

**OPPORTUNITY VERSUS NECESSITY ENTREPRENEURSHIP: AN INVESTIGATION OF
WOMEN ENTREPRENEURS IN THE TOURISM SECTOR IN KUMASI**

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Abstract

Ghana has been recognized as a bastion of democracy in the West African sub region for decades. This, coupled with a steady rise of the economy ,as seen in the growth of the GDP has resulted in an increase in entrepreneurial activities. This paper went into an analysis of what motivates or pushes women entrepreneurs in the tourism industry in Kumasi, which is the second largest city in Ghana, to venture into entrepreneurship. Primary data were elicited from them and a determination made as to whether they were Opportunity Entrepreneurs or Necessity Entrepreneurs. It was found that majority of the women entrepreneurs in the tourism sector in Kumasi started as Necessity Entrepreneurs.

Keywords: Opportunity entrepreneurs, necessity entrepreneurs, tourism, women, Kumasi.

INTRODUCTION

According to Acs (2006), entrepreneurship creates jobs because it creates new businesses and increase productivity. It is therefore expected that an increased activity in entrepreneurship will correlate with economic prosperity within a particular political jurisdiction. However, that is not the case in all situations as not all kinds of entrepreneurship increases the Gross Domestic Product (GDP) of a nation and creates jobs. Acs (2006) found that there were two main kinds of entrepreneurs .Those who had become entrepreneurs because they had no better option and those who were attracted to an opportunity.

In the words of Acs (2006), the former, which is termed Necessity Entrepreneurship has very little impact on economic development. On the contrary, the other option, termed as Opportunity Entrepreneurship has a significant effect on the economic fortunes of a country. The ways in which Opportunity Entrepreneurship positively affects a nation's economy are diverse. Taiwo et al. (2012) posit that it leads to inter alia, a greater utilization of raw materials, employment generation, rural development encouragement and a decrease in unutilized liquidity.

The evidence of the contributory factor of opportunity entrepreneurship to economic development is not farfetched. According to Weissman (2012, October 2) in a World Bank study on global entrepreneurship, the United States had the highest newly registered limited liability companies between 2005 to 2009. Canada, Australia and the United Kingdom which all have developed economies have a healthy number of newly registered companies.

In the Ghanaian situation, a Statistical Service report in 2013, indicated that the nation's GDP has been increasing steadily from 2007 to 2013, except a slight dip in 2010. The Registrar Generals Department also indicates that, there have been an increase in the number of companies formed. Some of the firms formed were initiated by entrepreneurs who recognized an opportunity. Others were pushed into entrepreneurship out of necessity.

The reasons why people start new ventures are complex and have long been of interest to researchers (Krueger and Brazeal, 1994; Reynolds and Miller, 1992). Early researchers focused on certain personality characteristics or individual traits to explain entrepreneurial behavior. These can be described as internal factors. In the mid-1960s, McClelland (1961) proposed the need to achieve as a key factor. Others proposed a related concept called the 'locus of control' (Chen, Green and Crick, 1998; Mueller and Thomas, 2000).

This study will therefore seek to find out if any of the theoretical explanations proffered as reasons why people venture into entrepreneurship, hold true for women entrepreneurs in the tourism industry in Kumasi, Ghana.

REVIEW OF RELEVANT LITERATURE

In the view of Schumpeter (1943), an entrepreneur is the one who invents. This excludes businessmen and women who, though founded enterprises are not engaged in the creative activity of innovation. According to Gartner (1985), an entrepreneur is a person who founded an enterprise where there was none. With his perspective, anyone who buys a business or inherits one is not an entrepreneur. This is similar to Peterson's (1985) opinion that entrepreneurs are those individuals who engage in the identification and exploitation of opportunity. Garfield (1986), also opined that entrepreneurs are those who develop a strategy to satisfy a need in the market.

The subject of what constitutes entrepreneurship has always been a subject of interest to scholars. Russel (2008) suggests two classifications: Lifestyle entrepreneur and Gazelle entrepreneur. Lifestyle entrepreneurs, according to Russel (2008) open businesses not for profits but for lifestyle benefits. They organize their business activities according to their lifestyle. Gazelle entrepreneurs start businesses with a well oiled growth strategy to open many branches and make lots of profits.

Necessity and Opportunity Entrepreneurship

The Global Entrepreneurship Monitor (GEM) categorized entrepreneurship into two types, Necessity and Opportunity Entrepreneurship. Acs (2006) defines Necessity Entrepreneurs as those who had no better option before they ventured into entrepreneurship. But Opportunity Entrepreneurs, are those who recognized an opportunity and pursued it by forming or buying a business.

In the view of Acs (2006), Opportunity Entrepreneurship leads to economic development but not so much for Necessity Entrepreneurship. Acs (2006) further argue that the ratio of Opportunity to Necessity Entrepreneurship could be used as an indicator of economic development of a nation. He further posits that there are two stages of economic development in entrepreneurial activities. The first stage is when there are high rates of self employment as a result of lack of employment opportunities. The other stage is when economies start to develop, leading to a decrease in self employment as firms become bigger and can provide employment opportunities. The thinking of Acs (2006) is that in a thriving economy, most entrepreneurs would have recognized an opportunity before venturing into it. A nation's economy is therefore classified as developing when the citizenry identifies and pursues business opportunities.

Instructively, the African Development Bank, AFDB (2011) states that the rate at which women get into entrepreneurship in Africa is higher than any other region in the world. According to the same report, this has not resulted in economic prosperity as the women are concentrated in informal, low growth sectors. This phenomenon is what the Global

Entrepreneurship Monitor (GEM) referred to as Necessity Entrepreneurship (Sternberg *et al.* 2006).

With growing academic interest in entrepreneurship, a lot of recent research has concentrated on the reasons for the apparent spurt in entrepreneurship. The Global Entrepreneurship Monitor (GEM) report in 2007 observed very high incidence of entrepreneurship throughout the world, particular in Asia, with Thailand and India leading the way. GEM (2007) admitted ,however, that a lot of these entrepreneurial activities in both developing and underdeveloped countries are still at a subsistence level, hence the continued lack of employment opportunities.

Reason to Start a Business

According to Roy (2008), owning your own business is a great dream for most people. Owning a business is a boon, provided you tap into the right opportunities and knows what to expect and what to do, otherwise it can be a nightmare (Roy, 2008). Entrepreneurial motivation is the term used by Roy (2008) to describe the quest for new venture creation as well as the willingness to sustain the venture.

Most people do not like to have a boss, but rather be their own bosses and make their own decisions (Roy, 2008). It must however be emphasized that even in one's own business, many of the decisions will be largely influenced by government regulations, customers, own employees and other uncontrollable environmental forces. Nevertheless, having your own business gives you far greater opportunity to exercise your own free will (Roy, 2008).

People nurture ideas over time (Roy, 2008). As Kotler (1996) puts it, "there is nothing as interesting as an idea whose time has come." You have this one great idea of a product that will revolutionize the world, and no one is currently offering it and you think you should not waste any time in going ahead. The stories of most successful entrepreneurs started with the nurturing of an idea over a considerable period. These ideas are then translated into business models, and built on to become business empires (Roy, 2008).

Many people also start their own businesses because they want to schedule a balance between their work and other equally important aspects of their lives, like spent quality time with kids (Roy, 2008). According to Roy (2008), most people start a business because they feel that it is the only logical way to become wealthy. Most of the wealthy people have got their money through business, either by starting one or by inheriting one. However, not everybody who starts up a business, end up being wealthy. Roy (2008) hypothesize that many would-be entrepreneurs make a grave mistake by just wanting to be in business. They are not sure what that means, but they have some vague dreams of success and think that they will recognize it when they see it.

History of Entrepreneurship in Ghana

Ghana has been a producer of raw materials for industrialized nations since its colonial days. This phenomenon over the years created indigenous Ghanaian entrepreneurs who mostly engaged in farming and export of cash crops (Reynolds, 1974). However, entrepreneurship was fairly developed before the advent of Europeans. According to Buah (1980), before the arrival of Europeans, Gold Coast (as Ghanaians were referred to then) conducted trade with other tribes. They manufactured items including bows and fabrics such as the traditional “Kente” cloth. Initial forms of currency included gold dust before nickel coins were developed in the nineteenth century (Buah, 1980).

Organized companies in the form of limited liabilities and sole proprietorship were formed later on when groups of indigenous entrepreneurs began seeking funding from newly established banks (Anin, 2000). However, indigenous Ghanaian entrepreneurs received very little support as the colonial government was only interested in protecting British companies (Anin, 2000). This discouraged entrepreneurial development and prevented large indigenous organizations from forming.

Kellick (1978) reports that in the immediate aftermath of independence, things did not change much as the new government focused on cooperatives to the detriment of private enterprises. Entrepreneurial activities have however increased over the years owing to more favorable policies from succeeding governments.

The Current State of Entrepreneurship in Ghana

If the average entrepreneur in Ghana was to be measured by Schumpeter’s (1934) definition of entrepreneurship, then majority would have fallen short. According to Sorensen (2003), Ghanaian entrepreneurs were more likely to imitate and copy. They desire to do more of the same, thereby creating a situation where certain sectors became over saturated.

However, according to the Ghana Statistical Service (2012), the number of registered companies has been increasing over the years. This means that the number of entrepreneurs has been increasing and therefore a lot more will also diversify into different sectors. The increasing number is partly attributable to current favorable economic conditions. In a KPMG (2012) report, Ghana is ranked the third largest in terms of GDP per capita in the ECOWAS sub region. The country also benefits from a stable and thriving democracy as attested to by Harvey (2010). Ghana is also ranked 67 out of 183 nations on a World Bank index to measure ease of doing business (World Bank, 2010).

Entrepreneurial Ethics/Environmental Statement

To many entrepreneurs, the ultimate goal is to create wealth. Longenecker, McKinney & Moore (1998), make the point that entrepreneurs were more likely to engage in any action that maximize financial rewards. According to Bhide (1996), most entrepreneurs often possess the bias of making money, at all cost, which often leads them away from being ethical. Buchholz & Rosenthal (2005) however, emphasize that, ethical decision making is one of the key requirements to becoming a successful entrepreneur.

Women Entrepreneurs in Ghana

Jalbert (2000) reports that 85% of the working women in Ghana are self employed. Economic necessity has forced women to run businesses such as saloons and restaurants (Dovi, 2006). However, Dovi (2006) suggests that 80% of Ghana's women entrepreneurs remain at the micro level, because of challenges such as insufficient access to credit.

Notwithstanding this, Abor & Biekpe (2006) opine that entrepreneurship among Ghanaian women has the potential to contribute significantly to socioeconomic growth. The Tourism industry in Ghana, like in many other countries, is fast growing, and thus, becoming a major contributor to Ghana's GDP (Drakos & Kutan, 2003). It is therefore not surprising that quite a number of Ghanaian women entrepreneurs have traditionally ventured into the Tourism Industry because they acquire skills in cooking and caring for guest from infancy (Bour, 2007).

However, according to Elijah-Mensah (2009), the reasons why Ghanaian women venture into various entrepreneurial activities are varied. Elijah-Mensah (2009) lists need for independence, pursuing an opportunity, redundancy and other push factors as some familiar reason for Ghanaian Women starting a business.

Tourism in Ghana

Ghana is a peaceful democratic nation. This has been attested to by the Ethical Trader Organization (2013) which cites Ghana as one of the ten most peaceful places to tour. It lists Human Rights, Social Welfare and Environmental Protection as indicators. Ghana's economy has diversified from being a largely agro based economy to incorporate different sectors such as tourism (FAO, 1997).

As a result, tourism has become one of the fastest growing sectors in Ghana's economy and it's the fourth highest foreign exchange earner (Bank of Ghana, 2007). This position did not happen per chance. A national strategic development policy that recognized tourism's potential to generate foreign exchange became a central theme of Ghana's government over the years (Ministry of Tourism, 2008).

Poco a poco, tourism has been promoted with the aim of projecting Ghana's cultural historical and natural heritage sites (Ghana Tourist Authority, 2007). The country has seen an

improved infrastructure and a developing accommodation and restaurant networks (Asiedu, 1997). All these developments notwithstanding, only 5% of Ghana's tourism potential has been developed (Addo, 2011). Potential entrepreneurs should therefore recognize the 95% undeveloped tourist potential has as a huge opportunity.

Opportunities, though widespread, Ghanaian women with a knack for entrepreneurship are beset with problems as enumerated by Crampto and Mishra (1999). The problems, inter alia, are limited access to startup capital, socio-cultural factors and low skills set. As noted by Aryeetey et al. (1994) the factors as enumerated above inhibit the establishment of entrepreneurial ventures.

However, as established by Elijah-Mensah (2009), Ghanaian women have the passion to establish small enterprises in the tourism sector. They list personal satisfaction, need for independence, need to make money and redundancy as some of the factors that pushed or pulled them to establish their own ventures.

METHODOLOGY

Research Design

This research used the survey method with a structured questionnaire as the main technique.

This study is both descriptive and exploratory since it seeks to find out what is happening, gain insights and ask questions about entrepreneurship activities of women in the tourism sector in Kumasi. The study also describes events, situations and draw conclusions on data collected. As Anderson and Svensson (1999) postulated, research starts with the exploratory phase to find what the study is about and continues to descriptive and explanatory phases depending on the objectives of the study.

Sources of Data

The study collected data from both secondary and primary sources. Secondary data were collected from The Ghana Tourism Authority Magazine and Reports, Ghana Investment Promotion Centre Reports, Ghana Statistical Service (GSS) Report, as well as relevant journals on the subject. Primary data were collected mainly through the administration of structured questionnaire amongst some 20 selected women entrepreneurs in the tourism Sector in Kumasi.

Sampling Methods

A list of Women entrepreneurs in the Tourism sector in Kumasi was obtained from the Ghana Tourism Authority, and a stratified sampling method was initially used to categorize the Women entrepreneurs. They were grouped in terms of Accommodation, Travel & Tours, Car Rentals,

Restaurants, Night Clubs and the Local Caterers (i.e. 'Chop Bars') units. This was followed by the application of a convenience sampling technique. This technique is a non-probability sampling procedure, hence it allowed the researchers to select their sample members on the basis that they are easiest to obtain or contact.

Population and sample size

All Women entrepreneurs in the Tourism Sector in Kumasi constituted the population for this study. However, a representative sample of twenty (20) participants, across all the various sub-sectors (i.e. Accommodation, Travel & Tours, Car Rentals, Restaurants, Night Clubs and the Local 'Chop Bars', were randomly selected for the study.

Data Collection Instrument

The main instrument used for the study was a structured questionnaire. The questionnaire was designed to meet the stated objectives of the research. The questionnaire contained 10 questions spanning the demographic data of respondents to issues relating to entrepreneurial activities and Tourism. Data on the responses to all the questions were presented and appropriately discussed.

Analytical Tools

Merriam (1998) suggests three steps to analyzing data. Firstly, the data is sorted, organized and presented in a descriptive way. Secondly, the data is categorized into groups. Thirdly, inferences are made and models developed. To this end, both quantitative and qualitative methods of data analysis were employed by the researchers. The results were subsequently computed into percentages. Percentage values which were not round figures were approximated to the nearest whole numbers, for ease or simplicity of interpretation.

Diagrammatic representations of the statistical summaries of results were then presented in the form of pie charts, bar graphs and tables. The data collected and compiled at the end of the study was edited, and the questionnaires were serially coded. Since the researchers used a descriptive research design, descriptive statistical analysis was used. Computer data analysis software such as SPSS and Microsoft Excel were the main tools for data analysis.

Quality of the Study

Research requires the presentation of valid and reliable data. Yin (2003) suggested four tests in order to assess the quality of research: construct validity, internal validity, external validity, and reliability. In order to enhance the trustworthiness of the study therefore, the ethical and quality concepts applied are discussed below in a great detail.

Validity

Construct validity is concerned with establishing correct operational measures for the concepts being studied. Construct validity is a critical parameter, especially for case studies, because the gathered data is by nature subjectively interpreted by the researchers. It is the most complex type of validity; it is measuring an instrument to an overall theoretical framework which is used to determine whether the instrument confirms a series of hypotheses derived from an existing and at least partially verified theory (Silverman, 2006). In this vein, instruments are not assessed in terms of how they relate to any criterion, rather to measures of concepts derived from a broader theory. It also refers to the extent to which measurement of questions actually measures the presence of those constructs intended to measure.

In order to counteract this threat, the researchers took various sources of evidence, including both primary and secondary data into consideration, i.e. applying triangulation. However, the fact that webpages not only from official and worldwide known organizations were included constitutes a potential source for errors. Internal validity is described as the degree of match between the findings and the reality. Hence, a high level of internal validity leads to recommendations which are strategically important for the case companies. In this regard, triangulation was effectively applied to ensure higher internal validity.

Reliability

According to Yin (2003), a case study is reliable if it would lead to the same findings and conclusions as other researchers' or the extent to which the study can be replicated. Yin (2003) posits that the goal of reliability is to minimize the errors and biases in a study. Again, the researchers used triangulation to overcome the challenge of reliability. Moreover, the informal and the trustful atmosphere during the interviews reduced the threat of errors.

Ethical considerations

The ethical considerations that guided this study were those presented by Rubin and Babbie (1997). They indicated that participation in research should:

1. Be voluntary and informed consent;
2. Ensure there is no harm to participants;
3. Be anonymous and confidential; and
4. Not deceive subjects.

Voluntary and informed consent: the researchers explained the purpose of the study to the respondents and solicited their consent before giving them the questionnaire.

No harm to participants: It was agreed that the results of the research will be shared with the respondents in order for them to confirm that it accurately reflects the views they shared during the interview and no part of it embarrasses them or injures the reputation of their firm.

Anonymous and confidential: It was agreed that the names of their enterprises would not be mentioned in the research results. This will ensure that comments are not directly attributable to individual entrepreneurs in order to guard against confidentiality issues with the public. This also helped to remove some biases, since interviewees were comfortable discussing the issues.

Deceive subjects: In order to avoid deception of identity, the researchers introduced themselves before each interview, and also explained the objectives of the research to the respondents' whiles handing them the questionnaire.

ANALYSIS AND DISCUSSION

Below is Table 1, showing the age grouping of respondents. Of the 20 respondents, none were between 18 – 30 years, 5 or (25%) were between 31 – 40 years, 5 or (25%) were between 41 – 50 years, 7 or (35%) were between 51 – 60 years, and 3 or (15%) were above 60 years.

Table 1: Age grouping of Respondents

Age Group	Frequencies	
	Absolute	Percentage (%)
18 - 30	0	0
31 – 40	5	25
41 – 50	5	25
51 – 60	7	35
Above 60	3	15
TOTAL	20	100%

From the foregoing, the age composition of the respondents is quite diversified, though slightly dominated by respondents in the 51 to 60 age bracket. There is a fairly good representation of the less than 41 year group. This shows that young female entrepreneurs have a considerable interest in venturing into tourism entrepreneurship.

Below is Table 2, which shows the educational levels of the respondents. Out of the total of 20 respondents, 8 or (40%) had no formal education, 6 or (30%) had a middle school leaving certificate, 3 or (15%) had vocational training, and 3 or (15%) had tertiary qualification.

Table 2: Educational Level of Respondents

Educational Level	Frequencies	
	Absolute	Percentage (%)
No formal education	8	40
JHS / MSLC	6	30
SHS/Technical/Vocational	3	15
Tertiary	3	15
TOTAL	20	100%

From the data above, while 30% of the respondents had a middle school leaving certificate, 40% had no formal education, which is quite substantial. However, only 3 or 15% had tertiary education. This perhaps partly explains why most of the entrepreneurs in the sector are still at the subsistence level.

Table 3 below, provides details of the types of Tourism facilities operated by the respondents. Of the 20 respondents, 4 or (20%) operated accommodation facilities, 2 or (10%) operated Travel & Tour facilities, 2 or (10%) operated Car Rentals, 5 or (25%) operated Restaurants, 5 or (25%) operated Night Clubs, and 2 or (10%) operated Chop Bars (restaurants that served predominantly local dishes).

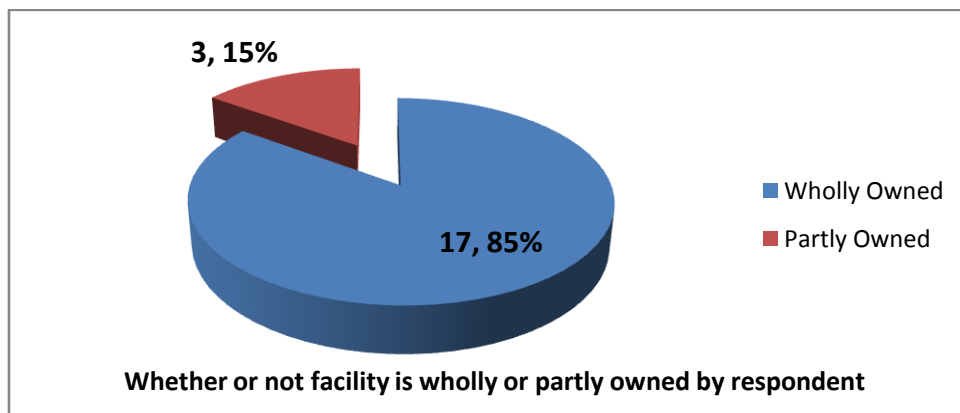
Table 3: Facility Classification of Respondents

Type of Facility	Frequencies	
	Absolute	Percentage (%)
Accommodation	4	20
Travel & Tours	2	10
Car Rentals	2	10
Restaurants	5	25
Night Clubs	2	10
Chop Bars	5	25
TOTAL	20	100%

From the table above, there is a fair representation of the respondents from all the Tourism facility classifications in Kumasi. It is important to note that the participation of women entrepreneurs is largely concentrated in the accommodation, restaurants and 'Chop Bars' areas. The dominance in the 'Chop Bars' area in particular, is not surprising, as it has been a traditionally dominated area for women in Ghana.

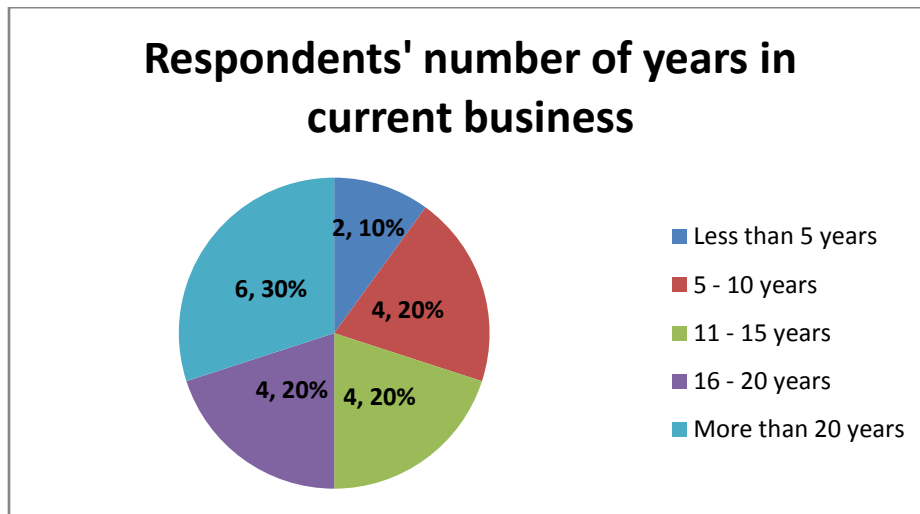
Following is a pie chart (chart 1), which details the ownership structure of the Tourism facilities currently managed by the respondents. Of the 20 respondents, 17 or (85%) indicated that they were sole proprietors, but 3 representing 15% said they were in partnership.

Chart 1: Responses on the ownership of the facilities



The pie chart (chart 2) below shows the number of years the 20 respondents have been managing their current businesses. 2 or (10%) have been in business for less than 5 years, 4 or (20%) 5 -10 years, 4 or (20%) 11 – 15 years, 4 or (20%) 16 – 20 years, and 6 or (30%) more than 20 years.

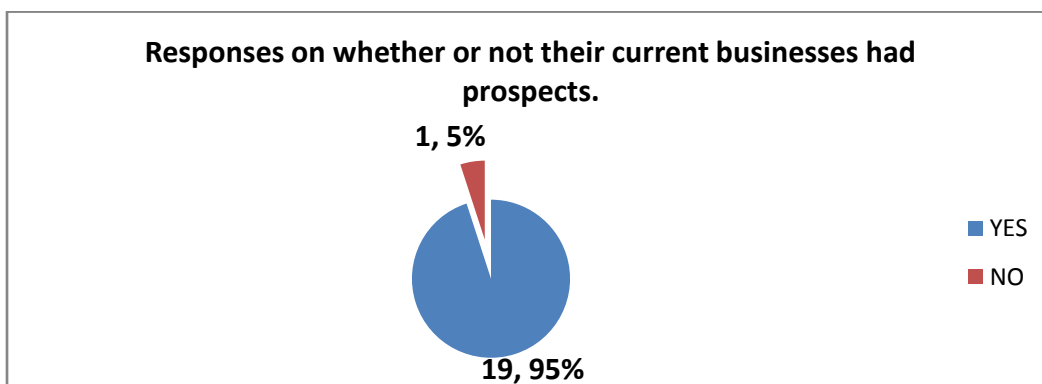
Chart 2: Responses on respondents' number of years in current business



From the data presented in the pie chart above, it was found that majority (i.e. 30%) of the respondents have been in business for over two decades. It is to be understood from the above data that most of the women entrepreneurs have been able to adequately manage the challenges associated with startups, hence their continued stay in business.

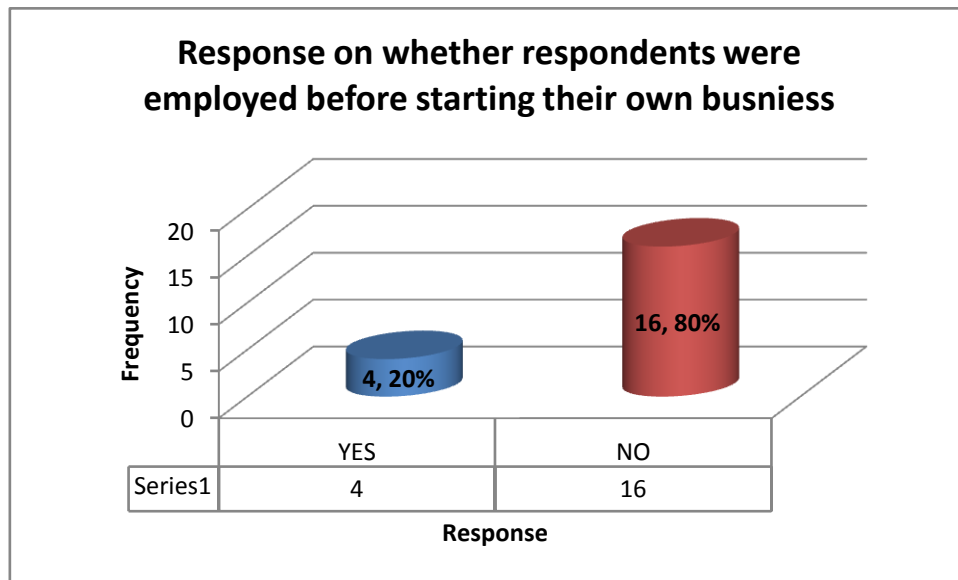
Below is a pie chart (chart 3), showing responses on the prospects of the current businesses of the respondents. Out of the 20 respondents, 19 or (95%) indicated that their current businesses had prospects for growth, but 1 or (5%) was not positive about the prospects of her current business.

Chart 3: Responses to whether or not respondents' current businesses had prospects



The bar chart (chart 4) below shows responses on whether the respondents were employed prior to commencing their own businesses. 16 or (80%) out of the 20 respondents indicated that they were not employed prior to starting their business, but 4 or (20%) confirmed that they were employed before their own startups.

Chart 4.4: Responses to whether respondents were previously employed before starting current business



It is appropriate to mention that they were either attracted to start their own businesses by various identified opportunities or perhaps pushed into starting their own businesses as a means of survival.

Table 4 shows responses on whether respondents, who were in some other employment before their current businesses, left their previous work voluntarily or involuntarily. All 4 or (100%) of the respondents who indicated they were in employment prior to starting their businesses also mentioned that they left their previous work involuntarily.

Table 4.4: Response to whether respondents' quit their previous job voluntarily or otherwise

Response	Frequencies	
	Absolute	Percentage (%)
Voluntarily	4	100
Involuntarily	0	0
TOTAL	4	100%

From the table, all respondents (4 or 100%) who were previously employed before starting own businesses, involuntarily quit their previous jobs. They must have been either dismissed or driven out by other circumstances beyond their making.

Table 5 below, shows data on what influenced the respondents' decision to start their own businesses. Of the 20 respondents, 16 or 80% indicated that they started their own businesses out of economic pressures; while 4 or 20% mentioned that they took advantage of economic opportunities.

Table 5: Response on what influenced respondents' decision to start their own business

Response	Frequencies	
	Absolute	Percentage (%)
Economic Opportunity	4	20
Economic Pressures	16	80
TOTAL	20	100%

From the table above, it is clear that majority (80%) of the respondents were driven into starting up enterprises in the Tourism Sector in Kumasi largely due to economic pressures.

Table 6 below, shows the responses on whether respondents enjoyed their current business. Indeed, all 20 or (100%) respondents acquiesced that they really enjoyed their current business.

Table 6: Response on whether respondents enjoyed their current work

Response	Frequencies	
	Absolute	Percentage (%)
YES	20	100
NO	0	0
TOTAL	20	100%

SUMMARY OF FINDINGS

The majority of Women entrepreneurs in the Tourism sector in Kumasi are older than forty (40) years, and largely uneducated. Notwithstanding their low level of education, they have been able to effectively manage and sustain their businesses, as a result, competing favorably with their educated colleagues in the industry. This also demonstrates that one's educational background (e.g. Low education) should not be a hindrance to his/her entrepreneurial prospects.

The study also involved most of the categories of entrepreneurial activities in the Tourism sector, which includes Accommodation, Car Rentals, Restaurants, Nightclubs, Travel & Tours, and Chop bars. The inclusion of participants from all these categories brought diversity and depth into the researchers' quest to clearly understand whether women entrepreneurs in the Tourism sector in Kumasi were necessity or opportunity entrepreneurs.

The study also found that most of the women wholly owned the facilities they are currently managing. This demonstrates their capability and desire to be really independent, which is an important precursor of entrepreneurship. Instructively, most of the women have been in their current businesses for more 20 years, demonstrating their hard work and endurance.

It must also be mentioned that the tourism industry, especially in Kumasi has a huge prospect for growth. It is not surprising therefore to note that a considerable number of young women (i.e. younger than 41) have ventured into the industry. Most of the Women entrepreneurs in the Tourism sector in Kumasi did not previously work before starting their businesses in the sector. Again, this is not surprising because most of them do not have formal education, and were largely pushed by harsh economic circumstances to start their own ventures. In spite of their many challenges, the women entrepreneurs the reserachers' interviewed are highly elated about their businesses.

CONCLUSIONS

The thrust of this study was to determine the types of women entrepreneurship ventures in the tourism sector in Kumasi, as well as establish whether the women entrepreneurs in the tourism sector in Kumasi are Opportunity or Necessity Entrepreneurs. In order that we achieve the objects of the study, the concepts of entrepreneurship and tourism were put in perspective.

Entrepreneurs are innovators who combine material growth with economic development. Indeed, while some individuals recognize and take advantage of economic opportunities to start a business (i.e. Opportunity entrepreneurs), others merely start their businesses because they had no options (or better options) available (i.e. Necessity entrepreneurs). Tourism on the other hand, is the business of providing services to tourists (i.e. Domestic and / or International). It must be understood that, tourism services may include: provision of accommodation services; travel and tour services; car rental services; restaurant services; and local catering services (chop bars).

Notwithstanding how an individual started his or her business, the guarantee of success is not found in one's gender, age or level of education, but in their level of commitment and passion to build a successful business over a period, despite obstacles. In this regard, the study

provided an account of how the women entrepreneurs in the tourism sector in Kumasi started and sustained their businesses over a period of time.

From the findings of the study, the overriding conclusion is that, the women entrepreneurs in the tourism sector in Kumasi started as Necessity Entrepreneurs. This conclusion, therefore answers the two research questions regarding: the type of tourism services offered by the women entrepreneurs in the tourism sector in Kumasi, and how they started their entrepreneurial ventures. The conclusion also validates the Null Hypothesis (**H₀**) of this study, which claims that “women entrepreneurs in the tourism sector in Kumasi are Necessity Entrepreneurs”.

RECOMMENDATIONS

In view of the findings from this study, the following recommendations are made. The government of Ghana must intensify its drive to encourage more women to engage in entrepreneurial activities in the tourism sector in Ghana. The encouragement can come in the form of providing an enabling business environment or even in direct assistance such as lowering of taxes and other financial incentives. Assistance in the form of entrepreneurial skills development opportunities and access to credit facilities will expand opportunities in the sector and positively affect the Ghanaian economy. As the researchers found out, tourism potentials in Kumasi are quite high, and the few women entrepreneurs in the sector have already acquitted themselves well in terms of building and sustaining their businesses. The sector is nowhere near saturation and a push by government will see a boost in the sector.

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