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## Research Article

# Factors And Motivations For Female Muslim Entrepreneurs In Ghana: A Case Study Of Selected Muslim Female Entrepreneurs In Ashaiman

**Mustapha Abdullah Kuyateh**

University of Cape Coast,

College of Humanities and Legal Studies, Ghana; [ahpatsum2003@iug.edu.gh](mailto:ahpatsum2003@iug.edu.gh)



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**Abstract.** Female entrepreneurship in Ghana is a practice which scholars have explored severally in recent years. Just as many other countries, the role of Ghanaian Muslim women has been undermined for a longer period. However, the 20th century marked a positive turn in Ghanaian culture. The rate of discrimination and seclusion of women from economic empowerment started reducing significantly. Today, Ghanaian women are struggling to compete effectively with their male counterparts in entrepreneurial sector. The purpose of having women empowerment on the market economy is to generate more income to the country. Also, the practice lessens the rate of unemployment and high rate of dependency in Ashaiman. Hence, it is apparent that the

entrepreneurial actions in Ashaiman are motivated by a number of factors that are presented in the paper. From the study of the influential factors and motivation for female Muslim entrepreneurs in Ashaiman, it has been noted that the process of entrepreneurship among the current female entrepreneurs in the country can be categorized as either passive or initiative. While looking at the passive entrepreneurship among the female entrepreneurs, it is noted that those people are driven by the daily needs of their families. On the other hand, initiative entrepreneurship relies much more on human capital and social capital. The zeal and motivation that they possess lead them to developing far-sighted enterprises, hence contributing to the economic development of the country.

**Keywords:** Female entrepreneurship, Muslim entrepreneurs, motivation, Ghana, economic development, Ashaiman

## **INTRODUCTION**

In entrepreneurship, entrepreneurs heighten social and economic prosperity by utilizing or creating new factors of production in their firms (Bertelsen et al., 2017). For many years, entrepreneurs have acted as a basis of generating employment and also as significant engines for economic development across the globe (Xie & Lv, 2016). Among the entrepreneurs who are at the forefront of creating jobs and developing economy are female entrepreneurs in China. Chinese female entrepreneurs fall under two categories: the first category is that of passive industrialists, while the second category is initiative-driven. In most cases, Chinese women who are classified as passive entrepreneurs are engaging in business activities as their second-choice occupation. Their entrepreneurial behavior is motivated, or even forced, by survival necessities or dissatisfaction with their current living conditions. However, the initiative-driven female entrepreneurs have zeal and an ambition to take part in social and economic development in a positive manner (Ng & Fu, 2018). This group views entrepreneurship as their primary career and they often find innovative approaches to improving business and actively shoulder their portion of responsibilities. Meanwhile, human capital and social capital have also exerted a certain amount of influence in the process of an initiative entrepreneurship.

For many years, female entrepreneurship in Ghana has been faced with the problem of family commitments. Parental obligations often affect the nature of decisions made by women in the country. For instance, parenting women are limited in the amount of time they can spend on prolonged business seminars, training, and workshops that might be carried out in various places. According to the study by Bhardwaj & Mittal (2017), some families view women commitment in other fields as parental negligence. Such beliefs hinder female entrepreneurs from becoming fully committed to their actions. Therefore, married women find difficulties in allocating enough time to their enterprises and families (Ramadani, 2015). Since most mothers fear becoming involved in family break-ups, they incline to their families, thus

lessening the output of their businesses. For many years, family commitments in Ghana have continued to be associated with the endeavors of females rather than males.

The other problem that Ghanaian women face in entrepreneurial activities is the concept of biases. Gender bias has greatly lowered the morale of many female entrepreneurs in Ghana. For instance, agencies that have male and female entrepreneurs depict bias when it comes to decision-making, role allocation, and leadership. In some enterprises dominated by men, higher management leadership roles are usually assigned to men. In most cases, women are given lower positions or used to accomplish minor roles in enterprises. Such practices lower female motivation and reduce the zeal to become involved in sensitive business actions. In addition, the cultural belief that women should be below men is a hindrance that has continued to limit the actions of female entrepreneurs. Outdated cultural beliefs are among the major features hindering women from succeeding in entrepreneurship.

## **METHODOLOGY**

In the methodology of the study, data was collected using the qualitative approach using interview. The approach incorporated different studies on Ghanaian women who owned various kinds of business. Both small enterprises and medium-sized stalls were sampled to determine trends in the Ghanaian market. Even though the study was based on the Ashaiman Municipality. Ultimately, a semi-structured interview was developed for collecting data so that first-hand and unbiased information could be obtained from respondents. Particulars of the questions that were carried out entailed extensive shreds of evidence concerning female Muslim entrepreneurs, motivational factors in start-up enterprise and also the attainment aspects of conducting entrepreneurial behaviors.

The research adopted the convenience sampling method. Convenience sampling is a type of non-probability or non-random sampling which members of the target population apply to meet certain practical criteria, such as easy accessibility, geographical proximity, availability at a given time. Willingness to participate is also considered as one of the factors of the study (Dörnyei, 2007). It also refers to researching members of the population who are easily accessible to the researcher (Given, 2008). As Ghanaian society is a relationship-based community, so our family social network is used to get access to our sampled female entrepreneurs.

The sampling consists of twelve female entrepreneurs ranging from twenty to fifty-four years old. They came from different areas in Ashaiman, sharing different entrepreneurial backgrounds and motivations. This sampling is suitable for the case study for the sake of having a huge diversity and variance in terms of human capital,

social capital and social environmental issues. They cover a great range of female Muslim entrepreneurs of different ages and careers ranging from clothes-making to home-furnishing decoration. Simply speaking, they are all appropriate for this case study research for the sake of representativeness, diversity, authenticity and detail.

## **LITERATURE REVIEW**

Many literatures were reviewed in the course of the research. From the literature reviewed, Block, Sandner & Spiegel (2015) asserted that it is evident that female entrepreneurs carry out their marketing practices through creativity and innovativeness. Entrepreneurship requires critical thinking since most of the actions are done exclusively. While conducting trading actions, it is important to link micro- and macro-elements in the market so that female entrepreneurs can have practices in the market.

Other than raising money and other production resources, female entrepreneurs in Ghana look at actions that can be used to expand their businesses. In most cases, entrepreneurial people are looking at proper implementation plans that can be used to accrue more income in their enterprises. Therefore, it is evident that entrepreneurship is a chance-driven course that is accomplished under the principle of limited assets, as well as a behavioral practice that is combined with a lot of undefined factors. Therefore, there is a need for the government and other private investors to consider the concept of resource endowment for their actions to be effective (Ramadani, 2015). The following literature is relevant to the current study because it explains that the notion of resource endowment can be fruitful when Ghanaian female entrepreneurs make proper decisions concerning their marketing actions. The study of economics depicts that personal endowment can readily affect the manner in which the results of rational decisions are realized. Consequently, the study describes female entrepreneurs being successful in their endeavors when political, social and economic aspects are favorable in the market.

Entrepreneurship is considered to be one of the most significant factors in economic growth and development in different countries around the world, especially in small-scale industries (Valliere & Peterson 2009). The link between entrepreneurship and economic growth has not been conclusively established, but researchers have suggested that entrepreneurs exhibit varied and diverse behaviours that may contribute to such growth. These include enhanced innovation, the ability to combine resources and enhanced competitive pressures (Wong et al. 2005). Other researchers suggest that entrepreneurs are essential to growth, either through their ability to exploit innovation or through activities that, though imitative in nature, make use of resources that are previously under-utilized (Minniti & Lévesque 2008). The reinforcement and promotion of entrepreneurship among both

medium and small firms has thus become one of the most significant improvement strategies in both developing and developed countries.

The work of Metle (2002) also indicated that although the level of women's participation in novel enterprises has been observed and described, few data and details are available concerning the profiles of such entrepreneurs. Also, from a different perspective, all Arab countries have witnessed a huge interest in women's entrepreneurship, but nevertheless the ability to grow the numbers of women entrepreneurs depends on the ability of governments in the Arab world to guarantee the economic independence of women. This is important for their empowerment and for them to be able to support themselves and their families in the long-term. For example, the United Arab Emirates has in recent years witnessed a huge increasing in the rate of women's involvement in business activities generally and in women's entrepreneurship especially.

Some women had entrepreneurs in their families and that had affected into them choosing particularly the certain branch. According to Baum, Frese and Baron (2007), the stronger personal competencies a person has, the more likely she is acting entrepreneurial. Family business in entrepreneur's background affects the competencies by increasing knowledge into the certain branch, as well as technical and human skills. In addition, the ability to cope and discover opportunities is more likely in those, who have experienced entrepreneurship in the family. However, our study showed that friends as entrepreneurs can also influence the motivation to become an entrepreneur. It can be seen as an encouragement for entrepreneurship.

According to Krueger (2002), a good entrepreneurial environment in the society helps people to be encouraged in choosing entrepreneurial career. Krueger states that positive environment of entrepreneurship motivates people into the field. An individual, who has family or friends working as entrepreneurs can be assumed to be under influence of entrepreneurship; that individual has more information about entrepreneurship than some other person, who has not been under any entrepreneurial influence. When it comes to motivation to become an entrepreneur, the individual, who has been attached to entrepreneurship through family and friends, can be more likely motivated into entrepreneurship, because that person has more knowledge of entrepreneurship. Background knowledge can help the person to form a positive, as well as realistic view of entrepreneurship.

### **Characteristics Of Female Entrepreneurship**

According to Poggesi and Sara (2016), the main characteristics of female entrepreneurship can be generalized from the following perspectives.

*Entrepreneurial characteristics:* Generally speaking, female entrepreneurs are in lack of business operating experience, especially in high managerial positions (Hisrich, 2012; Brush, Greene & Hart, 2001); Female entrepreneurs are mainly

motivated by survival pressure, unfavorable situations and loss of jobs (Moore & Buttner, 1997). Meanwhile, female entrepreneurs have to balance the responsibility of taking care of their families and of their entrepreneurial careers. According to Amit & Muller (2013), two types of entrepreneurs are acknowledged, according to their motivation for engagement in entrepreneurial activity. "Push" entrepreneurs are those who are unsatisfied with their current positions for reasons unrelated to their entrepreneurial characteristics. These reasons forced them to start their ventures. Meanwhile, "pull " entrepreneurs are those who are illuminated by their innovative venture ideas and who initiate venture activities for the sake of the attractiveness of their business ideas and their individual implications.

*Financing characteristics:* In the process of financing, female entrepreneurs are less confident and more inclined to avoid risks, especially when dealing with financial decisions and bank-credibility issues (Powell & Ansic, 1997), while the majority of female entrepreneurs are centralized in the service and retailing fields (Loscocco et al., 1991).

*Managerial and strategic characteristics:* Female entrepreneurs are comparably conservative in growth expectation. They are accustomed to implementing moderate growth methods and expansion plans due to the limitation of their time and their family responsibilities. On the other hand, female entrepreneurs have a weaker and less informal social network compared with male entrepreneurs (Lee-Gosselin & Grise, 1990).

*Entrepreneurial characteristics:* In the process of entrepreneurship, female entrepreneurs attach great importance to the sense of personal achievement and social responsibility and their companies are more flexible and humanistic. The economic index has never been their only concern (Anna et al., 1999).

In fact, although female entrepreneurship is not an emerging research point in the academic field, however, previous scholars and researchers have hardly touched upon studies of respective characteristics. As a result, the above categorization of characteristics may open a brand new perspective and contribute some positive hints to later researchers. On the other hand, the majority of scholars have already discussed the influential factors of female entrepreneurship, such as human capital and social capital, which will be discussed next.

## **Human Capital And Its Effect On Female Entrepreneurship**

American economists first proposed that people's investment in education, health, vocational training, immigration and other aspects is a conscious investment behavior (Schultz and Becker, 1950s). These investments eventually form human capital (Schultz & Becker, 1950s). Like other capital, it can bring benefits to the owner, but it is characterized by its inability to be separated from its owner (Cyril & Louis, 2004). The concept of human capital breaks through the traditional concept

of material capital and expands capital into all resources that can bring added value (Becker, 1987).

Human capital is a further determinant of society, but the acquisition of human capital requires scarce resources (Schultz, 1979). Human capital, including the formation of human knowledge and human skills, is the result of investment (Becker, 1987). Only through a certain method of investment can human resources become the most important contributor of all production resources (Schultz, 1979). All human carriers and the impact of future earnings constitute the content of human capital (Schultz, 1972).

Many scholars have explored the relationship between human capital and female entrepreneurship. For example, Junquera (2010) was devoted to developing a model dedicated to studying the factors determining the accumulation of entrepreneurial human capital by female entrepreneurs. Adom (2016) has also critically evaluated how constituents of human-capital theory, such as level of education, area of core competences, training and previous working experience, influence female entrepreneurship in developing countries. According to the results of their study, they concluded that people were inclined to believe that women were not equipped with the qualities necessary to become entrepreneurs (Lee-Gosselin & Grise, 1990). It is widely believed that women's education and training background is not suitable for entrepreneurship and their relevant professional experience is insufficient for, or inapplicable to, entrepreneurship (Chirikova, 2014).

In the eyes of the public, women's business is considered to be inadequate in terms of management experience (Mattis C, 2004). The combination of education and professional socialization, combined with the social focus on male success stories, has led to a dearth of examples of female decision-makers in reality and these factors have influenced people's views on the education, training, work experience and business operation of female entrepreneurs (Brash et al., 2006). Some scholars, for example, such as Demartini and Alzahrani (2014), have also found that female entrepreneurs in non-traditional industries are better educated than those in traditional industries, such as retail and wholesale, indicating that human capital has an important influence on the industry choice of female entrepreneurs (Caputo & Dolinsky, 1998).

In fact, human capital is of greater significance for women entrepreneurs than for men (Rosenbusch et al.). Women with lower human capital, for example, and a lower educational level will probably have a weaker sense of self-consciousness or self-awareness (Jafry, 2000). In that case, a woman would be easily influenced by traditional cognition bias such as " Giving birth to a boy and taking good care of your husband are your most important missions" (Jing, 2010). For example, in the traditional ideology of China, women are considered subordinates of men, i.e, it is a woman's obligation to obey the will of her husband, regardless of her own thoughts

(Ban, 1996). A woman with a lower educational level usually gets married at a young age as she cannot find a well-paid high-tech job to support herself, and she is not able to shoulder any kind of physical labor as her men peers do (Sabbah, 2017). But if a man has a lower level of human capital, for example a lower educational level, he still suffers from a certain degree of discrimination in job-seeking, especially when it comes to well-paid high-profile office jobs (Xu, 2018). However, this could in turn serve as a stimulus for his entrepreneurship behavior for he has to shoulder the responsibility of supporting a family (Ju, 2015). That is to say, at a lower level of human capital, women are inclined to get married in order to take themselves out of an awkward situation, rather than open a new business, while men usually have narrow choices and entrepreneurial behavior resulting from survival needs can be counted as one of them (Ju, 2018).

Briefly speaking, in terms of either job searching or entrepreneurship, men are gifted with more opportunities compared with women. They have plenty of wider choices even if they are not well educated. In other words, they are less dependent on human capital (Becker, 1985).

Some scholars, for example, Orser (2006) and Lin (2016), have also found that human capital has an important impact on the success of female entrepreneurs in financing. William (1993) found in two loan-application experiments that education level was a more important consideration for female loan applicants than for men. On the other hand, three qualities of female entrepreneurs - formal education, prior work experience and level of assignment - are associated with successful financing (Cuba et al., 1983). All this fully demonstrates that women must have higher human-capital capabilities in order to succeed in financing (Eniola, 2018).

### **Social Capital And Its Effect On Female Entrepreneurship**

In the late 1970s, the economist Glenn Loury first proposed a brand-new theoretical concept corresponding to physical capital and human capital from the perspective of the influence of social structural resources on economic activities: social capital (Lesser, 2000). Social capital is one of various resources that exist in the family relationship and the social organization of the community (Loury, 1995). Although Loury used the concept of social capital, he did not systematically study it and thus did not attract the attention of the academic community. Later the French sociologist Pierre Bourdieu (1972) took the lead in systematically analyzing social capital and the concept of social capital has gradually been accepted by social scholars. By the end of the 20<sup>th</sup> century, social capital research had become a hot topic in sociology.

Social capital mainly exists in interpersonal relationships and social structures and facilitates individual actions within the structure (Coleman, 1988).



Social capital is one of the three basic forms of capital, which is a collection of actual or potential resources obtained through the possession of an "institutionalized relationship network" (Bourdieu, 1972). This "institutionalized relationship network" is associated with the membership of a certain group (Bourdieu, 1975). The acquisition of this identity will win "reputation" for individuals and in turn provide a guarantee for the acquisition of material or symbolic benefits (Bourdieu, 1992).

Putnan believes that social capital is composed of a variety of invisible factors, such as trust, norms and networks. Like other capitals, social capital is productive, which makes it possible to achieve things that cannot be accomplished without it (Putnan, 1993).

Social capital is a social network evaluating from the perspective of patterns of manifestation (Zhang, 1999). On the other hand, social capital can also serve as the link between the main body of action and society and the ability to ingest scarce resources through this connection (Bian and Qiu, 2000). For most entrepreneurs, their most important resource is the intricate personal network (Bert, 2000).

Social capital is a necessary resource for female entrepreneurship (Yetim, 2008). Despite its importance, women's access to social capital is greatly limited due to a series of complicated reasons (Yetim, 2008). Gender differences in social capital make women not only a minority but also a marginalized group in the business world (Stroh et al., 1992). Women have fewer entrepreneurial opportunities and lack of money and access to these business opportunities is like a cast-iron wall which blocks them from seizing opportunities and entering the field of entrepreneurship (Mattis, 2004). For women, social capital has a more complex impact on their entrepreneurial behavior from a gender viewpoint (Jane, 2005). Unlike men, emotional support is the most important comfort that entrepreneurial women receive from social networks (Norris, 2003).

For entrepreneurial women, the understanding and emotional support of others, especially their loved ones, is badly needed. It is often more important than financial support in entrepreneurial activities (Imbaya, 2012). In short, the social capital owned by entrepreneurial women plays an indispensable role in the entrepreneurial process (Kyrö & Sundin, 2008). Through social capital, they acquire key resources, opportunities and support for the existence and development of enterprises (Dastourian et al., 2017).

## **DISCUSSIONS OF FINDINGS**

### **Entrepreneurial Experience of respondents**

Mariam Saeed, (the owner of a chain-store food court in Ashaiman) interviewed on 12<sup>th</sup> April 2024 at her workplace explained her entrepreneurial story,

from which the researcher can sense her hardship and her arduous efforts in struggling in order to make a living:

"I'm an orphan and adopted by the owner of a noodle shop at the age of thirteen, I am semi-literate. I became her most competent helper and married her handicapped son at the age of eighteen. Everything went well in the noodle shop until, one day, I discovered that our customers no longer took our noodle as their first breakfast choice. I was so worried about that because the noodle shop was the sole economic source for the whole family. In order to earn enough money to cover the tuition fee of my children, the medical fee of my husband and mother-in-law, I had to come up with new solutions to make it thrive."

According to the statement by Mariam Saeed, every attempt she has made in her early days was out of survival requirements. In fact, her real journey of entrepreneurship began when she encountered the stagnancy of her little noodle shop, the health condition of her handicapped husband and the responsibility of raising her two young children. All these factors served as stimuli for her entrepreneurial behavior. She had to come up with new solutions to get herself out of her desperate plight. For her, the most feasible way to achieve the goal of making a living was to make full use of her only noodle shop. She told us that she had never dreamed that, one day, she would be the boss of a food-court chain. Neither did she possess any kind of ambition nor sense of self-actualization. All her entrepreneurial behavior was a passive behavior driven by life pressures.

"At that time, my strongest wish is that my stomach will be successfully filled, my two children will never drop out of school at such a young age for the sake of poverty, my husband could have enough money to maintain the continuous medical treatment. I had never dreamed of one day I would become the boss of a chained food-court. At that time, issues of survival remain to be my only concern when I waked up every morning."

Her voice shivered when she talked about her old tough days and we could clearly sense her struggle in making a living by means of a passive entrepreneurship. Similar to Mariam Saeed, the following female entrepreneur also expressed herself as if she has been "pushed" by an invisible hand. Salma Mohamed, interviewed on 12<sup>th</sup> April 2024 at her workplace, was once a laid-off worker from the dress-making enterprise in Ashaiman Zeinu, but now she has created her own dress-making center. She explained her entrepreneurial path like this:

"After having graduated from junior high school, I inherited the position of my mother and became a seamstress. I married at a young age and led a casual life until one day I was announced laid-off. As a storm may arise from a clear sky, my husband lost his job, too. Out of the enormous pressure of making a living, I began to tailor clothes for people at different ages."

Her statement clarified that her entrepreneurial journey began coincidentally as a result of living pressures and, consequently, she had to use her toughness to discover a feasible way of making a living. Ayisha Sulemana, interviewed on 17<sup>th</sup> April 2024 at her workplace, indicated that she was raised from a humble background in a rural area of *Walewale*, in the North-East Region of Ghana, but later relocated to Accra, and finally settled in Ashaiman. She has successfully established her own steel-window stores. She narrated her experience with a slight sense of pride:

"I was born and raised in a poor family so that I was little educated. I was introduced to marry a building worker and moved to live with him at the construction site. Later I became pregnant and realized that I could no longer live in this shabby place for the sake of my coming baby. I realized that a wage-earner could never have enough money to buy his own house. At that time, the real-estate business started to soar, so I proposed to my husband to open a steel-window store beside the familiar construction site in Tema. My decision had turned out to be wise. Little by little, I had achieved this sizable store."

From her statement, we knew that her initial pursuit was simply a settled residence.

"I need a house to shelter. In fact, I could put up with any kind of awful conditions. I have become accustomed to it, but I don't want to see the suffering of my unborn baby. It is the duty of a mother to offer a quality life for her child." She said this in a firm way with her eyes glittering.

The original entrepreneurial motivation of Hajia Abibata, who was interviewed on 17<sup>th</sup> April 2024 at her restaurant in Ashaiman, indicated that she came to realize that the slender portion of wage she received could not even satisfy even her simplest wish. Driven by the strong temptation to offer a better living conditions for her coming baby, she explored a path of entrepreneurship unhesitatingly. Similarly, the researcher also conducted interviews with, and transcribed the records of, several other female entrepreneurs in the identical situation. For example, Adiza, a fifty-five-year-old woman, was once a laid-off worker from a factory in Tema, but is currently the owner of a warehouse. She narrated that:

"To be honest, I don't want to be an entrepreneur, I am a traditional woman and my biggest wish is to be a blessed housewife. But I was a laid-off worker and didn't receive any kind of formal education. Without source of income, I have to come up with ways of surviving for I cannot beg others for money".

Sister Kira, a forty-seven-year old entrepreneur, also interviewed on 21<sup>st</sup> May, 2024 at her residence in Ashaiman, explained that she was once a potter in the Ashaiman market, but is now the owner of two provision shops. She explained that:

"I became a worker of the manufacturing factory at sixteen and didn't finish my junior high school. When I was thirty, I found that I could no longer stand the tough job as a worker due to occupational hazards. However, by then I was still

young so I had to find ways for making a living. Then I sold off a portion the land left in my hometown, so I came back and rented a shop and bought some items to sell. Little by little, I have developed into where I am today."

Madam Neemah was interviewed on 21<sup>st</sup> May, 2024 at her workplace in Ashaiman. She stated that she was once a salesperson in a department store but is now the owner of a listed garment shop. She said:

"The department store where I worked had gone bankrupted. I didn't know anything else except for selling clothes and it was too old for me to learn typical technical skills such as accounting or English, to win an office job. I was an adult and I could not ask my parents for living expenses, so I ended up with the creation of my own clothes-manufacturing and selling company through trials and errors."

Generally speaking, the primal intentions or motivations of the above female entrepreneurs are straightforward and understandable: make a living by means of trials of entrepreneurship. Most don't possess a so-called "blueprint" in their brain and their sole ambition is to survive. All expressed that they had no expectation of achieving a "master stroke" at the beginning of their entrepreneurial journey. Their entrepreneurial career began with factors such as unemployment, unacceptable job conditions, professional frustrations and lack of childcare facilities, as well as economic necessity. However, they all became successful through years of industrious work, perceptibility and a certain extent of luck.

This kind of entrepreneurship can be summarized and understood as passive entrepreneurship and, in Ghana, it happens far more frequently among female entrepreneurs with weaker human capital and social capital.

On the other hand, not all interviewees chose to begin their journey of entrepreneurship out of survival pressure. Some of them are eager to make a difference and walk out of the shadow of dull routine life by inventing, establishing or creating something inspiring, innovative or interesting.

Madam Haleema Ibrahim, who was interviewed on 21<sup>st</sup> May, 2024 at her workplace, stated that she was once a worker at the Ghana railway department but is now the CEO of a reputable bookstore.

"After having graduated from the university, I was allocated to the railway department and became a civil servant. I was tired of dull routine repetitions of conferences, presentations and documents and felt hopeless in promotion. Free from the anxiety of making a living, I resigned my job and determined to do something meaningful. Inspiring by schoolmates of my daughter, I decided to open a bookstore."

From her narration, it could be seen that her entrepreneurial behavior was not generated by survival needs. Instead, her inner impulsion to achieve something meaningful became the major motivation for her entrepreneurial career.

Safiatsu Omar, a young entrepreneur from Ashaiman Lebanon, interviewed on 20<sup>th</sup> June, 2024 at her store, has created her customized clothes-designing store:

"I had a training in clothes designing. I have an incredible passion for my career and a strong conviction to become a first-class designer in Ghana. I have come find out that there still existed a certain kind of distance between Ghanaian designing and world's first-class ones in terms of artistic vision and comfort level."

From her explanation, we can infer that she is an entrepreneur with great ambition to become a world-renowned designer. She is equipped with advanced designing knowledge, which has given her a special vision for discovering "niche marketing" in the contemporary designing field. On the other hand, she has a strong sense of patriotism: *"Why Ghana cannot have her own world-renown clothes brand such as Brioni and Hermes? And I want to be the pioneer."* Obviously, her entrepreneurial behavior is driven by a sturdy sense of self-achievement, a strong feeling of patriotism and the initiative attitude to make a breakthrough.

Humu started her legendary journey of entrepreneurship at the age of seventeen. Today, she turns out to be the CEO of a website publishing. She was interviewed on 20<sup>th</sup> June, 2024:

"My father is a successful entrepreneur so I inherit his entrepreneurial gene to some extent. In fact, he offers me great help in the process of my entrepreneurship. My major is artistic designing and I have an unimaginable enthusiasm for it. I love browsing online shopping websites, for I always expect to discover something fresh and interesting. One day, a bold and innovative idea struck me: why can't I design a similar website by taking advantage of my own strength of aesthetic appreciation? After trials and errors, an elaborated designed website has come into being."

It seems that her entrepreneurial journey started accidentally with some casual glances at websites. However, she is always prepared to explore something new and she is courageous enough to take adventures. She is an observant and conscientious person and always pays close attention to linking her knowledge, her targeted goals and her external opportunities together. Evidently, she is an initiative entrepreneur.

Rizkah, a respondent from Ashaiman Washington, who was interviewed on 24<sup>th</sup> June, 2024, was once a store manager of a prestigious hair salon. She created her own hair-styling brand and salon in 2010:

"I am graduated from a vocational school specialized in hair-styling. I once worked as a store manager in a prestigious hair salon. The salon is really wonderful for it has offered me numerous opportunities to study all around the country, sometimes even abroad, without asking for a penny. I grow quickly in such an atmosphere and I am welcomed by almost all my customers. I maintained a good relationship with all my customers and I am designated for service. Unsatisfied with the fixed method of management and limited salary, I decided to open my own hair-styling brand."

Rizkah has accumulated a lot of experience and business connections from years of previous learning and working. After having broadened her horizon, she is impatient to liberate her own intelligence and explore her own territory. Madam Ramatu, who was once a house wife but is now the CEO of a cram-food chain, interviewed on 24<sup>th</sup> June, 2024, stated:

"I am a postgraduate from a reputed university. However, I didn't look for a job immediately after my graduation because I was pregnant. No family member could help me with my new born baby so I stayed at home and became a housewife. Luckily, my husband is a qualified breadwinner so I don't need to worry about money. However, when my only child went to kindergarten, I had much spare time. I don't want to waste what I have learned from school and opened a chained food-chain with the support of my husband."

From what she has told us, we can learn that Meatballs is a cultivated and well-off mother who wants to take advantage of her school knowledge and educational background. She has an initiative spirit which impelled her to start her brand new career after years of making sacrifices for her family. Judging from the above examples, it is clear that they are all entrepreneurs with initiative and a positive attitude towards realizing their self-worth. Their self-consciousness distinguishes them from ordinary females. The strong temptation towards self-actualization, their sense of social responsibility and their desire for wealth stand out as the main motivations for their initiative entrepreneurship.

Coincidentally, the notions of passive entrepreneurship and initiative entrepreneurship correspond well with the theory of push and pull (Amit & Muller, 1995). Unemployment, a lack of job opportunities, unacceptable job conditions, professional frustration, a lack of childcare facilities and economic necessities, mentioned by the above interviewees, can be regarded as push factors for passive entrepreneurs, while the pursuit of independence and autonomy, self-fulfillment and self-achievement, social objectives and wealth, can be considered as pull factors according to the statements by these initiative entrepreneurs.

Judging from the coding results, it is not difficult to discover that initiative entrepreneurship requires more human capital and social capital. Almost all interviewees who chose to begin with initiative entrepreneurship possess a higher educational background, which increases the chance of winning a decent job. Benefiting from their previous working experience, they have established a lot of business connections and successfully weaved their social networks. Almost all of them are free from anxieties about money so they don't need to worry about survival problems. Meanwhile, they have received sufficient assistance from their family members, friends or colleagues. All these factors serve as contributors in their later entrepreneurial stage.

However, as for passive entrepreneurship, entrepreneurs are not equipped with an educational background, nor a certain kind of formal training. So they are deprived of the opportunity to earn a decent job. As a result, they are weak in human capital. On the other hand, since most of them are born and raised in a humble circumstances, they are almost deprived of any form of social capital that they can rely on.

## **CONCLUSION**

The study discussed the trajectory of female Muslim entrepreneurship driven by different motivations at both the macro-(for example, contributions to the society) and micro-level (for example, self-survival necessity). It will analyze the differences between the two and delve deeply into various influential factors affecting the process of female entrepreneurship.

Summarily, the discussion on influential factors and motivations affecting female entrepreneurs in Ashaiman is wide and requires keen analysis by the researchers. Women in Ghana, especially in Ashaiman, are playing a leading role in developing the country's economy to a great extent. Female entrepreneurs have helped in attaining the major aim of the study as they are participating in trading actions which generate income for the Ghanaian economy. The finding which states that some women are engaged in other professionals, such as teaching, secretarial jobs, or other actions not associated with business, helps in defining the role of women in entrepreneurial actions. Such practices limit Muslim women entrepreneurs from taking part in competitive entrepreneurial activities as compared with female Muslim entrepreneurs from other nations.

The research has helped to identify theories that can be used to find information concerning female Muslim entrepreneurs in Ashaiman. The study has offered an in-depth analysis through array tactics. Information provided by respondents has brought out an analysis of how people think about, react to and view changes brought up in the global market. Through qualitative research, by means of interview, it was easy to carry out random sampling on various Ashaiman female Muslim enterprises and on how women can acquire skills for enhancing productivity. Also, it is vital to include methods such as the use of focus groups while analyzing the market or how market trends affect the actions of Ghanaian Muslim women entrepreneurs. The research has enabled people to generate ideas about future happenings on the market. The entire process has made women find appropriate methods to use while carrying out market analysis.

The study has been analyzed critically and the study has helped in bringing out basic and crucial information required by entrepreneurs in the country. The helps in bringing out the relationship that exists between entrepreneurial activities and a "post-positivist" prototype or a worldview (Block, Sandner & Spiegel, 2015). This

kind of relationships is vital as it helps in realizing what other countries accomplish on the global market. The comparison can be used as a scale of evaluating market success or failure and the actions of the Ghanaian women on the economy. On the other hand, the research into the influential factors and motivations for female entrepreneurs in Ashaiman shows that the practice of trade among the contemporary female entrepreneurs can be classified based on the actions of Ashaiman female traders.

## **RECOMMENDATIONS**

1. Entrepreneurs should be encouraged to participate in both centralized and decentralized actions as a way of diversifying their business actions.
2. There is a necessity to develop a proper structure that can be used to train women in basic entrepreneurial skills. This initiative would enable women to participate fully in entrepreneurial activities and thus drive the Ghanaian economy to even greater heights.
3. There is a necessity to develop a proper structure that can be used to train female Muslim women in Ashaiman in basic entrepreneurial skills. This initiative would enable women to participate fully in entrepreneurial activities and thus drive the Ghanaian economy to even greater heights.

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