

# Drivers of Rural Entrepreneurship in Northern Ghana: A Community Capitals Framework Approach

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## Abstract

This article critically examines the entrepreneurial potentials of rural northern Ghana within the Community Capitals Framework context to establish which capitals are drivers and barriers to rural entrepreneurship development in the study area. The study adopts a qualitative research approach ( $n = 58$ ) to examine the community capitals within three case study districts and communities. Focus groups and semi-structured interviews were conducted, gathering two different data at the district and community levels, using the Trans-TMM model to obtain reliable data through translation at the community level. The findings reveal that the cultural, social and political capitals and aspects of the research communities' human capital offer significant entrepreneurial potential. However, in contrast, the scarcity of financial capital and low quality of the human capital in the communities poses a considerable challenge to significant entrepreneurial development and sustainability and therefore required attention. The article provides insight into entrepreneurship resources in rural northern Ghana for the government and organisations perceiving entrepreneurship as a development model towards poverty reduction, recognises the barriers, and addresses such deficiencies to guarantee the chances of success of such a programme.

## Keywords

Rural entrepreneurship, community Capital framework, Rural Northern Ghana, drivers and barriers, qualitative approach

## Introduction

As a result of developmental challenges and increasing poverty levels, entrepreneurship has recently been considered a potential means of addressing poverty and promoting economic development (Anokhinet al., 2008; Asitik, 2015). There is scant literature on the role of entrepreneurship in elevating poverty and economic hardships in poverty-stricken regions and economies such as rural northern

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Ghana. The study focuses on the northern regions of Ghana (Savannah Zone), a poverty-endemic zone of Ghana. Ghana Statistical Service (2018) has shown that Ghana's poverty is predominantly rural, which contributes 80% to Ghana's poverty with rural Savannah alone, contributing 50% to the country's poverty incidence. Again, the 2.2 million Ghanaians living in extreme poverty are rural dwellers, with rural Savannah's share of extreme poverty being 36.1% (GSS, 2018). Given the poverty-endemic nature of rural Savannah and the claim linking entrepreneurship to poverty reduction, this article seeks to examine the entrepreneurial potentials of rural Savannah in terms of resources. Literature noted that rural entrepreneurial success or failure depends on the quality and availability of resources (Korsgaard et al., 2015). Consequently, the adoption of the Community Capitals Framework (CCF) is to examine the potential entrepreneurial resources, noting both the drivers and barriers in rural northern Ghana.

The rest of the article is organised into three parts. First, the concept of rural entrepreneurship is defined, followed by the relationship between entrepreneurship, economic growth and development, and then concludes the literature review with the CCF idea. Second, the description and justification of the methodology adopted, and finally, the results and discussion section, and then the conclusion.

## **Rural Entrepreneurship: The Link to Economic Growth and Development**

Rural economies of sub-Saharan Africa (SSA) are primarily agricultural economies (David et al., 2017). The sector employs a higher proportion of the labour force and provides the primary source of rural household income (Dzanku, 2015; Zezza et al., 2009). Specifically, Asogwa and Onyegbulam (2021) indicated that value addition in agriculture is a source of employment that could reduce the increasing unemployment in SSA. In Ghana, the agricultural sector labour force has decreased from 55% in 2000 to 33% in 2020 but is still the major employer (Danish Trade Union Development Agency, 2020). The sector employment contraction may be affirming Ellis's claim of the 'collapse of agriculture as the primary source of rural livelihoods in SSA' (Ellis, 2010, p. 56). Besides agricultural activities, there is a rise in non-farm income, from non-farm activities such as masonry, carpentry, blacksmith, bicycles and motorbikes repairs, corn mill operations, *pito* (local beer) brewing, shea butter and dawadawa processing, food vending, and pottery among others in northern Ghana (see Dary & Kuunibe, 2012). These contribute to poverty reduction, especially among land-poor households (Audretsch et al., 2015). Studies have established a positive relationship between non-farm income and household welfare in rural Africa, where households with land or human capital can exploit non-farm employment that offers realistic returns (Audretsch et al., 2015; Barrett et al., 2001); hence, the need for diversification and the adoption of an appropriate mechanism for improving rural lives in SSA.

The current poverty situation in rural Ghana and SSA requires a mechanism that will help reduce the incidence. Some studies proposed rural entrepreneurship as a potential option for promoting rural economic development because of the strong positive relationship between entrepreneurship and development (McElwee, 2005, 2008; Pato & Teixeira, 2018; Tende & Onuoha, 2020). Development is all about positive change, and entrepreneurs are change-makers who contribute to community development through job creation. Thus, increasing incomes of communities and their activities connect the communities to the global economy (Henderson, 2002; Newbery et al., 2017), expanding their local economies. The positive role of entrepreneurship on national economies might not be universal, as Koster and Rai (2008) noted that the effects of entrepreneurial activities on developing economies are inconclusive. However, Doran et al. (2018) examined the effects of entrepreneurial attitude on the

economic growth of both developed and developing economies and found a positive effect on the growth of developed countries but not developing countries.

However, rural entrepreneurship remains poorly understood in the developing world, especially in SSA, where limited scholarly attention has been paid to the concept. Broadly, it is essential to note that due to the complex nature of the rural environment, rural entrepreneurship and rural entrepreneurs differ from urban entrepreneurs (McElwee, 2008). Arguably, in SSA, rural environmental conditions constrain instead of facilitating socio-economic activities. Notably, infrastructure plays a critical role in entrepreneurship development (see Audretsch et al., 2015). However, critical infrastructure, such as roads, electricity, water systems and telecommunication facilities, is either lacking or in a deplorable state (Asitik et al., 2016); hence, they are ineffective in rural SSA. The rural sub-Saharan African environment seems not to motivate individuals to pursue entrepreneurial activities and requires some action to stimulate rural entrepreneurial talent to rise to the task (Sherief, 2005). It is argued that the rural entrepreneur in SSA capabilities must go beyond being hardworking, innovative and taking calculated risks (see Hoy, 1983; Mazzarol & Reboud, 2020) to adapting strategies to be able to operate in such an unfavourable environment to achieve desired outcomes.

Rural entrepreneurship refers to the development of new enterprises for the production of a new product or offering of new services or identification of new market opportunities in response to the emergence of new technology in a rural environment (Spann et al., 1988). From this definition, it is difficult to distinguish between rural entrepreneurship from urban entrepreneurship. There is no clear distinction between entrepreneurs located in rural areas and those with rural characteristics (Pato & Teixeira, 2016). Pato and Teixeira (2018) noted that rural entrepreneurship research in the literature is rather an example of entrepreneurship established in rural areas.

Differentiating the rural entrepreneur from those operating in urban areas Stathopoulos et al. (2004) emphasised the impact of the rural environment on the entrepreneurial process. Conversely, Korsgaard et al. (2015) indicated that the rural entrepreneur is motivated to engage in entrepreneurship by his/her personal and sociocultural aspirations and not the drive for monetary gains from profit. Though acknowledging the complications in defining rural entrepreneurship due to the uniqueness of rural entrepreneur's activities, McElwee and Atherton (2011) identify the rural entrepreneur as an individual who exploits opportunities in their local economy to gain a competitive advantage in business activities, promoting the local economy's social or economic capital. The rural entrepreneur is an individual who can establish and manage business entities in rural areas (Henry & McElwee, 2014).

Within the Ghanaian and African context, rural entrepreneurship lacks a known definition since rural entrepreneurship literature focuses on developed economies (He, 2019). However, in principle, it could potentially be defined as the process of individuals residing in rural areas, identifying and exploiting either farm or non-farm opportunities within and outside their localities in uncertain conditions, assuming the associated risk to enhance their livelihood (Asitik et al., 2016). Nevertheless, in practice, one could describe 'rural entrepreneurship' as an emerging concept. It is uncommon to find individuals with such characteristics act consciously toward achieving set goals in rural Ghana. In other words, the Western concept of rural entrepreneurship is not evident in rural northern Ghana. It is in response to this niche that this article examines the potentiality of rural entrepreneurship in terms of available rural resources (capitals) that are useful in promoting entrepreneurship in rural northern Ghana. The rural entrepreneur in Ghana may engage in farming or non-farm activities (like masonry, corn mill operations, *pito* (local beer) brewing among others), applying technology, locating new markets, and raw materials, adopting improved methods to increase productivity, enhancing the quality and be more efficient.

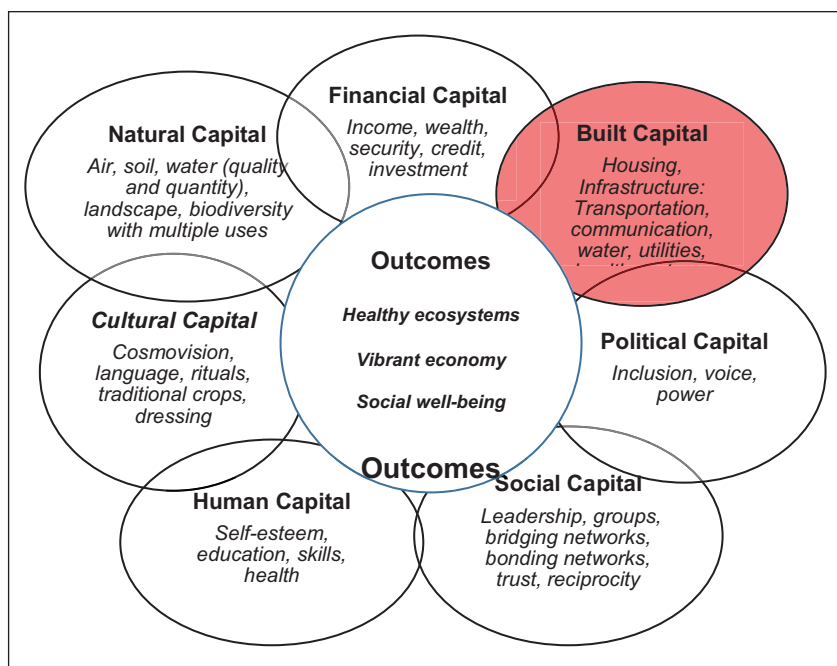
Drawing from the claim that rural entrepreneurs are change-makers raises the question; I inquired: Do rural communities in northern Ghana have the entrepreneurial capabilities in terms of resources to drive

such a transformation process? It is in this regard that this article examines such factors in the context of the CCF, which offers a broader spectrum of both the visible capital and invisible capitals which are shaped by the visible capitals and their linkages (Bosworth & Turner, 2018; Kline et al., 2018). It is envisaged that the CCF will offer the opportunity to identify community capitals that are potential drivers and barriers to entrepreneurial engagement in rural northern Ghana, drawing the attention of policymakers to find means of enhancing the drivers and addressing the barriers.

## The Community Capitals Framework

The CCF perceived that all communities have exploitable resources that can further generate new resources [capitals] (see Callaghan & Colton, 2008; Flora, 2008). The CCF is the interaction of these capitals; thus, social, human, financial, cultural, natural, political, and built capitals and how they are interrelated, as shown in Figure 1. The interrelation of these capitals is critical to sustainable community development (Emery et al., 2004; Flora & Flora, 2013). Note, built capital has been investigated in the same communities, and findings published by the author and others. Hence, the built capital is excluded in this study but presented in the figure to complete the concept.

Natural capital comprises the naturally occurring and environmental assets of an area thus, weather conditions, primary resources, biodiversity, landscape, and scenery, besides, air, water and soil in both



**Figure 1.** Community Capital Framework.

**Source:** Emery and Flora (2006) and Flora et al. (2004).

quality and quantity (Costanza et al., 1998; Flora et al., 2004). It is the 'bounteous gifts of nature' (Throsby, 1999, p. 166).

Arguably, the resources listed as natural capital are more readily available in rural than urban settings as physical development has changed these in urban areas. Forest reserves, natural capital, provide people living closer with wild foods, bush-meat (Neelakantan et al., 2020). The physical environmental features critical to rural entrepreneurship development include location, natural resources and the landscape, which are unique, attractive potential entrepreneurial opportunities (Stathopoulou et al., 2004). However, some activities such as charcoal production, common in rural northern Ghana, impact the forest and vegetation (natural capital) negatively and likely reduce rural entrepreneurial potentials. The possible major setback of rural entrepreneurship is the remoteness of communities making it difficult for them to access markets due to poor roads, which raises transportation costs, increases total costs, becoming uncompetitive (Ahmed & Rustagi, 1987; Asitik et al., 2016; Fafehamps & Gabre-Madhin, 2006). Though a positive relationship exists between entrepreneurship and development in developed economies (Almodóvar-González et al., 2020; Anokhin et al., 2008; Carree & Thurik, 2005; Dejardin, 2000; Doran et al., 2018; Dvouletý et al., 2018). However, the same cannot be mentioned of developing economies dominated by necessity entrepreneurship (Almodóvar-González et al., 2020; Doran et al., 2018; Dvouletý et al., 2018) as challenges associated with remoteness will negatively impact outcomes since natural capital determines the limits of opportunities available for entrepreneurial engagement (Flora, 2008).

Cultural capital reflects how a group of people perceive the world, understand it, and conduct their lives in it (Flora, 2008). It encompasses spirituality and people's connectedness through language, traditions, values and celebrations (Flora et al., 2005). Cultural capital can influence what voices have the authority and are influential, define how to identify creativity and innovation and then nurture them to become useful (Emery & Flora, 2009). Arguably, cultural capital is diverse and requires different approaches to change, an element of entrepreneurship; it is more a product of natural capital and human capital. However, the literature acknowledges that cultural dimensions (measurement) are not universal regarding how they affect entrepreneurial development, especially between the Global South and North divide (Asitik 2015; Hofstede, 1983, 1984). Culture is about people, and human capital and these individuals co-ordinate the other capitals and project their value.

In different discussions in the literature, human capital which develops through acquiring skills and capabilities, makes individuals act entrepreneurial and innovatively (Alpekan et al., 2010; Chitsaz et al., 2019; Coleman, 1988). Thus, these changes involve investing in human capital to increase knowledge and skills to identify promising practices and access quality information to enhance community capital (Flora, 2008). The potential means of improving human capital quality is through education, training and job experience (Becker, 1964, 1975; Becker et al., 2018; Mincer, 1974; Schultz, 1959). Human capital is an innate asset that everyone possessed but in different forms, qualities, and degrees (Flora & Flora, 2013; Utami & Cramer, 2020). It is a critical capital, hosting and giving directions to other capitals such as political capital (Utami & Cramer, 2020).

Observably, quality human capital in typical rural areas is a serious challenge (Pato & Kastenholz, 2017; Pato & Teixeira, 2018) due to the absence of a medium for improving its value. For instance, education, the basic underlying process of developing human capital, is critically challenged by the lack of qualified teachers, among others, resulting in inappropriate teaching methods, learning materials and school infrastructure. These challenges are more pervasive in rural than in urban areas, especially in developing countries like Ghana. The possibility of obtaining the required quality of human capital to develop and sustain rural entrepreneurship in rural communities, in general, is likely to be on the low

side. However, human capital is the active and co-ordinating agent of all the capital, a potential social capital source, and much influenced by culture.

On the part of social capital, Westlund and Adam (2010, p. 897) noted that it is the 'networks of actors and the norms and values distributed in these networks'. It is the sum of 'actual and potential resources' people derive from social relations (Baron & Markman, 2000, p. 107). It empowers them to influence political and social activities (Pierce et al., 2013) and develop out of relation (Carrión et al., 2020). It is the qualitative trait of society, anchored on the values, beliefs and norms that guide and define a social group's conduct and engagement (see Stathopoulos et al., 2004). Social capital connects individuals and organisations. It is the 'social glue' born out of respectful interactions that makes both positive and negative things that happen in society (Coleman, 1988; Davidsson & Honig, 2003). It anchors on 'mutual trust, reciprocity, collective identity, [and] a sense of a shared future' (Flora, 2008, p. 33).

Noticeably, social capital occurs either as bonding capital, refers to as 'social identity', thus, promoting community cohesion because of the close ties among community members, or as bridging capital, linking up distance relationships, communities, and organisations with the potential of networking (Emery & Flora, 2006; Engbers et al., 2017; Norbutas & Corten, 2018; Kingsley et al., 2020; Kingsley & Townsend, 2006; Putnam, 2000, 2004). Potentially, networks, norms and social trust facilitate coordination and cooperation among community members for the community's holistic benefit (Putnam, 1995). Such networks arguably are vital in the entrepreneurial process (Birley, 1985; Greene & Brown, 1997) and critical to an entrepreneurial firm's survival (Srinivasan & Venkatraman, 2018). Networks are potential avenues for identifying and accessing entrepreneurial resources such as finance (Barnett et al., 2019), which are lacking in rural areas to promote entrepreneurship (Pato & Kastenholz, 2017; Pato & Teixeira, 2018). Such a challenge is due to the non-attractiveness of rural areas to financial institutions, making access and the cost of credit expensive (Pato & Kastenholz, 2017; Pato & Teixeira, 2018).

Notably, a well-developed social capital with networking capabilities and an articulated, hardworking political capital can significantly improve the rural financial situation that can drive rural entrepreneurship development.

Political capital is the 'access to power, organisations, the connection to resources and power brokers' (Emery & Flora, 2006, p. 21); access to influential voices regarding community policies and actions to enhance community welfare (Aigner et al., 2001). Power in a rural context is not necessarily elected politicians but individuals' ability to alter situations affecting community resource distribution and easily influence decisions (Flora & Flora, 2013; Utami & Cramer, 2020). Hence, political capital resides in individuals with potential political influence in the local community (Kjaer, 2013). It is the combination of other capitals for political achievement (Casey, 2008). Political capital is the source of community governance and, if well developed, would provide a mechanism for collective action, with the potential of developing networks that could potentially promote entrepreneurship (see Stathopoulos et al., 2004). For example, increasing bridging and bonding social capital empowers community members in decision-making, negotiation to respond appropriately to change and broader networks to augment community political capital further, thereby enhancing community entrepreneurial potential. Another vital capital is financial, required for the mobilisation of the other capitals.

Financial capital refers to financial resources available in a community. Such financial resources include remittances, savings and business earnings that can be invested in community-capacity building to facilitate commercial activities and create wealth (Emery & Flora, 2008, p. 21; Flora, 2008, p. 35; Lorenz, 1999; Mollering, 2002; Talmud & Mesch, 1997). Financial capital is critical to the success of entrepreneurship, irrespective of geographical location. However, one of the significant challenges of rural businesses is the low-level or almost non-existing means of generating financial capital, which will

undoubtedly constrain entrepreneurship development (Adhikar et al., 2018; Pato & Kastenholz, 2017; Pato & Teixeira, 2018).

Generally, financial activities, especially commercial financial entities, are gradually entering rural areas. Still, potential entrepreneurs cannot access working capital due to the high cost of capital (interest rate) and rural dwellers' inability to provide acceptable collateral (see Mwirigi et al., 2019). The absence of financial capital makes it difficult, if not impossible, to undertake entrepreneurial activities, not just in rural areas but in all societies. Categorically, Ataei et al. (2020) stated that the lack of finance is a barrier to rural entrepreneurship.

In sum, the framework (Figure 1) discussed so far identifies the significance of these capitals and their interrelations as potential resources for entrepreneurship development, the focus of the article. Thus, to critically examine available resources in the research communities, and in the process, identify both those that are potential drivers and barriers, noting their effects on rural entrepreneurship.

## Methodology

The study adopted a qualitative approach involving three case studies for a more comprehensive understanding (Kingsley et al., 2020) of the availability of capital and how they facilitate entrepreneurial activities in rural northern Ghana. A multi-stage sampling process was also used. The first stage sampled three districts and communities through the probability technique. A non-probability method was subsequently used to sample 38 respondents from the selected communities. Table 1 presents a list of the communities and other sample details.

Data collection within each case area was at district and community levels, from participants who had relevant 'stories to tell' about the study based on their 'specific experiences' (Creswell, 2013, p. 155; Marshall, 1996, p.523). District-level participants were key officials of the District Assemblies who perform varied administrative functions concerning governance. Leadership was a critical factor in selecting community participants to ensure all identified and relevant groups are represented in the sample. In all, the participants interviewed were 58 (38 males and 20 females), either as individuals or groups (see Table 1).

Community interviews took place in the indigenous languages of the various ethnic groups by using the three-tier model. The Trans-TMM model (Asitik, 2015, Asitik et al., 2016) assists researchers to

**Table 1.** Study Sample.

District	Sample			
	District level		Community-level	
	Individual interviews	Individual interviews	Focus group discussion	Group size
Kumbungu	4	3	Chief and Councillors	6
			Women	7
Kassena-Nankana West	3	6	Chief and Councillors	6
			Women	6
Nadowli/Kaleo	3	1	Chief and Councillors	6
			Women	7
Total	10	10		38

collect reliable data through translation. The Trans-TMM model facilitates the acquisition of reliable data by advocating for the use of indigenous languages in surveys, including translations of the data. First, the process requires transcribing the interview guide into the local languages. Both translated and the original (English version) versions are sent to the local language examiner who remains anonymous to the original translators for moderation. The moderated transcripts are returned to translators, and in cases of disparities in the translation, a third person (the mediator) intervenes to translate the affected portion and compared it to the disputed scripts. A decision was made using the mediator transcript as a guide. After these processes, data is then collected and subjected to a reverse process to generate an English transcript for analysis (Asitik, 2015).

The qualitative method was chosen for its flexible approach which allows the communities' local conditions to fit into the study without altering the research goal (Bryman, 2012; Creswell, 2013; Morgan & Smirch, 1980). The face-to-face interview method offered the opportunity to establish rapport with interviewees, clear doubts, clarify questions, possibly add and modify items, and at the same time, observe nonverbal signs (Sekaran & Bougie, 2013). The high illiteracy rate of the study communities also influenced the choice of interviews. The study used the qualitative content analysis involving reading and re-reading transcripts methods of analysis (Kawulich, 2004) due to 'the complexity and in-process nature of meanings and interpretations difficult to examine using positivist methodologies' (Liamputtong, 2009, p. 56).

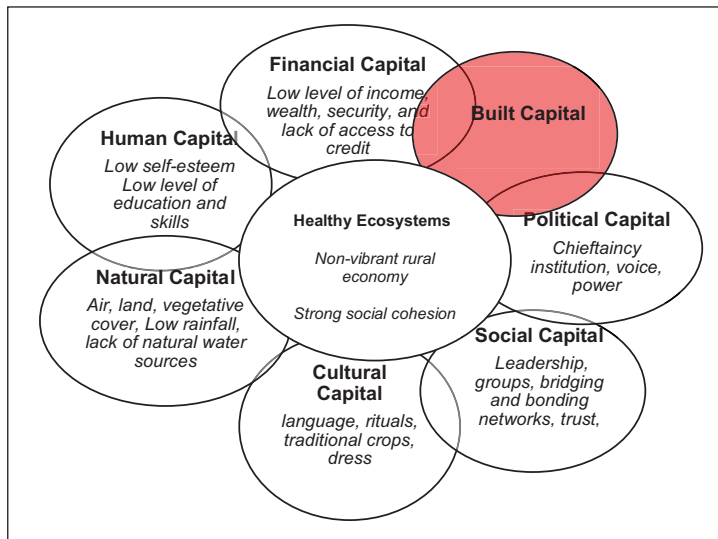
While all respondents responded to similar interview schedules and group discussion guides, coding (using NVivo) generated separate data sets for each community and district respondent, creating six data sets. After the initial coding and review of the emergent themes, it became evident that many of the community and district-level themes were interrelated and emerged from respondents' shared perspectives. The themes were carefully merged for a coherent presentation and discussion of results, reducing the coding data sets from six to three. Moreover, due to similarities in the emerging themes arising from each case, the discussion of results is structured around the broad thematic areas that address the research aim instead of discussing the three communities' results.

## **Results and Discussion**

The data revealed the identical capital situation in the three communities (see Figure 2) which is evident in the interrelation in the CCF of the three communities through the overlapping circles. The discussion examines the capital's conditions and their consequences on entrepreneurial activities in the research communities in rural northern Ghana and discussed along the lines of drivers and barriers. In general, as stated earlier, the communities share some commonalities in terms of the capital investigated.

### *Rural Entrepreneurship Drivers in Northern Ghana*

From the results, the respondents affirmed that cultural, political, and social capitals are inseparable and firmly intertwined with culture as the determinant of the others, while social capital acting as a network, expands communities' cultural capital. The results also revealed that these capitals (cultural, social and political) have a complicated relationship, and none is independent and challenging to explain in isolation. For example, in all the communities, the chieftaincy institution (political capital) is well-established with much power and more significant influence. However, the chieftaincy institution is



**Figure 2.** Community Capitals Framework of the Three Communities' Capitals.

**Source:** Author's constructed from the data.

culturally determined. The guiding principles and the anchor to the institution's functioning are the norms, values, and belief systems (as observed by Westlund & Adam, 2010). The extracts from the women's group discussions in the three communities illustrate the power bestowed on the chieftaincy institution.

Behaviours of community members are governed and regulated by cultural norms. It is because of these norms and values that some people belong to the chief's clan, and others belong to the Tendana (Spiritual leader/landowner) fraternity. (Kahaa Women Group)

In this community, even if you belong to the royal family, you still have to work hard to attain power and status. ...If your way of life is deemed not befitting of the status of a chief, there is no way you can be a chief, notwithstanding that you are from the royal family. (Kpegu Women Group)

Leadership (social capital) is about patience; the ability to organise the people to execute development projects. So, whoever exhibits such leadership qualities is made the community chief. It is through hard work, but sometimes competitors try to influence the kingmakers with money. However, kingmakers (Cultural capital) are careful because of the consequences that will follow if they do the wrong thing. (Nyangia Women Group)

The occupants of the position of a chief, the political authority, are nurtured by the social system characterised by a high reciprocity and trust level. Social capital is indirectly attributed to the communities' cultural value described in one word as 'peace', which probably is a prerequisite for meaningful progress in life as noted by Alder and Kwon (2002). Arguably, the communities' peaceful character is anchored in trust, reciprocity, and perceived collective identity, both of which describe social capital as Flora (2008)

has Conceptualised. A respondent stated: '[T]here is unity, and we work together peacefully and assist each other in our socio-economic activities when the need arises' (WL3). Activities such as marriage, child naming, religious ceremonies and funeral performance are cultural and social. They are community activities than individual events as members assist each other during such occasions. The results show that the communities demonstrate strong social cohesion, signalling close ties (bonding social capital) among members. As a result, members benefit from their social structure and networks, and these, to some extent, drive entrepreneurship as theorised in earlier studies (Davidsson & Honig 2003; Emery & Flora, 2006).

The results show that the communities' social ties promote cohesiveness, and network opportunities, as observed in the literature (Emery & Flora, 2006; Norbutas & Corten, 2018; Putnam, 2000). This shows that the communities are potential entrepreneurial communities. Putnam (1995) has noted that networks, norms, and trust facilitate coordination and cooperation, which, are essential drivers of entrepreneurship. Moreover, both social and business networks are vital to entrepreneurial firms' success. Social capital, a potential promoter of business networks, is a possible avenue for identifying and accessing entrepreneurial resources such as finance (Barnett et al., 2019), which is a significant challenge in rural areas (Pato & Kastenholz, 2017; Pato & Teixeira, 2018). The network characteristics and other social capital attributes indicate that the communities' social capital can impact entrepreneurship positively and, therefore, are strong drivers of the entrepreneurial process.

On the other hand, the communities' political environment combines both traditional and modern political systems. Still, the conventional system dominates and is highly influenced by the communities' cultural systems, nurtured by the social capital, as noted earlier. For example, the cultural setup determines who becomes a chief (traditional political leader), who enskins a chief, and the power invested in such a person. Chiefs who are vested with political authority have overwhelming power and influence and are power brokers in all the communities. The findings collaborate with existing literature that found similar abilities of individuals with political authority to alter situations affecting community resource distribution and to easily influence decisions (Flora & Flora, 2013; Utami & Cramer, 2020). As a system of governance in the research communities, if well developed with proactive leaders, it could be a mechanism to increase affirmative collective action and develop broader networks with the potential of driving entrepreneurial activities in the communities.

As gifts of nature (Throsby, 1999), all the research communities are endowed with various natural capital. The physical environment, noted hereafter as natural capital, comprises land and vegetative cover with great benefits to the communities (see Neelakantan et al., 2020). Though the same capital is available in all the communities, the value is not the same. For example, Kahaa and Kpegu communities claim to have vast agricultural lands, whereas the Nyangia community faces land scarcity. The value of rural land lies in its support for agricultural productivity, a strong driver of agriprenueurship in rural Ghana. In this regard, the Kahaa Assemblyman stated that the community benefits from large fertile land fields for farming activities. However, in Kpegu, the situation is different. The women interviewed noted that though the community has large tracts of land, it is relatively infertile. Though land availability is necessary, its quality is crucial for productive rural agriculture as a potential entrepreneurial activity in rural northern Ghana. The Nyangia Assemblywoman, a trained agriculturalist, noted the need for fertile land for crop and livestock farming, an opportunity yet to be fully exploited. Thus, collaborating with Flora's (2008) claims that natural capital determines the limits of entrepreneurial opportunities. The available domestic market, rearing of animals, especially goats and sheep, which have higher and faster returns with value chain activities, is a potential entrepreneurial opportunity in all the communities (except Nyangia, facing land poverty) with the potential of increasing employment and wealth creation through such entrepreneurial activities.

Among the numerous species of trees mentioned as part of the natural capital in all the communities and districts, respondents identified the shea tree as the most important due to its high economic value. Indeed, as mentioned in the women's group discussions, 'the shea tree is a protected species'. Its commercial value derived from its use in the pharmaceutical and cosmetic industries is significant and contributes in no small measure to rural livelihoods. Shea nuts and butter are both exportable commodities. Though it is exportable, the communities are unable to exploit this opportunity owing to a lack of capacity in terms of human capital (see Coleman, 1988) and financial capital (see Pato & Kastenholz, 2017; Pato & Teixeira, 2018) to meet export quotas and world standards. Instead, the beneficiaries are intermediaries, mostly urban dwellers.

Arguably, the available land and shea, except for Nyangnia, are the main potential entrepreneurial attraction in the communities. However, for the communities to exploit such entrepreneurial opportunities beyond the current subsistence exploitation, there is an urgent need to improve human capital quality to exploit opportunities along the value chain, creating employment and wealth. Arguably, the successful exploitation of the communities' identified opportunities highly depends on the harmony between the natural and human capital, thus developing the human capital with requisite knowledge and skills is also crucial.

### ***Barriers to Entrepreneurship in Rural Northern Ghana: Human and Financial Capitals***

Both human and financial capitals are essential in developing and sustaining entrepreneurial activities, yet these critical capitals are scarce in all the communities with negative implications for rural entrepreneurship.

Among the capitals, that of humans is superior as it is the coordinator and user of the other capitals. It is the human capital that gives value to the other capitals. However, it is not just the number and availability of human capital, but its quality in terms of knowledge and skills required to promote crucial entrepreneurship (Alpekan et al., 2010; Chitsaz et al., 2019; Coleman, 1988). Though all three communities have a stock of human capital in real terms, the desired quality is lacking. Quality in terms of knowledge and skills required to initiate, develop, and sustain rural entrepreneurship in the communities is lacking, due to the people's very low-level educational attainment in all the communities. Educational infrastructure and qualified teachers and resources, opportunities for training and job experience (Becker, 1964, 1975; Mincer, 1974; Nieves & Quintana, 2018; Schultz, 1959) are highly inadequate in the communities hence the low quality of the human capital as shown in Figure 2.

All the communities are blessed with energetic, youthful human capital that provides labour for traditional physical activities such as farming, gaming and construction. However, the required human capital for entrepreneurship goes beyond traditional labour efforts to include specialised knowledge and skills, which primary source is formal education, training, and work experience (Becker, 1975; also see Nieves & Quintana, 2018). A high rate of illiteracy characterises the communities. Among the community respondents, only four had formal education (two males and two females). According to both community and district-level respondents, the problem of high illiteracy in the communities is a combination of woefully inadequate infrastructure, such as, school blocks, and a shortage of trained teachers. Surprisingly, during the collection process of the data, I observed that the Kaha community had only one Kindergarten school and a volunteer teacher from the community who managed two classes. Except for Nyangnia, children in the other two communities, commute on average, 8 km daily to other communities to have primary education: thus, 16 km in a day with a potentially adverse effect on child academic performance. Arguably the situation points to low investment in human capital formation systems, in this case,

educational systems in the country, especially in rural Ghana. The product of such deficiency in the educational system, which is the deficit in required knowledge and skills among the people, resulting in low-quality human capital, has dire implications for the communities' entrepreneurship process. Notably, investing in human capital potentially increase people's understanding and skills to identify promising practices and the ability to access quality information to enhance community capital to become innovative, as the literature suggests (Coleman, 1988; Flora, 2008). The finding collaborates with Pato and Kastenholz (2017) and Pato and Teixeira's (2018) studies that found quality human capital is severely challenged in rural communities. In other to overcome this barrier thus, improving the quality of the human capital in rural northern Ghana requires conscious efforts in developing tailored curricula out of needs assessment. Due to the high illiteracy rate among the respondents in all the communities, delivering such training through the local languages will enhance understanding, and knowledge acquisition and build capacities relevant to rural entrepreneurship activities.

The second barrier revealed in the study is financial capital, a fundamental asset that must be available, at the right time and amount to drive the rural entrepreneurship process. Financial capital includes remittances, savings, and business earnings (Emery & Flora, 2008; Flora, 2008). Financial capital is crucial and could be the cause of success or failure. The literature acknowledges the importance of financial capital as a means of promoting community-capacity building to facilitate commercial activities and create wealth (Emery & Flora, 2008, p. 21; Flora, 2008; Lorenz, 1999; Mollering, 2002; Talmud & Mesch, 1997). However, the research findings revealed a low level of income, wealth, and credit as financial challenges in all the communities. Therefore, the results corroborate with earlier studies that one of the significant challenges of rural business activities is the low-level or almost non-existing means of generating financial capital (Pato & Kastenholz, 2017; Pato & Teixeira, 2018). Opportunities for developing financial capital are utterly absent or non-available as no formal financial institution is in any of the communities, creating a barrier to rural entrepreneurship (Ataei et al. 2020; Pato & Kastenholz, 2017; Pato & Teixeira, 2018). However, in terms of gender, the findings revealed that women in the communities are proactive in generating financial capital to promote their small businesses. The women mobilised themselves into groups as mentioned in one group discussion.

Yes, we can manage money. In our women's group, we contribute small amounts and save in our accounts. Such monies are to support each other in times of funerals and other social activities. However, we give loans out of this money to individuals to support their businesses. (Kpegu Women Group)

The extract demonstrates the social capital level, which connects the women (Davidsson & Honig, 2003). Through such social engagement, women can obtain financial capital (loan) from social relations (Baron & Markman, 2000). It is impressive for rural women without formal education, residing in very remote areas that are disadvantaged, to adopt such innovative means to finance social and business activities. With the needed support, the women can effectively develop local financial capital systems to drive their entrepreneurial processes.

The efforts of the women's group are commendable. However, in their current economic conditions which are characterised by irregular low incomes (see Figure 2), it is argued that their efforts are not reliable means of generating financial capital for sustainable entrepreneurial activities. In the current circumstance, financial capital is a barrier to the development of rural entrepreneurship in the study communities. Therefore, to promote entrepreneurship in rural northern Ghana, there is the need to develop sustainable and dependable rural financial capital, offering these communities affordable credit to improve the current financial capital situation that does not motivate but rather deters entrepreneurs as observed by Ataei et al. (2020).

As it is now, financial capital is a barrier to the development of rural entrepreneurship in the study communities. Therefore, promoting and sustaining rural entrepreneurship in rural northern Ghana requires first addressing the financial capital deficiency since it is a critical determinant of the success or failure of rural entrepreneurial activities.

The discussion shows that human capital, in terms of quality and the non-availability of reliable financial capital, posed as the main barriers to the recognition and exploitation of entrepreneurial opportunities and market access (see Audretsch et al., 2015; Gnyawali, 1994), and therefore will impede rural entrepreneurship in all the study communities and rural northern Ghana in general (see Adhikar et al., 2018).

## **Conclusion and Implications**

This article set out to examine the entrepreneurship resources (capitals) in rural northern Ghana within the CCF context and how supportive or otherwise they are to entrepreneurial activities in the study communities and general rural northern Ghana. From the discussion, it is evident that the CCF has offered the opportunity to assess the communities' entrepreneurial potentials in terms of resources (capital) as set out to examine in this article. The results provide a clear understanding of these capitals' current situation, individual, and combined effects on rural entrepreneurship. From the discussion, the cultural, social, political and natural capitals are potential drivers of rural entrepreneurship in rural northern Ghana, whereas, the inadequacy of human and financial capital are major barriers to rural entrepreneurship in the study area. These capitals (human and financial) are critical in the rural entrepreneurial process. Developing the human and financial capital will enhance the entrepreneurial drive in the study communities and rural northern Ghana.

Though rural entrepreneurship can positively impact rural livelihood, the challenges associated with financial and human capital in rural northern Ghana remain the main barriers. It is, therefore, essential to enhance the quality of human capital through education and training to overcome such challenges. Beyond improving human capital is the need to develop financial opportunities that are accessible and affordable to rural Ghana. Without resolving the current human and financial issues, the chances of developing and sustaining rural entrepreneurship in rural northern Ghana will remain a mirage.

Finally, the article provides insight into entrepreneurship resources in rural northern Ghana for the government and organisations perceiving entrepreneurship as a development model towards poverty reduction to recognise the barriers and address them to guarantee success.

The article has examined entrepreneurial resources in the form of capital, using the CCF framework, identifying both drivers and barriers to entrepreneurship development in rural settings, in a developing economy, which is a significant contribution to the existing academic literature.

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