of women-owned businesses and achieving gender equity in entrepreneurship.
Information	Studies show women-owned firms underperform compared to male-owned firms in terms of sales, size, and profitability. Research highlights the need to explore household dynamics, social norms, and access to networks as contributing factors.
Strategy	Innovative policies should address time burdens, asset control, and household resource allocation. Combining complementary interventions and tailoring business training to build confidence are recommended strategies.
Monitoring	Future research should include rigorous impact evaluations and qualitative studies to test hypotheses. A broad research agenda is needed to understand the interaction of constraints and to guide policy making.

⁴Okafor C, Mordi C. Women Entrepreneurship Development in Nigeria: the Effect of Environmental Factors. Petroleum-Gas University of Ploiesti Bulletin, Economic Sciences Series. 2010 Dec 1.

⁵Buvinic M, O'Donnell M, Bourgault S. Women's economic empowerment in West Africa: Towards a practical research agenda. Center for Global Development Working Paper. 2020 Oct 20;557.

⁶Amine LS, Staub KM. Women entrepreneurs in sub-Saharan Africa: An institutional theory analysis from a social marketing point of view. Entrepreneurship and Regional Development. 2009 Mar 1;21(2):183-211.

Findings

This section presents the key themes that emerged from our preliminary data analysis, addressing the central research question of this study. The themes identified—Capacity, Institutional Support, Intellectual Property, and Sustainability—represent the foundational pillars driving women's entrepreneurship in Sub-Saharan Africa's informal markets. These themes are substantiated by the literature reviewed and reflect the lived experiences of women entrepreneurs in Ghana.

Overview of Themes

Our findings reveal that Ghanaian women entrepreneurs in informal markets often build capacity from the ground up, leveraging personal and community networks. Entrepreneurial activity is particularly vibrant at the micro level, predominantly within the informal sector [40]. These women, often located in rural areas, typically operate in groups or community-based agricultural ventures that are not formally registered. Consequently, they face significant constraints, including limited access to resources and opportunities, as well as unique challenges [41]. Seasonality also plays a critical role in shaping business cycles. During off seasons, many women diversify into alternative ventures to sustain livelihoods. These entrepreneurial groups often have rudimentary governance structures, rely on local tools for production, and operate without formal employees. Support systems are primarily familial or community-based, and low literacy rates further hinder access to institutional support. As a result, these entrepreneurs often fall outside formal social protection systems, limiting their capacity for growth and long-term sustainability.

The following sub-sections explore each theme in greater detail, drawing on case studies and literature to illustrate the dynamics at play.

Capacity

While women entrepreneurs are active across all sectors, a significant concentration is found in the informal sectors of agriculture, agribusiness, production, and retail trade. Illiteracy remains a major barrier in these informal markets. For instance, Awusabo-Asare and Tanle, found that 55 percent of women in Ghana's palm kernel sector were illiterate, which impeded their ability to access direct funding [42]. Instead, they relied on credit-based supply relationships. Payment delays from buyers often resulted in locked capital and reduced productivity: "When I supply her it takes about a month or more for me to be paid..." [42:155]. Lent, similarly observed that illiterate women in northern Ghana adopted informal but effective trade practices. For example, in describing baobab sales, one respondent noted: "They can get up to five bags when it's in season but now 20 bowls. A bag is about 32 bowls" [15:789]. In contrast, Adom and Asare Yeboa found that women entrepreneurs in the Greater Accra region primarily in the service sector tended to have higher levels of education, which enhanced their entrepreneurial capacity [15, 40]. Participants reported varying educational backgrounds: "Even though I completed school at JHS, I believe my education has helped me a lot..."; "After my secondary school, I continued with catering at the polytechnic..." [40: 412-413].

Case studies further illustrate the role of capacity in business development. For example, Ele Agbe, an export-oriented company specializing in shea products and ornaments, employed seven full-time staff and about 50 casual workers. Despite a weak board structure, the company maintained a centralized management system and leveraged the CEO's strong network ties to build upstream

market linkages. Familial rapport among staff facilitated regulatory compliance and timely deliveries [43]. Similarly, SEBTINA Fishing Company began by targeting high-end clients such as hotels and embassies. The CEO built strategic networks and, after a decade of persistence, secured funding through a partnership with a Danish seafood company, retaining 65 percent equity [44]. Another example is the Forever Clair (FC) Group of Companies. The founder, trained in beauty therapy, began with door-to-door services and eventually expanded into education, manufacturing, and publishing within the beauty industry. Her leadership and vision positioned her as a prominent entrepreneur in the sector⁷.

Sustainability

For women entrepreneurs, business sustainability is primarily achieved through strong networks, capacity building, and technical adaptations. The microenterprises studied typically lacked formal business structures, including standardized operational systems. While these groups often had designated leaders, their businesses operated informally often outdoors, using basic tools and firewood. A key factor enabling sustainability is the density and strength of networks, that is, the number of actors involved, the frequency of interactions, and the trust embedded in market relationships. These networks provide a foundation for continuity, even in the absence of formal growth. As one palm kernel oil producer explained: "One can buy the raw materials on credit. We are also allowed to grind our nuts on credit. All that one needs to do is to buy 15,000 cedis or 20,000 cedis' worth of diesel for running the machine." [42: 156].

Private sector-led training programs delivered through workshops, seminars, and meetings further support sustainability. These initiatives enhance skills, expand knowledge, and strengthen networks, creating opportunities for both sustainability and growth. As some women entrepreneurs shared: "I have a diploma in floral design from the USA, but when I moved to Ghana, I joined a couple of women for some local training, and it helped me a lot. I have identified the local materials used for floral business, learnt local techniques in designing and also about what makes a Ghanaian customer satisfied since my studies was from a different culture"; "I have been attending training sessions organized by the association of hairdressers in this town. I have learnt a lot in areas of new products, new hairstyles, how to keep your salon neat, how to deal with your employees and most importantly how to treat customers. Although there are lots of hair salons in this area, my salon is always full of customers, and I know this is because I always learn something new and implement it in my business" [40: 414].

However, several challenges undermine sustainability. Poor record-keeping is widespread, with few entrepreneurs tracking income and expenses. Sales are often gauged by daily cash flow rather than financial analysis. Informal time management and resource allocation further hinder business efficiency. Even among those who keep records, tracking is typically done per product rather than for overall sales. Reinvestment of profits into the business is not a common practice. One salon owner noted: "I also collect the money to go to Kumasi or Accra to buy the hair piece [that a customer chooses] ... add a small net so that I will be getting profits. ... then after that I will collect from my workmanship." [15: 791]. Some businesses, like Ele Agbe, benefit from robust supply chain networks. The company sources inputs from three main women-led groups in northern Ghana: the Christian Mothers' Association, Pagsung Shea Butter Association, and Gubdanda Women's Group. These personalized,

trust-based relationships ensure consistent supply despite seasonal fluctuations, competition, and market volatility. However, Ele Agbe's sustainability is closely tied to the CEO rather than institutional structures, raising concerns about long-term growth. Still, there is a promising outlook, with plans to engage more women entrepreneurs in group exports and welfare initiatives for rural suppliers [43]. In contrast, some enterprises struggle with financing and capacity planning. SEBTINA Enterprise, for example, initially secured a mixed financing package (grant and soft loan from DANIDA) to build its facility. However, it later failed to obtain a bank loan to establish a fishing division, which would have integrated operations and improved supply reliability [40: 407]. On the other hand, FC Group of Companies exemplifies a more structured growth trajectory. Starting as a sole proprietorship, it gradually expanded into a conglomerate, demonstrating how strategic planning and reinvestment can sustain and scale business operations.

Intellectual Property

In the micro-enterprises studied, women entrepreneurs primarily relied on rudimentary production methods. For instance, in the production of palm kernel oil, the process was largely manual, with occasional use of community-based machinery. These entrepreneurs often lacked formal training and were unable to document or register innovations in their business processes, limiting their ability to secure intellectual property (IP) rights. As one respondent shared:

"I joined the palm kernel business. I started with GHC150,000 and got a profit of GHC100,000, but unfortunately, the machine broke down, so I stopped for a while. Now I have resumed work" [42: 157]. Overall, there was limited awareness or appreciation for the protection and commercialization of creativity, ideas, and innovations. Despite this, many women demonstrated entrepreneurial ingenuity by leveraging physical assets and applying personal experience and knowledge in creative ways. For example, respondents shared experience: "I used to work as a customer care officer for a financial institution and learnt a lot. It gave me the exposure to what I do now and created a clientele base for me in this new enterprise"; "When my late father left this flat for me, I didn't really know what to do with it because I have my own house. ... Therefore, I decided to use this flat for a hostel and make a difference among the hostels around here. Afterwards, I developed more interest in this enterprise and have since acquired other properties for the same purpose" [40: 415].

However, certain cultural beliefs and practices hindered the development of intellectual property. Some women integrated prayer and familial obligations into their business routines, which, while meaningful, did not contribute to capacity building or business sustainability. As one respondent noted: "When she comes and her customer is waiting, she has to pray to God: 'Help me sell,' and at the end she sells successfully before she goes home. She still feeds the family and if there is anything left, she helps the family" [15: 794]. These women entrepreneurs invest substantially in both work and family as discussed by Jordan who explores how rural women mobilize practices from their village community bank to shape the construction of both work and family [1]. In these contexts, investing in creativity or commercializing intellectual property was not typically seen as part of entrepreneurship. This contrasts with women in manufacturing sectors. For example, the CEO of Ele Agbe strategically protected trade secrets—such as the unique blend of oils and essences used in the shea products. The company's corporate image, built around these trade secrets, was further strengthened through strategic partnerships. As President of

the African Women Entrepreneurship Program (AWEP), the CEO's interactions with global figures like Hillary Clinton and Cherie Blair enhanced the brand's visibility and market reach, turning IP assets like trademarks and brand identity into competitive advantages [43]. In contrast, the fishing industry showed virtually no engagement with intellectual property. Traditional methods of landing fish remained unchanged, and local supply chains failed to meet export quality standards, limiting innovation [44]. The cosmetics and personal care sector demonstrated a stronger grasp of IP. The CEO of FC Group of Companies invested in both brand development and the protection of trade secrets in product formulation, effectively safeguarding her intellectual property and enhancing her market position.

Institutional Support

Many microenterprise clusters are located close to raw material sources, often far from essential institutional hubs typically found in urban centers. This geographic disconnect has contributed to several challenges for women entrepreneurs, including ineffective sub-sector policies, limited access to bank financing, and weak marketing strategies particularly in areas such as product quality and branding. To navigate these obstacles, women entrepreneurs have leaned heavily on social capital. One entrepreneur shared: "I did not start with physical cash. I bought the raw materials on credit from the sellers who sold to my mother, and after paying my first debt, they continued giving me raw materials on credit and that is what I still do" [42: 157]. Public sector and government institutional support have been notably weak. As a result, women entrepreneurs have turned to alternative support systems such as associations, churches, civil society organizations, and NGOs. These groups have played a crucial role in capacity building by offering training in areas like bookkeeping, customer service, branding, human relations, employee management, business trends, computer literacy, and internet use [40: 414]. At the micro level, many women perceive government involvement in social inclusion as limited to collecting market tolls. This perception, coupled with a high reliance on informal social networks, may explain their exclusion from the formal economy. Many are discouraged from registering their businesses or complying with regulations [15]. Even in sectors with promising policy developments such as the shea industry, which saw the introduction of the Tree Crop Development Authority Act in 2019 these policies have yet to yield tangible benefits for women-led enterprises. The COVID-19 pandemic further exacerbated existing challenges, disrupting operations and limiting access to markets. Although the launch of the African Continental Free Trade Area (AfCFTA) in Ghana in August 2020 was seen as a potential gateway to intra-African trade, local entrepreneurs have struggled to access the necessary information and platforms to benefit from it. Implementation decisions by relevant agencies are often perceived as misaligned with policy goals. For instance, in 2019, the government withdrew the lease for Ele Agbe's business premises without consulting the small businesses operating in that area, leading to the demolition of its production site. Such experiences are not isolated. Many women entrepreneurs face systemic barriers rooted in socio-cultural norms and an unsupportive business environment. As noted by Abban et al. women continue to face challenges across all aspects of life due to societal positioning [43]. Customs, traditions, and beliefs often reinforce feelings of inferiority and limit their ability to compete equally with men. In Ghana, these issues are compounded by weak economic conditions, inadequate infrastructure, gender inequality, and restrictive religious and traditional practices [40: 405]. The lack of institutional support has also hindered the growth of promising businesses. For example,

SEBTINA Fishing Company was unable to revamp its operations despite having potential and foreign investment [44]. In contrast, the FC Group of Companies successfully expanded its operations by leveraging support from private sector networks.

Summary of Findings on Ghanaian Female Microentrepreneurs

Research on Ghanaian female microentrepreneurs reveals that a significant proportion of women in Ghana operate within the microenterprise sector. These businesses are predominantly necessity-driven, rather than motivated by opportunity. As Adom [44: 216] notes, "there are few small to medium enterprises owned by women entrepreneurs," highlighting a stark contrast between micro and larger-scale women-led businesses. The microenterprise sector, largely situated within the informal economy, suffers from a lack of coherent public policy. According to Adom [44:227], "there has not been any proper public policy on the informal entrepreneurship," which has hindered the sector's development. In contrast, women-owned small and medium enterprises (SMEs) exhibit more structured operations. These businesses often establish network linkages, particularly with female input suppliers, to strengthen their downstream value chains. Governance structures, strategic planning, and networking play a crucial role in building internal capacity and enhancing business resilience. However, the external environment remains challenging for women entrepreneurs. Political interference, bureaucratic inefficiencies, and corruption have historically impeded the growth of small-scale enterprises. Robson, Haugh, and Obeng [46:337], observe that "schemes developed by the government to promote the growth of small firms ended up benefiting large-scale firms". Cultural and societal norms further constrain women's entrepreneurial potential. As Adom and Asare-Yeboah explain, women in Ghana are often subordinated to men and assigned lower social status, which contributes to the stagnation or collapse of their enterprises [40]. The sectoral distribution of women-owned businesses in Ghana is as follows: trading (26 percent), services (21 percent), agro-processing (16 percent), manufacturing (12 percent), textiles and fabrics (12 percent), agriculture (5 percent), and construction (4 percent) [40:406]. These businesses primarily operate as micro, small, and medium enterprises (MSMEs). This profile is corroborated by researchers and aligns with data from the 2020 Ghana Population and Housing Census [45-51].

A comparative analysis of women's entrepreneurship in Ghana and other Sub-Saharan African countries (per GDP) reveals notable differences. These distinctions are illustrated in Figure 1, a comparative bar chart highlighting key differences between women-led microenterprises in Ghana and their counterparts across the region. These distinctions also translate into the GDP figures as shown in Table 1 on page 3 [52].

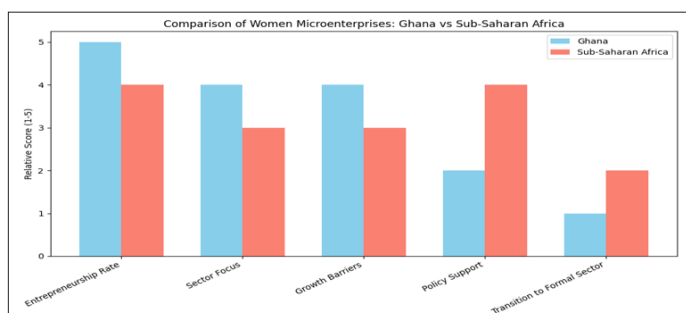


Figure 1: Comparison of Women Microenterprises: Ghana vs Sub-Saharan Africa

Interpretation of the Chart

Ghana shares many characteristics with other Sub-Saharan countries in terms of women's microenterprise activity, but it also has unique features in the areas of exceptionally high entrepreneurship rates, a strong focus on informal trade, specific socio-cultural barriers and moderate policy support compared to regional leaders. This explained as follows:

Entrepreneurship Rate: While high across the region, Ghana stands out for its exceptional entrepreneurship rate, possibly due to a combination of economic necessity and cultural acceptance. This rate reflects a strong cultural and economic inclination toward self-employment. Other Sub-Saharan countries also show high rates, but not uniformly. Entrepreneurship is often driven by necessity.

Comparative Analysis of Women Entrepreneurs in Ghana and Sub-Saharan Africa: Capacity, Institutional Support, and Sustainability

Within the thematic framework of Capacity, Institutional Support, and Sustainability, notable divergences can be observed between women entrepreneurs in Ghana and their counterparts across the broader Sub-Saharan African region. These differences are outlined across four key dimensions:

Sectoral Focus

Women entrepreneurs in Ghana predominantly operate within the informal trade sector, engaging in activities such as market vending and small-scale retail. While similar patterns are evident across Sub-Saharan Africa, certain countries exhibit greater sectoral diversity. For instance, in Kenya and Ethiopia, women are more actively involved in service-oriented enterprises and agricultural ventures. This suggests that Ghana's entrepreneurial landscape is more heavily concentrated in trade, potentially limiting diversification and growth opportunities. The implication is that policy interventions in Ghana may need to be more targeted toward encouraging sectoral expansion and innovation. Morrison and Teixeira provide a conceptual framework of small business performance that considers the complexity and multi-dimensional nature of small businesses in tourism pertaining to competitive advantages and the enterprise development arising from the privatization of lifestyles in a developed context of Glasgow [53]. In comparison to such studies, our study in Ghana and Sub-Saharan Africa, highlights the need to enhance competitive advantages and lifestyles of entrepreneurs in informal sectors, especially in low-income countries.

Growth Barriers

In Ghana, women entrepreneurs face a range of structural and socio-cultural barriers, including intra-household dynamics (e.g., gendered division of labor and time constraints), limited access to capital, and the dominance of the informal economy. While these challenges are common across the region, their intensity and manifestation vary. For example, entrepreneurs in conflict-affected or rural areas of other Sub-Saharan countries may encounter additional constraints such as inadequate infrastructure or security concerns. The Ghanaian context is particularly shaped by entrenched household expectations, which exert a pronounced influence on women's entrepreneurial capacity. Amentie, Negash, and Kumera identified that strong competition in the markets, high level of interest rates on loans, poor infrastructure, speed of debt payment by customers, unavailability of an appropriate property, state of the country's economy, low market demand for firms' products/service, pricing of competitor products, non-availability of raw materials, attitude of banks and low availability of finance from lenders were rated as high barriers for small and medium business growth [54]. We add to these findings with the

consideration of the intensity of these barriers amidst household expectations.

Policy and Institutional Support

Ghana has implemented several initiatives aimed at supporting women entrepreneurs; however, these efforts remain moderate in scope and effectiveness. Gaps persist in areas such as access to finance, entrepreneurial training, and incentives for formalization. In contrast, countries like Rwanda and South Africa have demonstrated more robust institutional frameworks, offering targeted programs that actively promote women's economic participation. This comparison highlights Ghana's relative lag in policy innovation and underscores the potential for more proactive and inclusive policy design. Dennis Jr. develops a progressively refined framework composed of four typologies to help understand, explain, and analyze how various public policy levers impact new, small, and entrepreneurial businesses [55]. Dimensions for the typologies include institutions and culture, competition and competition's intended immediate beneficiaries, impediments and supports, and policy objectives and direct/indirect action. Our findings highlight the additional dimension of proactive policy innovations in low-income markets.

Transition to the Formal Sector

The rate of transition from informal to formal enterprise among women entrepreneurs in Ghana remains notably low, particularly in sectors such as manufacturing. Contributing factors include regulatory complexity, insufficient incentives, and limited access to formal markets. While formalization challenges are widespread across SSA some countries have made more significant progress, likely due to more effective policy implementation and infrastructural support. Ghana's persistently low formalization rate signals the need for targeted reforms that reduce entry barriers and enhance the benefits of formal sector participation. The success of formalization efforts by institutional intermediaries' hinges on a series of inter-related tactics aimed at providing "institutional scaffolding" to encourage and facilitate informal entrepreneurs' participation in formal markets [56]. This implies that women microenterprises in context of low formalization would need such institutional scaffolding.

Implications and Conclusions

Theoretical Implications

Our study has implications for several theories. First, our study validates the Gender and Development theory which emphasizes how gender roles and relations influence economic outcomes. Our findings suggest intra-household dynamics in Ghana significantly constrain women's entrepreneurial growth, reinforcing the idea that patriarchal norms and gendered labor divisions limit women's economic agency. The high entrepreneurship rate in Ghana, despite these constraints, supports the notion that women often turn to entrepreneurship as a survival strategy, aligning with the feminization of poverty discourse. Our study also has implications for Institutional theory. This theory posits that formal and informal institutions shape economic behavior. Ghana's moderate policy support and limited formalization reflect institutional voids gaps in regulatory, financial, and legal systems that hinder enterprise development. In contrast, countries like Rwanda and South Africa, with stronger institutional support, demonstrate how enabling environments can facilitate women's transition to formal entrepreneurship. Furthermore, our study also has implications for theories on Human Capital and Capability Approach. Amartya Sen's capability approach focuses on expanding individuals' freedoms and capabilities [57]. The lack of capital and training in Ghana limits women's ability to grow their businesses, indicating a

capability deprivation. The comparison highlights how contextual differences in education, access to finance, and policy affect women's ability to convert resources into meaningful economic outcomes. Our study also validates the Informal Economy and Dual Sector Models. These models explain the coexistence of formal and informal sectors. The dominance of informal trade in Ghana aligns with the dual economy theory, where the informal sector absorbs labor excluded from the formal economy. The limited transition to formality suggests structural barriers that prevent mobility between sectors, reinforcing economic segmentation. Finally, our study also validates the Intersectionality framework. This framework considers how overlapping identities (gender, class, location) affect experiences. The findings imply that rural vs. urban, education level, and marital status may intersect with gender to shape entrepreneurial outcomes differently across countries.

Our contribution to research is fourfold. First, the study contributes a nuanced, comparative perspective on how women's microenterprises operate in Ghana relative to other SSA countries. It highlights Ghana's exceptionally high entrepreneurship rate among women, the dominance of informal trade as a sectoral focus and the unique socio-cultural and institutional barriers that shape entrepreneurial outcomes. Second, by comparing Ghana with countries like Rwanda and South Africa, the study reveals institutional weaknesses in Ghana's support systems for women entrepreneurs and emphasizes the importance of policy environments in enabling or constraining women's transition to the formal sector. Third, the study contributes to the gender and development discourse by adding empirical evidence to the broader discourse on gendered economic participation by demonstrating how intra-household dynamics and informal sector dominance disproportionately affect women and reinforcing the idea that entrepreneurship is often necessity-driven rather than opportunity-driven in these contexts. Finally, our study provides a benchmark for policy learning by comparing Ghana's moderate support with stronger frameworks in countries like Rwanda and South Africa and offering insights into best practices that could inform policy reforms in Ghana and similar economies.

Managerial Implications

The managerial implications for our study points to the need for tailored support programs for managers in NGOs, government agencies, and development organizations who should design context-specific interventions that address Ghana's unique challenges, such as intra-household constraints and informal trade dominance. It also points to the need to develop sector-specific training and mentorship programs, especially in underrepresented sectors like manufacturing and services. The financial inclusion strategies that would benefit microfinance institutions include the creation of gender-sensitive financial products that consider the collateral limitations and informal nature of women's businesses and promotion of mobile banking and digital finance to reach women in informal trade who may lack access to traditional banking.

Policy Implications

To address formalization issues, policy managers and business development services should simplify registration processes and reduce regulatory burdens to encourage formalization and offer incentives such as tax breaks, access to markets, or procurement opportunities for women-led businesses that formalize. To build capacity and develop skills, training institutions and enterprise support organizations should focus on entrepreneurial education, digital literacy, and business management skills tailored to women and provide flexible training schedules to accommodate women's

household responsibilities. Peer learning and networks can be promoted by business associations and cooperatives who can facilitate peer learning platforms where women entrepreneurs can share experiences and strategies and strengthen women's business networks to improve access to information, markets, and support services. Managers in development programs should implement gender-disaggregated data collection to track the impact of interventions and use evidence-based approaches to refine programs and scale successful models across regions. Phillips and Kwayu highlight the influential role of villages in shaping policy, in Tanzania demonstrating that women entrepreneurs (who play a key role in villages) can actively support and contribute to such policy development when given the opportunity [58]. Despite global environment that has imposed constraints on French African policy as discussed by Chafer the role of women entrepreneurs in SSA as exposed in our study is undeniably an inspiration for policies that support their growth and development [59].

Limitations of the Study and Future Research Directions

Although our study extensively reviews significant and relevant studies in the field, it relies mainly on women in SSA in the areas of capacity, institutional support, intellectual property, and sustainability. Future studies could address other distinct areas to energize the value chains and ecosystems of these women entrepreneurs in SSA and other emerging markets. Our study also lays the groundwork for longitudinal studies on the impact of policy changes, sector-specific interventions (e.g., in manufacturing or services) and intersectional analyses considering age, education, and rural-urban divides, which future research can explore. In conclusion, our study contributes to the voice of women entrepreneurs in SSA markets, highlighting their achievements, identifying their needs, required support and skills needed to energize their impressive efforts.

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