Assessing the Contribution of Pito Brewing to the Growth and Development of Small-Scale Enterprising in Wa Municipality.

Aliata Issahaq Mumuni¹,

Dr. Hilla Liman Technical University, Ghana. School of Business ¹Department of Secretaryship and Management, ¹E-mail: <u>balungma@yahoo.com</u>. (Corresponding Author)

Seidu Khalida², Dr. Hilla Liman Technical University, Ghana. School of Business ²Department of Secretaryship and Management, ²E-mail: <u>seidukhali@gmail.com</u>

> Kennedy Afenyo Biaku³ Quantum LC Company Limited ³New Achimota Market, ³Email. <u>kenbiaku@gmail.com</u>

Abstract

In this paper, the contribution of women in Pito brewing enterprising is reported. The purpose of the current study is to critically assess the contribution of Pito brewing as women-dominated business entity in the Wa Municipality. The study indicated that majority of the women 60.2% do not have formal education and only 1.1% of them managed to enrolled into tertiary level. Again, with regard to marital status of the Pito brewers only 89.8% of them are currently in marital homes and few divorcees and widows as 1.4% and 2.8% respectively. The study also described the correlation between the chosen variables, monthly profit, educational level, sources of fund and marital status, Pearson correlation was selected and applied to each variable to itself and the indication reflects perfect correlation. The best correlation is between financial support and qualification level (0.746) and marriage (0.732) respectively. Finally, in terms of monthly profit gained from the Pito brewing in Ghana Cedis. Majority (53.6%) of the brewers receive monthly profit between Ghc1100 and Ghc2000 and only few (3.2%) receive above Ghc3000. These indicated that women in the entrepreneurship sector need to be supported financially and as well as be given new skills and managerial processes.

Keywords: Contribution, Assessing, Pito Brewing; Enterprises; Development

DOI: 10.7176/JESD/15-5-01

Publication date: June 30th 2024

1 Introduction

In our societies, women are generally considered both producers and care givers. They service the household with food, cleanliness, clothing, and in many cases water and fuel (Vickers, 1991). These activities done by women are not assigned any economic value and their expansion is, therefore, taken for granted in times of economic adjustment (Abankwah and Abebe, 2011). Kabeer (2007) describes women's empowerment as the process by which those who have been denied the ability to make strategic life choices and acquire such ability. Empowerment

defined by these actions implies improving the status of women through the expansion of personal choice and creation of conditions which promotes the achievement of economic independence. This economic independence is a core objective of empowerment and a critical element in the fight against poverty and social disintegration. Empowerment ensures women's access to education, knowledge, and skills which are critical to improving the ability of women to achieve potential for themselves, their families, and communities (Abankwah and Abebe, 2011).

Pito brewing is a woman-dominated SME which serves as a major source of livelihood to over 90% of the women engaged in it (Kugbee, 2009). However, Nkuah et al. (2013), noted that access to credit has been a challenge to most of these women for their business operations. Like other SMEs, another problem affecting women in the Pito brewing is the lack of managerial skills and innovative ideas (Acheampong, 2015). Despite its contributions to the development of women, both policymakers and researchers have paid little or no attention to the development of the Pito brewing industry (Sore, 2016). Most Pito brewers lack financial resources and training to improve production (Kugbee, 2009; Mumuni, Insah &, 2013). Mumuni and Insah (2013) also argued that women in Pito brewing lack the required management experience and skills to produce quality Pito and render quality services to customers thus making the business unattractive and unsustainable. Considering its potentials, the Pito brewing industry is worthy of policy and research support.

t is estimated that about 40% of the population of the Upper West Region take Pito as beverage for their food needs (NBSSI, 2018). However, Pito brewing has remained a small business activity dominated by women (Anku, Hanoi, Konkuri, Moro, & Banongle, 2010; Kugbee, 2009) and Pito brewing among other small businesses in a study in the Upper West Region of Ghana, is the second highest (17%) leading business of women as their source of livelihood (Mumuni et al., 2013). Though the demand for Pito is high (Sore, 2016), its production has been challenged with global innovative practices in its production among brewers.

The purpose of the current study is to critically assess Pito brewing as women-dominated business entity with the aim of highlighting the contribution of women in Pito brewing industry in the Wa Municipality. As observed, the Pito brewing industry has been neglected in terms of policy and as such, it been faced with numerous challenges such as the lack of access to credit, low skills and technical know-how of brewers among others.

2 Literature Review

According to Ernst and Young (2015), the woman is sometimes placed at a disadvantaged position which in one way or the other, stifle her entrepreneurial capabilities. Even though woman entrepreneur may have high level of entrepreneurial and personal skills, but may not be able to grow her business because of being placed at a disadvantaged position (Carvalho et al., 2018). Consequently, the woman must be given the necessary support in the socialization process to enable her develop her knowledge and skills capable of advancing her entrepreneurial capabilities.

Throughout the world, Small-Scale and Medium-Size Enterprise (SMEs) are recognized for their enormous contributions to the social, political and economic development of different countries across the world (Bai, Yuan, Pan, 2017; Dasanayaka & Sardana, 2016; Wright, Roper & Hart 2015). It has been estimated that SMEs contributed about 56% of private sector employment and 36% of the Gross Domestic Product (GDP) worldwide (World Bank, 2017).

Generally, managers, both men and women entrepreneurs faced various degrees of challenges in running their businesses. However, studies (Abdullah et al., 2015; McAdam, Crowley & Harrison, 2018) provided evidences showing that women entrepreneurs in many developing countries reported as facing greater and more

systemic barriers to accessing business support services than those in developed countries. In studying the institutional factors that prevent female-own businesses from accessing adequate finance for operations, Wellalage Duppati, and Fouzi (2013) revealed that many women often identify finance as their main problem in their attempt to starting and growing their own businesses.

A major challenge affecting the growth of most SMEs is their lack of capacity to apply simple business and accounting techniques such as cash flow and profitability analysis (Obim, Anake & Obim. 2017). SMEs operators also lack marketing-need management skills and this has also resulted in the collapse of many SMEs (Gupta & Batra, 2016; Gupta et al, 2013). Consequently, the weaknesses or failure in these critical dimensions of management and finance significantly affect all other dimensions of the SME as a business. Another element that affects the operations of SMEs is government actions or policy regulations which comprised state actions relating to a number of issues such as business registrations, taxation, corporate governance, property right, contract enforcement and financial reporting requirement as well as employment and safety issues, trading standards and consumer rights, environmental protection and data protection related issues (Fatoki, 2014)

It is worth noting that support for SMEs growth in most developing have been faced many challenges even though that could be used as policy instruments for decreasing unemployment and inequality As further observed, supporting the growth of SMEs could help government stimulate economic growth and development in their economies with little support from the international business community. Small businesses establishment found in small town or rural areas can equally contribute to reducing unemployment as has been done by other businesses in urban areas As widely expected, SMEs has the power to engage the excess labour force that could not be taken by other sectors such as the Agricultural sector (Aminu et al, 2018; Poole, 2018).

The inability of SMEs to regularize their businesses often deprives them from the opportunity of securing profitable public contracts, access to reliable and affordable credit, renewal of licenses and other subcontracting services (Kersten, et al, 2017). To the African Development Bank (2016), the inability of credit and other financial assistance to reach SMEs in many developing economies could be attributed to main factors; "lack of equity, lack of organization in terms of human resources, accounting, and administrative management among others and the firm's lack of forward-looking vision". To the Bank, majority of these SMEs are born out of the desire of an individual (the entrepreneur), without any serious analysis of the prevailing market conditions and future occurrences. This often leads to disappointment in terms of turnover within the shortest possible time (African Development Bank, 2016).

Another factor influencing the development of SMEs in developing countries is the level of support received from government. In the past, Schwartz and Bar-El, (2004) observed and argued that government support systems for SMEs may be effective for growth of enterprises in both urban and rural areas though evidence showed that such support seems to lose most of its effectiveness for enterprises in remote areas. They further argued that although a wide range of support services for SMEs can be provided by government, most of them only provide limited financial support to SMEs. However, most of the financial support provided by these governments often fail to achieve their intended purpose. Ronan and Fergal, (2016) theorized that the lack of leadership development has been a critical factor influencing the growth of SMEs. Mitchelmore and Rowley, (2013) in a study noted that leadership is not only critical for the growth of small, but also challenging for many SMEs to implement. In a similar view, Smallbone, Kitching and Blacburn (2015) also indicated that SMEs typically lack formal leadership development practices. Most SMEs lack internal leadership which has affected their management capabilities. Ronan and Fergal (2016) concluded by stating that management of SMEs are required to perform both strategic and operational roles, but most of them lack managerial quality, the variable competence and skill to function

across their roles.

3 Contribution of Pito Brewing as SMEs

Egels-Zanden, (2017) argued that SMEs are so significant to the global economy because they feed the Global Production Networks (GPNs) though some past studies (Ciliberti, Pontrandolfo, & Scozzi, 2008; Jorgensen & Knudsen, 2006) are of the view that SMEs lack the power and resources to adequately provide needs of the global market and this is because most SMEs are less visible to the public and hardly attract the attention of local, national and international media, their contributions are perceived to be less (Egels-Zanden, 2017). It is estimated that about 40% of the population of the Upper West Region take Pito as beverage for their food needs . However, Pito brewing has remained a small business activity dominated by women (Anku, Hanoi, Konkuri, Moro, & Banongle, 2010; Kugbee, 2009) and Pito brewing among other small businesses in a study in the Upper West Region of Ghana, is the second highest (17%) leading business of women as their source of livelihood (Mumuni et al., 2013). Though the demand for Pito is high (Sore, 2016), its production has been challenged with global innovative practices in its production among brewers.

4 Social Obligations of Pito Brewing

In the Northern part of Ghana, more especially upper West region of Ghana people depends on Pito for their alcohol need as they mostly poor and cannot afford modern or foreign alcoholic drinks. Sanni and Lonner (1993) cited in Adazabra et al. (2014) noted that Pito is an important part of the culture of the Dagaaba tribe because it is used to satisfy certain social obligations such as marriages, naming and burial ceremonies, parties, and other social gatherings. In northern Ghana, Pito is as an energy drink mostly consumed by the youth to enable them undertake their activities. From the above definitions, the study considered Pito as a traditional alcoholic beverage brewed from carbohydrate-rich cereal crops (millet, guinea corn, or maize) mostly consumed by low income earners and used in fulfilling social obligations such as marriages, naming and burial ceremonies, parties, and other social gatherings.

5 Methodology

As an empirical research, this study attempted to describe, explain and analyze the development of Small-Scale Enterprising with regard to Pito brewing among women in the Wa Municipality. To achieve this, the study adopted the use of both primary data obtained from Pito brewers. The study employed a survey design and purely used quantitative techniques in the collection and analysis of data. As an advantage, the quantitative analysis ensured that the researcher had no or little influence on the results produced from the analysis of the analysis of the data collected from the field. This has the potential of ensuring some level of objectivity in the analysis (Neuman, 2014). The study also gave much importance to the quantitative analysis in order to ensure that the findings of the study will have an acceptable degree of accuracy which to some extend guaranteed the statistical validity of the findings.

The population for the study was too large to be used as the sample size for the study. It was therefore imperative for the study to consider a portion of the sample frame. Accordingly, the study used the Yamane Taro's (1967) formula which is a scientific method often employed to determine sample size (Miller & Brewer, 2003). As non-probability sampling technique, the study adopted a purposive sampling technique. This technique was adopted to purposively select women who are Pito brewers as they are the target group for the study. After purposively considering women Pito brewers, the study employed convenient sampling in order to contact the selected respondents at their various preparation and vending sites.

One of the major research instruments employed by the study was questionnaires. This was employed to collect data from the selected Pito brewers as respondents. Generally, a questionnaire is considered as a framework of questions that is designed and given to respondents to fill independently (Neuman, 2014). Questionnaires are always simple and quick for the respondent to complete. Neuman, (2014) argued that specific questions on a questionnaire may produce reliable measures more than other methods, though the questions may not capture the entire essence of a particular idea. The questionnaires contained both open-ended and close-ended questions and were divided into sections. The close ended questions were used to obtain specific answers on specific activities of brewers whereas the open-ended questions provided the opportunity for respondents to express themselves and also provide wider answers to some questions.

The validity of the questionnaire, interview guide and the Focus Group Discussion guide were evaluated. The validity and reliability of the instruments used in any research is critical as they have the potential of affecting the outcome of the research. As indicated by Price et al., (2015), validity and reliability are generally complementary concepts, but in some situations, they conflict with each other.

A questionnaire was designed and was employed to gather much of the data from Pito brewers as respondents of the study. The questionnaires were printed in a hard copy form and were administered to the respondents by field assistants.

The study used SPSS to perform its analysis where frequency tables and graphs were produced. Regression analysis was also performed in order to test the collective challenges of Pito brewing to the SMEs sector of the local economy of the Wa Municipality.

For sample size, a total of 400 respondents were selected of whom the questionnaires were administered to. However, a total of 362 questionnaire were obtained giving an overall response rate of 90.5% (362/400). In most cases, the individual responses were combined together to establish the overall influence of the variable of interest on the growth and development of Pito industry as the livelihood strategy of many women. All the respondents for the study were women into Pito brewing across the Wa Municipality. The study considered their age, educational background, marital status, income, and their household size.

6 Results and Discussions

The section discussed the results for the contribution of women n pito brewing in the Wa municipality.

		Table 1	Qualification		
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No Formal	218	58.4	60.2	60.2
	Basic	112	30.0	30.9	91.2
	SHS	28	7.5	7.7	98.9
	Tertiary	4	1.1	1.1	100.0
	Total	362	97.1	100.0	
Missing	System	11	2.9		
Total		373	100.0		

Table 1 covered the educational level of the Pito brewers. It indicated that majority of the women 60.2%do not have formal education and only 1.1% of them managed to reach tertiary level. Fig 1 below supportedthe above description

0=No Formal Education, 1=Primary, 2=SHS and 3=Tertiary





		Table 2	Ma	arriage	
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	22	5.9	6.1	6.1
	Married	325	87.1	89.8	95.9
	Divorce	5	1.3	1.4	97.2
	Widow	10	2.7	2.8	100.0
	Total	362	97.1	100.0	
Missing	System	11	2.9		
Total		373	100.0		

Table 2 shows the detailed marital status of the Pito brewers with majority 89.8% currently in marital homes and only few divorcees and widows as

1.4% $\,$ and 2.8 % respectively. This is supported by fig 2 with

0=Single, 1=Married, 2=Divorce and 3=Widow





Table 3 Financial Support						
					Cumulative	
		Frequency	Percent	Valid Percent	Percent	
Valid	Family Support	151	40.5	41.7	41.7	
	Personal	196	52.5	54.1	95.9	
	Financial Institution	4	1.1	1.1	97.0	
	Government	3	.8	.8	97.8	
	NGO	8	2.1	2.2	100.0	
	Total	362	97.1	100.0		
Missing	System	11	2.9			
Total		373	100.0			

Table 3 shows the sources of the financial support of the women with majority 52.5% depending of selfsponsorship and only 1.1% depend on loan from various financial institutions. pictorial is shown in fig 3 0=Family Support, 1=Personal. 2=Financial Institution, 3=Government

4=NGO

Fig 3



		Table 4	Monthly	Gains	
					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Less the 1500	96	25.7	26.5	26.5
	1100 -2000	200	53.6	55.2	81.8
	2100-2900	54	14.5	14.9	96.7
	3000 Above	12	3.2	3.3	100.0
	Total	362	97.1	100.0	
Missing	System	11	2.9		
Total		373	100.0		

Table 4described the monthly profit gained from the Pito brewing in Ghana cedi. Majority (53.6%) of thebrewers receive monthly profit betweenGhc1100and Ghc2000and only few (3.2%) receive aboveGhc3000 pictorial is shown in fig 4

0=Less than 1500, 1=Between 1100 – 2000, .2= Between 2100-2900, 3=3000 Above



Table 5 Descriptive

		Qualification	Marriage	Financial Support	Monthly Gains
Ν	Valid	362	362	362	362
	Missing	11	11	11	11
Mean		.50	1.01	.68	.95
Std. Error of Mean		.036	.023	.039	.039
Std. Deviation		.687	.431	.747	.739
Variance		.472	.186	.557	.546

Table 5 described the mean, standard deviation and standard error of each of the demographic data. The standard deviation of the monthly gains shows that the women monthy earning varies and the values are not close which are far from the mean. Standard deviation closer to zero indicated very closeness of monthly earning. The same applies to qualification as the women are disperse with in the level of education from no formal to tertiary level. Again, majority of the women are married as compare to being single, divorce and widow.

				Financial	
		Qualification	Marriage	Support	Monthly Gains
Qualification	Pearson Correlation	1	.529**	.746**	.332**
	Sig. (2-tailed)		.000	.000	.000
	N	362	362	362	362
Marriage	Pearson Correlation	.529**	1	.732**	.410**
	Sig. (2-tailed)	.000		.000	.000
	Ν	362	362	362	362
Financial Support	Pearson Correlation	.746**	.732**	1	.297**
	Sig. (2-tailed)	.000	.000		.000
	Ν	362	362	362	362
Monthly Gains	Pearson Correlation	.332**	.410**	.297**	1
	Sig. (2-tailed)	.000	.000	.000	
	Ν	362	362	362	362

Table 6 shows the correlation between the chosen variables. Pearson correlation was chosen and applied. Within each variable to itself, there is perfect correlation(1). The next best correlation is between Financial support and and qualifivation(0.746) and marriage(0.732)

Table 7Financial Support									
	Sum of Squares	df	Mean Square	F	Sig.				
Between Groups	156.440	3	52.147	417.220	.000				
Within Groups	44.745	358	.125						
Total	201.185	361							

ANOVA

Table 8	Marriage				
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	42.895	3	14.298	212.576	.000
Within Groups	24.080	358	.067		
Total	66.975	361			

Monthly Cains

Table 9	Wontiny Gains				
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	59.687	4	14.922	38.765	.000
Within Groups	137.418	357	.385		
Total	197.105	361			

ANOVA

The F-ratio in the ANOVA (Table7, 8, 9) tests whether the overall regression model is a good fit for the data with the monthly gains as the dependent variable and marriage and financial support as the independent variables. The table shows that the independent variables statistically significantly predict the dependent variable, p(.000) < .05

7 Conclusion

Table 0

Pito brewing is a woman-dominated SME which serves as a major source of livelihood to over 90% of the women engaged in it However, noted that access to credit has been a challenge to most of these women for their business operations. Like other SMEs, another problem affecting women in the Pito brewing is the lack of managerial skills and innovative ideas In the Northern part of Ghana, more especially upper West region of Ghana people depends on Pito for their alcohol need as they mostly poor and cannot afford modern or foreign alcoholic drinks. Adazabra et al. (2014) noted that Pito is an important part of the culture of the Dagaaba tribe because it is used to satisfy certain social obligations such as marriages, naming and burial ceremonies, parties, and other social gatherings. Finally, in terms of monthly profit gained from the Pito brewing in Ghana cedi 53.6% of the brewers receive monthly profit between Ghc1100 and Ghc2000 and only 3.2% receive above Ghc3000.

8. Future Work

Women contribution to family and the national economy can not be overemphasize. The future study is to consider intervention strategies in managerial processes and skills for pito brewers in the northern Ghana

References

Abankwah, V., & Abebe, M. (2011). Economic Empowerment of Rural
 Women in Northern Ghana through Indeginous Enterprises. Journal of
 Sustainable Development in Africa (Volume 13, No.2

Acheampong, G. (2015). Small and medium-scale enterprise (SME) survival in Ghana: A social network theory perspective. University of Ghana Digital Collections.

- Ackah, J., & Vuvor, S. (2011). The challenges faced by small & Medium Enterprises (SMEs) in obtaining credit in Ghana. (Master's Thesis). Blekinge Tekniska University.
- Alfonso, E., & Juan, A. S. (2018). Innovation and business performance forSpanish SMEs: New evidence from a multi-dimensional approach.

International Small Business Journal. 1-21.

- Aminu, M., Justice, B., Motolani, A., & Abdul Razak, A. (2018). SME policy formulation and implementation in Africa: Unpacking assumptions as opportunity for research direction. Journal of Business Research.
- Anku, C., Hanoi, C., Konkuri, P., Moro, D. F., & Banongle, E. S. (2010).
 The Socio- Economic implications of the production and consumption of alcoholic beverages in the Upper West Region. An action research in the Jirapa, Lawra and Nandom traditional areas. (Unpublished Diploma Project Work)Wa Polytechnic-Ghana.
- Ayaggari, M., Beck, T., & Demirgue-Kunt, A. (2003). Small and Medium Enterprises across the globe: A new database. World Bank Development Research Group. Working paper 3127. Washington DC.
- Bai, Y., Yuan, J., & Pan, J. (2017). Why SMEs in emerging economies are reluctant to provide employee training: Evidence from China. International Small Business Journal, Vol. 35(6) 751-766. DOI: 10.1177/0266242616682360.
- Oaks, CA: Sage. Retrieved from: Zurek, K. (2018). Women own almost half of all businesses in Ghana- Master card report. (Online News Article). Graphic online, 14th March
- Carvalho, I., Costa, C., Lykke, N., & Torres, A. (2018). Agency, structures and women Managers' views of their careers in tourism. Women's Studies International Forum 71, 1-11.
- Ciliberti, F., Pontrandolfo, P., & Scozzi, B. (2008). Investigating corporate Social Responsibility in Supply Chains: An SME perspective. Journal of Cleaner Production, 16, 1579-1588.
- Dasanayaka, S.W. S. B., & Sardana, G. D. (2016). Small and medium scale Enterprises in informal sector in Pakistan and Sri Lanka with research agenda, institutional repository. Digital Library, University of Moratuwa, Sri Lanka.
- Di Cintioa, M., Sucharita Ghosh, S., & Grassi, E. (2017). Firm growth, R&D expenditures and exports: An empirical analysis of Italian SMEs. Research Policy 46, 836-852.
- Egels-Zandén, N. (2017). The Role of SMEs in global production networks: A Swedish SME's payment of living wages at its Indian supplier. Journal of Business & Society.

56(1) 92-129.

- Ernst and Young (2015). Women in leadership: European Commission (2015). User guide to the SME definition.
- European Union. European Commission (2017). Annual report on European SMEs 2016/2017: Focus on self- employment. The Associated Pres CARSA, PwC Luxembourg, London Economics. Retrieved from:
- Fatoki, O. (2012). The Impact of Entrepreneurial Orientation on Access to Debt Finance and Performance of Small and Medium Enterprises in South Africa. Journal of Social Sciences, 32(2), 121-131.
- Gupta, P. D., Guha, S., & Krishnaswami, S. S. (2013). Firm growth and its determinants. Journal of Innovation and Entrepreneurship, 2-15.
- Gupta, V., & Bara, S. (2016). Entrepreneurial orientation and firm performance in Indian SMEs: Universal and contingency perspectives. International Small Business Journal, 34(5) 660- 682.
- Jorgensen, A. L., & Knudsen, J. S. (2006). Sustainable competitiveness in global value chains: How do small Danish firms behave? Corporate Governance, 6, 449-462.
- Kenya National Bureau of Statistics (2007). Poverty reduction strategy paper.World Bank. Kersten). Small firm large A systematic review of the SME finance literature. World Development, 97, 330-348.
- Kugbee, A. (2009). Women in small scale industry. The case of pito brewing. (Unpublished Diploma Thesis). Wa Polytechnic, Ghana.
- McAdam, M., Crowley, C., & Harrison, R. T. (2018). To boldly go where no [man] has gone before-Institutional voids and the development of women's digital entrepreneurship. Technological Forecasting & Social Change.1-11.
- Miller, R. L., & Brewer, J. (2003). The a-z of social research. London: Sage.
- Mirchandani, K. (1999). Feminist insight on gendered work: New directions in Research on women and entrepreneurship. Gender, Work and Organization 6(4):224-36.
- Mumuni, A., & Insah, B. (2013). Developing rural women entrepreneurs as a key to poverty reduction in Ghana: The case of Wa Municipality, International Journal of Arts an Entrepreneurship, 1(3), 406-415.

- Mumuni, A., Insah, B., & Bowan, P. (2013). Women in entrepreneurship as a means to Sustainable livelihood in Ghana: A study of the Upper West Region. African Journal of Social Sciences, 3 (3) 160-171.
- National Board for Small Scale Industries-NBSSI,(2018). Women and Businesses. https://nbssi.gov.gh/women/.
- Neuman, W. L. (2014). Social research methods. Seventh Edition. Oxford University Press, London.
- Nkuah, K. J., Tanyeh, P. J., & Kala, G. (2013). Financing small and medium enterprises (SMEs) in Ghana: Challenges and determinants in accessing bank credit. International Journal of Research in Social Sciences.2 (3).
- Obim E.N, Anake A.F and Obim R.E., (2017). Challenges and Prospects of the Growth of Small and Medium Scale Enterprises (SMEs) in Nigeria: A Review Article. International Journal of Social Science and Economic Research, 2(12), 5552-5566.
- Roman, C., & Fergal, O. (2016). The antecedents of leadership development practices in SMEs: The influence of HRM strategy and practice. International Small Business Journal, Vol. 34(6) 870-890. 138
- Schwartz, D., & Bar-El, R. (2004). Targeted consultancy services as an instrument for the development of remote SMEs: A Brazilian case. International Small Business Journal, 22 (5): 503-521.
- Smallbone, D. Kitching, J., & Blackburn, R. (2015). Anchor institutions and small Firms in the UK: A review of the literature on anchor institutions and their role in Developing management and leadership skills in small firms. Commission for Employment and Skills, Yorkshire, UK:
- Sore, A. (2016, April 8). Pito: Northern Ghana's traditional brew. Myjoyonline News Article.
- Wellalage, N., & Locke, S. (2017). Access to credit by SMEs in South Asia: Do women entrepreneurs face discrimination? Research in International Business and Finance 41, 336-346.
- Wellalage, N., Duppati, G., & Fouzi, F. (2013). Institutional factors create additional glass ceilings: Evidence from female owned South Asian SMEs' access to external financing. World Bank Working Paper 14-118.

Wright, M., Roper, S., & Hart, M. (2015). Joining the dots: Building the evidencebase for SME growth. International Small Business Journal, 33(1): 3-12. www.worldbank.org/en/news/feature/2016/11/30.

- Yamane, T. (1967). Statistics: An introductory analysis, 2nd edition, New York: Harper and Row.
- Yin, R. K. (2009). Case study research: Design and methods (4th Edition). ,

Vickers, J. (1991). Women and the World Economic Crisis. London: Zed Books Limited.