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Navigating Non-Financial Obstacles: Microfinance Experiences of Ghanaian Small-Scale Entrepreneurs

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Abstract

Small-scale entrepreneurs contribute to the economic growth and development of their nation. This study investigated the non-financial challenges faced by small-scale entrepreneurs in their efforts to contribute to the economic growth and development of Ghana through borrowing from microfinance institutions. This qualitative study ascertained that small-scale entrepreneurs faced many non-financial challenges in their attempt to contribute to economic growth and development. The study was conducted in the La-Nkwantanang-Madina Municipality of the Greater Accra Region of Ghana. Sixteen participants, six males and ten females, provided data for this study. Participants aged between 30 and 55 years. Participants were selected from the small-scale industries of bakery, fish preservation, printing and publishing and restaurant. The Five-Step approach of Taylor-Powell & Renner (2003) was used to analyse data. Six major themes emerged from the study, namely: (Theme 1) Integrity and safety challenges; (Theme 2) Occurrences during input purchase period; (Theme 3) Occurrences during production period; (Theme 4) Issues in product marketing; (Theme 5) Issues in product storage; and (Theme 6) Modes and issues in product delivery. The study recommended that government must empower the Ministry of Power and Energy to produce constant power for enterprises.

Keywords: Constraint, economic development, economic growth, entrepreneur, microloan, micro-insurance, small-scale enterprise, entrepreneurship, innovation, indicators.

1.0. Introduction

One crucial topic that has gained significant attention is economic growth. Economic policymakers and decision-makers in both rich and developing nations have given considerable emphasis to the crucial issue of economic growth (Ziane, Bouziani & Moumni, 2025). It is a generic indicator that helps to explain other economic indicators and reflects the state of the economy. Achieving high and sustained growth rates is a

prerequisite for the goal of sustainable economic development. In light of this, entrepreneurship has become a crucial component of modern-day economic expansion and sustainable development. Leading nations' experiences have shown how important entrepreneurship is to the growth of a variety of economic sectors and the encouragement of innovation.

The process of identifying opportunities, making investments in them, and turning them into goods and services that create value is known as entrepreneurship. It is demonstrated by the capacity of a person to spot an opportunity, establish a company to take advantage of it, and monitor its progress irrespective of the resources at hand (Verstraete & Fayolle, 2005). Entrepreneurship is a vibrant trajectory that takes advantage of opportunities. Entrepreneurship is a dynamic path that aims to seize chances (Fayolle, 2004). It is concerned with the establishment of a business entity for economic growth and development. According to Gartner (1993), entrepreneurship is the creation of a new economic entity with legal autonomy. Closing a market gap is the fundamental goal of entrepreneurship. Schumpeter's (1951) viewpoint, on the other hand, highlights how innovation gives businesses a competitive edge (Gartner, 1993; Schumpeter, 1951).

Entrepreneurship has been identified as the bedrock of economic growth and development since time immemorial. Since entrepreneurship has been found to be a major driver of economic growth, government policies that seek to encourage this activity through incentives and entrepreneurship have made it a top priority. Although some business owners temporarily lower unemployment, their influence might not show up directly in gross domestic product (GDP). Therefore, it becomes essential to have a more sophisticated understanding of the many kinds of entrepreneurs and their unique contributions to economic progress. There is the need to provide a modern method of modeling entrepreneurship through occupational choice models, which investigate the reasons people choose to become entrepreneurs rather than employees (Xavier, 2024). These occupational models are comprehensive in nature. These models consist of a variety of elements, such as capital, financial resources, expertise, skills, favourable policies, and the state of the economy, which influence an entrepreneur's decision (Evans & Leighton, 1989; Banerjee & Newman, 1993).

The importance of information in encouraging entrepreneurial activity has also been emphasised by economists. Classical and neoclassical economists have emphasized the importance of expertise since the nineteenth century. In his influential book *The Wealth of Nations* (1776), Adam Smith emphasised that a person's learned skills are a type of fixed capital and a significant contributor to the prosperity of society. In his groundbreaking work, *Principles of Economics* (1930), Alfred Marshall expanded on this framework by highlighting the importance of knowledge in fostering individual genius and arguing that this genius is regarded as social wealth (Smith, 1776).

Interest in knowledge shifted from a theoretical framework to conventional models in the second half of the 20th century. The contributions of Caire and Becker (1964) solidified the theory of human capital, an idea that focused on how accumulated knowledge affects economic variables. In the 1980s, Romer and Lucas's contributions serve as examples of endogenous growth theories, which offered models that illustrated how knowledge affects long-term economic growth. It is crucial to remember that knowledge must be converted to useful innovation that boosts output and adds value in order to have the intended impact (Romer, 1990).

The quest of sustainable economic growth is now intrinsically tied to innovation and entrepreneurship in the modern, digital, and global world. The definition of innovation is the process of bringing novel concepts or techniques, improving production factor efficiency, and raising economic productivity, creating a trajectory of steady growth. Entrepreneurship is defined as the ability to spot possibilities, take calculated risks, and

commit resources to turn innovative concepts into commercially viable goods or services.

Entrepreneurs require some services for the conversion of their concepts to products. In order to implement innovation in markets and communities, services are essential (Tolstykh et al., 2020).

Entrepreneurship is expected to be the conduit of economic development. According to Schaltegger and Wagner (2011), the ideas of sustainable innovation and sustainable entrepreneurship go beyond merely sustaining organizational growth to include using innovation to create sustainable market and societal development. The process of generating new values through the development of concepts, goods, services or procedures that are more successful or efficient than previously known is referred to as innovation. Innovation in this sense encompasses more than just finding new concepts, but also focuses on how these concepts will be implemented to benefit people, organizations, society, or even a nation (Manea et al., 2021).

The creation of methodical plans to transform concepts into useful goods or procedures that support organizational expansion is known as innovation management. It entails managing the lifespan of invention, concentrating on encouraging creativity, controlling risk, and efficiently allocating resources to guarantee that innovations are in line with organizational objectives and market demands, from conception to execution and commercialization (Jasimuddin et al., 2019).

A number of economically dominant nations, such as Brazil, Italy, Japan, India, Germany and the United Kingdom, demonstrate the beneficial effects that entrepreneurial environments may have on economic growth. These nations possess the ability to turn original concepts into ground-breaking initiatives that boost output and raise competitiveness both domestically and internationally (Crudu, 2019). It has been determined that implementing pro-business laws, creating cutting-edge technology, and creating a stable economic environment that promotes prudent risk-taking are essential elements involved in this procedure. The key component in this situation is innovation, which helps to improve economic efficiency and find workable answers to social problems (Al-Shammari & Aziz, 2024; Owoeye, 2025). As a result, entrepreneurship is acknowledged as a key tool for attaining sustainable and inclusive development. Particularly concerning are the following issues: Given the speed at which technology is developing and the economy is changing, innovation and entrepreneurship are becoming essential components of economic growth and attaining development that is sustainable. But concerns are raised about the effects of entrepreneurship and impact of innovation on national economies, the critical elements that guarantee these dynamics' ability to propel economic growth, and the strategies for establishing a conducive atmosphere to foster innovation and entrepreneurship despite financial difficulties.

In fact, entrepreneurship promises to reduce unemployment significantly and contribute to the growth and development of the nation's economy.

Despite the economic growth and development promises of entrepreneurship, operating capital has become the main obstacle of the Ghanaian entrepreneur. Capital acquisition for entrepreneurship has become an enormous and daunting task for the Ghanaian entrepreneur (Asantewa, 2015; Jackson, 2014). Entrepreneurship has been stifled protractedly as a result of the unpreparedness of the conventional banking sector to provide credit for entrepreneurial operations. The traditional banks willingly give credits to only large-scale and medium-sized enterprises but gloss over the small-scale ones (Asantewa, 2015). Most of the conventional financial institutions are implied in their unpreparedness to offer credits for small-scale entrepreneurial operations. Impediments of unreasonably colossal collateral and relatively exorbitant interest

rates are the issues of concern of the small-scale entrepreneurs who attempt to borrow from formal banks (Asantewa, 2015). For that matter, small-scale entrepreneurs warrant a more adaptable unconventional financial system that will reinforce them to surmount the hindrances associated with borrowing from the orthodox financial institutions. In an attempt to ensure financial inclusion for small-scale entrepreneurs, microfinance aims to offer credits, savings and more packages of financial services within the reach of the miserable poor who are prevented from accessing loans by the commercial banks as a result of unsatisfactory collateral (Newman, Schwarz & Ahlostrom, 2017). In order to acquire funds for the pursuit of their businesses, most small-scale entrepreneurs resort to microfinance finance institutions for loans. In spite of the numerous studies have been conducted on the impact of microfinance services on clients, more investigations must to conducted because of the dynamic nature of the systems of microfinance (Hamada, 2010); hence a qualitative study is required to be conducted to identify the non-financial challenges faced by small-scale entrepreneurs who turn to borrow from microfinance institutions in Ghana for their business operations.

2.0. Literature Review

2.1. Theoretical Orientation

The scrutiny of the connection between entrepreneurship and economic growth is critical to the sustainability of an economy. Theoretical analysis of the connection between economic growth and the amount and calibre of entrepreneurship is crucial to long-term economic growth (Nyström, 2009). However, the influence of entrepreneurship on unemployment varies. Depending on the time and location, the effect of entrepreneurship on employment may differ significantly (Al-Shammari & Aziz, 2024). Additionally, entrepreneurship was viewed as a necessary but insufficient prerequisite for economic expansion. Compared to studies on successful entrepreneurs, there is still a dearth of research on business failure and market exit (Ziane et al., 2025). Furthermore, the main problem is not the sheer quantity of entrepreneurs but rather how they are distributed among three different categories: destructive, unproductive and productive entrepreneurship. Therefore, public policy growth should focus on establishing a suitable institutional framework and the creation of "rules of the game" that encourage successful business ventures (Tolstykh et al., 2020). The guidance of entrepreneurs towards profitability requires paramount attention. Instead of trying to forecast success or failure as is now done, these policies should try to direct entrepreneurs into profitable endeavours (Nyström, 2009).

The relationship between entrepreneurship, innovation and economic development was examined in eight MENA nations (Algeria, Morocco, Egypt, Tunisia, Turkey, Jordan, United Arab Emirates and Saudi Arabia) in the study of Maliki (2009), showing a feedback effect. Estimating three balanced panel data equations, using both fixed and random effects, was the methodology used for the 2006–2017 timeframe. The results showed that a number of variables, such as the money supply and per capita income, had a beneficial impact on entrepreneurship and innovation. Additionally, the study found a feedback loop between innovation and entrepreneurship, indicating that innovation helps start new companies, and entrepreneurship, in turn, leads to greater innovations because of increased competition. This combination has not yet been successful in fostering regional growth in the MENA area. This occurrence may be said to be a result of the finding that legal entrepreneurship significantly hinders economic growth (Maliki, 2009).

Growth is deemed to have a connection with entrepreneurship and innovation. It was explained in a paper given at the Swedish Entrepreneurship Forum (Swedish Entrepreneurship Forum, 2010) how knowledge, entrepreneurship, and innovation are related to growth. Additionally, the study attempted to respond to the

query, "Have technical residues been converted into Entrepreneurial leftovers?" To pinpoint key gaps in our current understanding of growth, a partial review of recent and earlier theoretical and empirical contributions to this field of study was carried out provide fresh perspectives on the process of growth. The survey's findings showed that our understanding of the microeconomic mechanisms behind growth is still lacking. In models of neoclassical growth, knowledge generation was either randomized or externalized or only available to large-scale businesses. However, there are several additional ways that information is created, used, and shared, frequently through smaller, creative businesses and entrepreneurs. Additionally, the high transaction costs, asymmetry, and intrinsic ambiguity of knowledge lead to different evaluations of the anticipated worth of innovative ideas. This discrepancy in how economic agents value information and how established organizations make decisions can encourage agents to develop new businesses to divide the anticipated worth of their expertise. By establishing a new business, it implies that entrepreneurship promotes the spread of information (Swedish Entrepreneurship Forum, 2010).

The 2010 study conducted by Braunerhjelm explored the connection between entrepreneurship, innovation, and knowledge and economic expansion. It proved that innovation and the collection of knowledge spur growth, so long as there were systems in place to convert them into useful commercial uses. According to the report, entrepreneurs are essential to the creation of economic rewards from innovation, which goes beyond traditional R&D and includes learning-by-doing and business model development. A number of factors have been found to influence the exploitation of innovation, including labour mobility, knowledge ownership, and the organization of knowledge creation. Additionally, the effects of entrepreneurship and innovation are not limited to certain areas; they also have global ramifications. Therefore, in order to guarantee sustainable economic growth, policies that promote the local environment and take advantage of globalization must be developed (Braunerhjelm, 2010).

According to Kritikos (2014) theoretical analysis of entrepreneurship and its effects on employment and economic growth, entrepreneurs foster economic progress by bringing cutting-edge goods, technology, as well as services. Another theory is that established businesses are compelled to become more competitive due to increased competition among entrepreneurs. Additionally, the study indicates that business owners generate new employment in the near and

long-term, and that entrepreneurship boosts the productivity of economies and businesses. It is also maintained that by displacing sclerotic and established businesses, entrepreneurs hasten structural change. But according to the survey, just a small percentage of people are inspired to start their own business, and in the medium run, layoffs could result from entrepreneurial activity if established businesses close. It is hypothesized that if current businesses close, entrepreneurial activity could lead to layoffs in the medium term. Additionally, it is assumed that a high degree of entrepreneurship cannot flourish in an overly regulated economy, and self-employment is not always a sign of entrepreneurial activity (Cao, 2018).

Using data from 125 industrialized and developing nations, Cao (2018) compared the relationship between entrepreneurship and innovation and economic growth. When the relationship between entrepreneurship, innovation, and economic growth was compared between 2006 and 2016, the findings showed that the short-term effects of these factors on economic growth were negligible and even detrimental in poorer nations. In the long run, though, the losses were made up for because the results in both sets of countries demonstrated a positive and substantial association (Cao, 2018).

Crudu's 2019 study aimed to analyse how innovative entrepreneurship contributed to the economic growth

of EU member states. Given the complexity of both processes, the study aimed to clarify how they interacted and what that meant for innovation and economic growth in the EU. The study attempted to convey the relationship between the two phenomena and their features in the member states. Economic development and creative entrepreneurship are complex phenomena. This study proposed a model that embodies new or young and innovative enterprises as an aspect of innovative entrepreneurship and predictors of economic development rates, highlighting key findings from the literature study and the stated research purpose. Regression model analysis was the research methodology used. The statistical information was examined and processed with the aid of the software programs SPSS and Stata. The main conclusions of the study showed that innovative entrepreneurship, as defined by the level of invention demonstrated throughout the early stages of entrepreneurial activities. Entrepreneurial activity is more prevalent in nations with higher incomes and levels of development. This phenomenon can be ascribed to the drive of these business owners to look for chances for improvement that present themselves during the entrepreneurial process. However, a high level of entrepreneurship—particularly the establishment of new businesses – does not substantially speed up economic progress. The reason for this phenomenon is that entrepreneurs in different EU nations have different motivations (necessity or optimisation). The Schumpeterian style of entrepreneur is more prevalent in industrialised nations whereas shopkeepers predominate in poorer nations. As a result, EU member states need to enact more advantageous and successful regulations to promote the launch of new companies and provide useful resources to SMEs (Crudu, 2019).

The endogenous growth model's findings in the study conducted by Akinwale et al. (2020) on how innovation and entrepreneurship affected Saudi Arabia's economic growth between 2005 and 2016 showed that although innovation and entrepreneurship both contribute to economic growth, the effect of entrepreneurship is important. However, innovation has little effect on economic expansion. It shows that although innovation only influences economic growth through indirect means, entrepreneurship has a direct impact on economic growth.

Thus, it is necessary to create a more favourable entrepreneurial environment business ownership (Zouita, 2021).

A cross-sectional analysis was carried out as part of a study by Kim et al. (2022) to establish the connection between economic growth and entrepreneurship in 11 countries between 2001 and 2019. Opportunity-driven entrepreneurship and necessity-driven entrepreneurship were two different types of early-stage entrepreneurship that were identified by the investigation. The observed contrasts between established and emerging economies gave rise to this categorisation. The results show that overall entrepreneurship and economic growth do not positively correlate. This result supports the idea that there is a great deal of variation in entrepreneurial activity. Opportunity-driven entrepreneurship and economic growth are positively correlated in developing economies where industrialisation is particularly important (Kim et al., 2022; Zouita, 2021).

In a study conducted by Rolando et al. (2024) entitled, *Innovation and Entrepreneurship as Pillars of Economic Development: A Review of the Literature and Implications for Society*, innovation and entrepreneurship were recognised as essential components of economic progress. The process of finding new solutions, known as innovation, that can be invented, produced, and marketed in response to changing consumer needs. On the other hand, establishing and growing an entrepreneurial career through starting new businesses, creating jobs and steadily achieving economic diversification is what is known as entrepreneurship. The literature search strategy was used in this investigation. The findings showed that entrepreneurship and innovation had a

number of macroeconomic impacts. First, they boost social welfare and lower the unemployment rate at the micro level by creating new jobs. Second, entrepreneurship and innovation have a significant role in economic diversification. As a result, the economy becomes more resilient to outside shocks and less reliant on any one sector. Thirdly, a business culture influenced by an entrepreneurial spirit promotes a sustained innovation environment and economic dynamism (Rolando et al., 2024).

In order to provide a strategic framework that connects innovation and entrepreneurship on the one hand and the acceleration of economic growth on the other, Al-Shammari & Aziz (2024) analysed 50 research sources from top databases (1990–2022). In order to enhance economic growth, the suggested strategic framework aims to encourage entrepreneurship and innovation. The suggested strategy framework begins by clearly defining economic goals, then, incorporates innovation and entrepreneurship to support these objectives. This is followed by a mapping of the innovation ecosystem that identifies players and promotes cooperation and training. Supporting incubators and accelerators with cash and mentorship is another aspect of the system. To speed up research and development, the framework promotes cooperation between commercial businesses and academic institutions. The confirmation of product viability and the ease of worldwide expansion highlight the focus on market expansion. Impact assessments and feedback are used to gauge how effective these tactics are, and the results are then utilised to improve them. In addition, a long-term perspective is upheld to guarantee the viability of entrepreneurship and innovation in the face of technological and economic shifts (Al-Shammari & Aziz, 2024).

From 2006 to 2017, Kasongo and Makamu (2024) investigated the connection between innovation and economic growth in 32 African nations. Standard error-corrected panel linear regression estimation (PCSE) was used in the investigation to analyse the data. Heteroscedasticity in the corrected standard errors of the PCSE estimation was taken into consideration for panel for linear regression and possible cross-panel contemporaneous correlation. The results of the investigation showed that economic growth and the innovation index had a positive relationship. Even when R&D spending, the traditional innovation indicator, was taken into account for a group of nations, this result remained. This result emphasises how important innovation is in spurring economic expansion. The study also discovered that economic growth was fueled by human capital and domestic investment. A different measure of innovation was used in the study to estimate a heterogeneous growth model. According to the study's conclusions, African nations ought to think about sponsoring R&D in both public and commercial institutions, encouraging academics to conduct entrepreneurial research, and fostering an atmosphere that supports business ventures.

Since entrepreneurship and innovation are seen as essential components in attaining economic progress, numerous existing research have shown that they have a significant impact on it. However, the degree to which these elements influence economic growth depends on the current political and economic climate in each country. These policies should focus on encouraging productive entrepreneurship, improving the institutional environment, guiding innovation to support entrepreneurial activities, and reducing regulatory barriers that may prevent the achievement of targeted economic outcomes. In order to comprehend how entrepreneurship, innovation, and economic growth promote economic growth in the most developed global economies, the current study examines the relationship between these three characteristics in economically leading nations. The study sample was selected from the top nations in the world economy, and the index of innovative goods and services produced has never been utilised to gauge entrepreneurial innovation, which set this study apart from earlier studies. Additionally, both the static and dynamic models are used in the study.

2.2. Theoretical Framework: Economic Theory of Entrepreneurship

This theory was propounded by Richard Cantillon in 1755. Richard depicted an entrepreneur as an investor who carries out all trades, and takes on risks due to purchasing at particular prices and later trading them at indeterminate prices (Ziane et al., 2025). Cantillon referred to it as the risk theory of profit – where a person who earns an indeterminate income can be described as an entrepreneur. Moreover, this theory affirmed the significance of entrepreneurs as individuals who play a crucial role in the economy by easing the inertia generated by unpredictability and along with it permitting the trade and production of goods and services for the attainment of market equilibrium. Cantillon also asserted that term *entrepreneur* is not synonymous to the term *initiator*. Entrepreneurs do not have the ability to influence the trends of demand and supply. They are rather observant, brilliant and prepared to assume risks. The main role of entrepreneurs is to connect demand and supply (Parker, 2018).

3.0. Methodology and Data

3.1. Research Questions

Six research questions guided the study. These research questions comprised one major research question and five minor questions. The major research question was focused on non-financial challenges facing small-scale entrepreneurs – this was further divided into five minor research questions.

R2. What are the non-financial challenges faced by small-scale entrepreneurs who use funds from microfinance institutions for their businesses?

R1a. What are the constraints of small-scale entrepreneurs during the purchasing stage of raw materials for production?

R1b. What are the constraints of small-scale entrepreneurs during the production stage of their businesses?

R1c. What are the constraints of small-scale entrepreneurs during the marketing stage of their products?

R1d. What are the constraints of small-scale entrepreneurs during storage of their finished products?

R1e. What are the constraints of small-scale entrepreneurs during delivery of their finished products to their clients?

3.2. Population and Sampling Strategy

The population of the study was all the registered 96 micro and small-scale entrepreneurs who had borrowed money from microfinance institutions for their business activities in the La-Nkwantanang-Madina Municipality of the Greater Accra Region of Ghana. The population of a study consists of the complete set of individuals who possess shared observable features which are of interest to the researcher for a given study (Lavrakas, 2008). The elements of the population of a study may be human beings or inanimate objects. Homogeneity of participants led a deeper account of the target population's knowledge than a heterogeneous sample could provide (Padilla-Diaz, 2015). The benchmark for the inclusion of persons in this survey was based on the qualities of participants who were qualified to participate in the survey. The major attributes of the participants of the research included:

1. Participant's business centre must be situated in the La-Nkwantanang-Madina Municipality.
2. Participant must be an owner of small-scale enterprise.
3. Participant must have conducted business in Municipality for at least one year.
4. Participant must have registered their enterprise with the La-Nkwantanang-Madina Municipal Assembly.
5. Participant must be a taxpayer to the La-Nkwantanang-Madina Municipal Assembly.

Purposeful sampling technique was used to select participants for this research. The import of purposeful sampling technique is to ascertain and pick persons or bodies that are particularly knowledgeable about the phenomenon of relevance at hand (Bryant, 2018; Flynn & Korcуска, 2018). Comprehension of the research problem and the research questions by participants reinforced the success of this qualitative research. The main aim of the qualitative study was to firmly decide on participants who would understand the research problem and the research questions for the success of the study (Palinkas, 2014; Duan et al., 2015; Green, Duan, Gibbons, & Hoagwood, 2015). A sample of sixteen (16) participants was involved in the study. A qualitative study requires not more than twenty participants – this aids the researchers to develop and keep a close relationship with participants for candid and sincere dialogue (King et al., 2018; Mann, 2016; Thorne, 2016). The researchers employed the purposeful sampling method to ensure that participants were able to open up on their personal experience on the research problem.

3.3. Research Instrument

An interview guide was used for the conduct of personal interviews. The researchers utilised the interview guide in a way that made it possible for the participants to dig into areas that were not initially captured in the list of items of enquiry (Gajaweera & Johnson, 2015). The questions on the interview guide offered deep information for the researchers. The flexible questions aided the researchers to probe areas that were of peculiar interest and could prompt rich information that might have been glossed over through the use of a more structured method (Asantewa, 2015). The flexible interview guide was pre-tested on five small-scale entrepreneurs in Madina Estates, a suburb of the La-Nkwantanang-Madina Municipality. The pilot-study was conducted to minimise the number of unforeseen challenges in that there was a window of opportunity to revise components to surmount challenges that the pilot study might have exposed.

3.4. Data Analysis Methods

The five-step model propounded by Taylor-Powell & Renner (2003) was employed for data analysis, which included:

1. Getting to know data: This entails reading and re-reading the manuscript to comprehend it and guarantee its quality prior to the analysis.
2. Focusing the analysis: This entails a revision of the purpose of the assessment and could be carried out in two ways by focusing through question, topic or time period or focusing by case, individual or group.

3. Categorising the information: This entails identifying themes or patterns of the narrative and classifying them into coherent groups.
4. Identifying patterns and relationships within and between groups: This entails principally evaluating how issues relate to each other and what relevant data support the relationships discovered. Axial coding was employed for this study in that the main themes created from the research questions were further split into sub-themes (Gibbs, 2007).
5. Interpreting and bringing it all together: This entails employing the themes, connections and connections to justify the findings of the study.

Codes were used in place of individual names to protect the identity and the rights of participants. Due to the fact that qualitative study is interpretive in nature and engages the researcher in an endless and comprehensive familiarity with the participants, qualitative research offers different strategic, ethical and confidential issues into the study (Palinkas et al., 2015). The sixteen (16) small-scale entrepreneurial participants were assigned SSR 1, SSR 2, SSR 3...SSR 16.

4.0. Results

Table 1: *Description of Participants' Background Information*

Code	Gender	Age	Marital status	Highest Level of Education	Industry
SSR 1	Male	33	Married	First Degree	Printing and Publishing
SSR 2	Female	36	Married	Senior High School	Restaurant
SSR 3	Male	5	Married	Master's Degree	Printing and Publishing
SSR 4	Male	34	Married	Master's Degree	Printing and Publishing
SSR 5	Male	45	Married	Post-Secondary	Restaurant
SSR 6	Female	56	Married	Junior High School	Restaurant
SSR 7	Female	42	Married	Senior High School	Restaurant
SSR 8	Male	45	Married	Master's Degree	Restaurant
SSR 9	Female	43	Married	Junior High School	Fish Preservation
SSR10	Female	50	Married	Junior High School	Restaurant
SSR11	Female	43	Divorced	Primary School	Restaurant
SSR12	Female	46	Married	None	Restaurant
SSR14	Male	47	Married	First Degree	Bakery
SSR15	Female	40	Married	Junior High	Restaurant

SSR16	Female	40	Married	School Junior High School	Restaurant
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Table 2: Age Distribution of Participants

Age Range	Frequency	Percent
31-35 years	2	12.50
36-40 years	3	18.75
41-45 years	5	31.25
46-50 years	3	18.75
51 years and above	3	18.75
Total	16	100.00

Table 3: Gender of Participants

Gender	Frequency	Percentage
Male	6	37.50
Female	10	62.50
Total	16	100.00

Table 4: Marital Status of Participants

Status	Frequency	Percentage
Married	13	81.25
Divorced/Separated	1	6.25
Widow	1	6.25
Others	1	6.25
Total	16	100.00

Table 5: Educational Background of Participants

Level	Frequency	Percentage
Illiterate	1	6.25
Primary	1	6.25
Junior High School	6	37.75
Senior High School	2	12.50
Post-Secondary	1	6.25
Tertiary	5	31.25

Table 6: *Small-Scale Industries of Participants*

Industry	Frequency	Percentage
Bakery	2	12.50
Fish Preservation	1	6.25
Printing and Publishing	3	18.75
Restaurant	10	62.50
Total	16	100.00

4.1. Details of Analysis and Results

Theme 1: Integrity and Safety Challenges

Some of the participants described their general non-financial experiences in terms of stakeholder issues and occupational hazards. Some of the participants vividly described the non-financial challenges encountered in their business operations:

(SSR 2) I face many non-financial challenges: power outage, workers absenteeism, failure to give reasons for absenteeism, worker apathy, workers' theft of money, inconsistency of clients in presenting orders for food and duping from some clients during times of high customer presence. Worker absenteeism results in the spoilage of perishable inputs. The theft of money reduces my profit.

(SSR 14) I face non-financial challenges. I do not have access to committed labour. Young workers of today do not want to do strenuous jobs. They do not want keep vigil in the business. They like the pay more than the work. Worker sexual relationships also caused the poor performance of my business. Some of my male workers impregnated their female counterpart. This resulted in unforeseen labour issues for me. I fervently remember one of my drivers also engaged in such an act. I spent both money and time on this issue to the extent that both capital and productivity reduced. Both left the work. Their departure was unexpected. I struggled to replace them.

Inaccessibility to committed staff, perishability of materials, disappointment and embarrassment from stakeholders and exposure to occupational danger were predominant non-financial challenges of participants. Although these were naturally non-financial challenges or constraints in themselves, they actually triggered many financial predicaments for the businesses of participants.

(1a). Stakeholder integrity issues. The majority generally bemoaned and described the negative attitudes of business stakeholders and their effects on the prospects of their ventures. They dwelt on worker attitude as the main stakeholder integrity challenge they faced. Some also described supplier attitude and poor electricity supply as other sources of worry.

(SSR 4) I face a lot of challenges: dishonesty, apathy, poor customer relations on the part of workers and power outages. I have many constraints: working overnight and work overload.

(SSR 8) Dishonesty of workers is another big challenge I face. Most of my competitors lament about worker

dishonesty.

A few of the participants described their experiences with worker attitude differently.

SSR 15 described her experiences with her workers as excellent and vehemently attributed the poor attitude of workers to employer mistreatment.

(SSR 15) I do not face non-financial challenges. My workers are disciplined, honest and punctual. They obtain permission before absenting themselves from work. I pay them well so they do not steal my money.

Most participants complained about dishonesty of staff, misdemeanor of suppliers and power outages. These factors adversely affected their output volume, quality, revenue and profits. A few of them who had no stakeholder issues maintained that sound human relationships with their workers was responsible for their trustworthiness.

(1b). Occupational hazards. Participants described the perils attendant to their various businesses. Participants described their life-threatening experiences in their bid to carry out their usual business activities. They recounted incidents which caused both physical and financial injury to them, and these were how they presented their experiences:

(SSR 7) I have never faced serious non-financial challenges in my operations. The only incident I can remember was when I cut my finger deeply. I had to close the shop for three weeks to seek medical attention. This actually caused the demise of my business. I was not present to supervise my workers so things fell apart.

(SSR 10) I use firewood and charcoal in the cookery due to high cost of cooking gas. This has adversely affected my eyes and my doctor recommended a pair of spectacles for me to use for good sight.

Fatal accidents inflicted both financial and non-financial injuries on participants. This led to the closure of some ventures. Attentiveness to safety and precautionary measures reduced the hazardous exposure in the premises of some of the participants.

Theme 2: Occurrences during Input Purchase Period

Participants reported that their purchasing periods were characterized by both favourable and adverse incidents. Some claimed that they had never experienced unpleasant incidents during purchase of inputs. Participants who described their purchasing periods as devoid of incidents due to proximity reported their experiences:

(SSR 3) I do not have any challenges in supply of input for my business. The printing press is close to the supplier of raw materials – the suppliers are opposite the publishers.

(SSR 13) I do not transport the flour anywhere for kneading. My supplier owns a kneading mill shop close to his warehouse – it is convenient. I hire commercial vehicles to convey the kneaded flour to my shop.

Other participants equally reported that their purchasing periods were characterised by adverse events. They alleged that they experienced several discomforts and inconveniences in their bid to obtain inputs for production. SSR 8 and SSR 10 described their experiences this way:

(SSR 8) Inadequacy of my clients' favourite brand of rice on the market, fluctuations in the prices of inputs, delay in delivery of input by suppliers and shortage of cooking gas on the market are my predicaments during purchase.

(SSR 10) I buy raw materials reasonably to avoid spoilage. I rationalise the purchase of perishable inputs – I buy them for only three day's use. To avoid spoilage, I buy a small quantity of the ripe ones and a large quantity of the yet-to-ripe ones for two weeks' use. I use commercial vehicles to transport my inputs to the shop. The drivers charge moderate fares.

The main challenge of SSR 13 and SSR 14 during purchasing periods was rainfall. They described their experiences with rainfall among other constraints:

(SSR 13) My greatest enemy in this industry is rainfall so I am always conscious and cautious of protecting the flour. I do remind my drivers to do so when I do not accompany the goods.

(SSR 14) Sometimes, my supplier's drivers would defy rainfalls and transport the bags of flour in an open vehicle, which renders the flour unwholesome.

Participants whose shops were close to their suppliers did not face many challenges during purchase and transportation of materials. Unexpected rainfalls and sharp rise in prices of inputs were the fundamental predicaments of participants. The soaked flour could cause financial injuries to the businesses of participants.

(2a). Eventless purchasing period. Majority of the participants strongly described their input purchasing periods as safe and incident-free. They asserted that consciousness and cautiousness were their hallmarks. Their focus was on the process of purchase and that of transportation to their business centres.

(SSR 1) I strongly state that I have never faced any challenges during the purchase of raw materials since I always buy with cash in hand.

(SSR 2) During purchase of materials, I hire taxi, which is quite costly. The drivers take good care of the purchased inputs for me.

Participants who did not suffer any mishaps during their purchasing period attributed their safety to observance of precautionary measures in purchasing times of their businesses.

(2b). Eventful purchasing period. Some of the participants described their experiences during purchase as full of actions. They described the horrible dimensions of input purchase activities in terms of price massages and manipulations due to credit and hazards associated with the transportation of inputs to their workplaces.

(SSR 5) My purchased inputs are sometimes stolen at the marketplace. I remember, once upon a time, I was transporting my raw materials and my gallon of oil fell off the vehicle and got perished.

(SSR 8) I have experienced vehicular breakdowns when transporting inputs from market to the shop.

The purchasing periods of most participants were characterised by vehicular breakdowns, road accidents, injuries, price massages, sales of expired materials by suppliers and fall and damage of materials in transit. These incidents contributed to some of the financial constraints that hindered the progress of participants'

businesses.

Theme 3: Occurrences during Production Period

Participants described their production period experiences in three dimensions – power outages, casualties in production and inadequacy in production requirements. Participants bemoaned the persistent erratic power supply, excessive heat and its attendant hazards and insufficient production requisites. Participants were highly worried about the irregular power supply and its toll on their business performance and described the situation in these words:

(SSR 1) Power outage is another source of worry to me.

(SSR 3) Power outage is my greatest constraint at this stage. Power outage delays my work. Some clients have to wait for more than two weeks to get orders executed.

Production was often disrupted by erratic power supply and accidents. Heat accompanied most methods of production. Both financial and non-financial losses resulted from these weaknesses.

(3a). Power outage galore. Some of the participants described the frequency of power outages as outrageous and repulsive. They also described it as a cost in disguise and the cause of delay in meeting deadlines and its attendant loss of customer goodwill. Participants recounted their experiences with the erratic power supply:

(SSR 3) I meet the deadline for production when power is stable. In fact, power outage is mainly responsible for our delays in production. I lose customers to my competitors whose publishers own alternative sources of power.

(SSR 14) Power outage was another cause of irregularity in my production.

SSR 1 added a new dimension to power outages from the perspective of clients, regarding delayed communication and pre-finances. This was how he described his experience:

(SSR 1) To reduce the impact of the power outage on my business, I usually resort to the use generators, whose high fuel consumption and intermittent breakdown pose a lot of inconveniences. I sometimes produce printouts on the basis of order. The duration of production is contingent on the amount of work contracted. Clients' short notices and failure to pre-finance their bulky work pose a great challenge to me in terms of meeting production schedules and deadlines of delivery. Notwithstanding, I meet production schedules and delivery deadlines. I responded to every order given me – I have never rejected an order.

Many participants, sometimes, failed to meet order requests in quantum. Extra costs were incurred through participants' recourse to the use of generators so as to meet deadlines for orders. This situation increased the total cost of production for participants.

(3b). Heat and casualties in production. Almost all participants described heat as their greatest worry in their production processes. Participants described the conditions surrounding the actual production processes of their businesses as hazardous in terms of accidents and fire and its accompanying heat. Participants recounted their experiences with heat and fire:

(SSR 2) During cooking time, I, sometimes, experience some accidents: the soup pours on the floor and the main food (*banku* and *kokonte*) falls on the floor. I experience these accidents almost every fortnight. These accidents have adverse effect on my profit.

(SSR 5) Too much heat is my major constraint in the cookery.

SSR 14 described his experiences with fire and heat as catastrophic and deadly. He gave a vivid description of the hazardous and life-threatening nature of his enterprise.

(SSR 14) Excessive heat was another constraint I faced. Doctors diagnosed, my business partner, my wife, of severe diluted blood, which was associated with too much exposure to heat. I was also diagnosed of an eye defect due to exposure to excessive heat. My palms became hard and rough like crocodile skin – they were highly insensitive to touch and my handshake had always been questioned by guests. For handshake, I often got disgraced when unwelcomed comments were made about me. I passed through all these because man must survive. I tried severally to explain to people why my hands were so hard to touch but to them, the story was too strange to hear. In fact, working with hot metals is hazardous. Gas severally exploded in the shop. On one occasion, I made a mistake in lighting the oven. I nearly burnt my eyes. I suffered from blurred vision alongside sleepless nights for three weeks.

In spite of the perilous experiences of some participants during their production periods, others described their production periods as free of hazards. SSR 15, SSR 13 and SSR 11 described their experiences in production as free of fatal incidents as a result of adherence to safety and precautionary measures.

(SSR 15) So far, there has been no accident in my production due to prudence. I have never been hurt in my production – I am careful during production.

(SSR 13) I have never experienced any accident at my shop due to my experience and safety precautionary measures.

Extreme heat and spillage of hot liquid foods characterised the production periods of all restaurant entrepreneurs. These exposed them to burns from gas explosions and other physical injuries. Consciousness and cautiousness prevented a few participants from heat and fire injuries although they experienced heat galore.

(3c). Inadequacy in production requirements. Participants described inadequacy in their production from the perspectives of low quality inputs, wastages from human errors, inadequate labour and thievery by workers. These were how they recounted their concerns about the inadequacy in their production requirements:

(SSR 1) Sub-standard raw materials, especially papers, are main source of worry. The thickness of some brands of papers has been drastically reduced to the extent that they easily get jammed in the printers. This situation adversely affects my revenue and profit levels.

(SSR 4) Wastages through human error and mechanical problems cause deficiency in our production schedules. We often meet the deadlines for delivery to our clients. I am always in touch with clients when I expect missing deadlines in production for clients.

Some of the participants described their production requirements as being capable of producing good output in spite of a few weaknesses. These were how they recounted their experiences:

(SSR 2) In spite of the accidents, production schedules are met. I receive orders from the organisers of parties, funerals and weddings. I always deliver to clients on time, no delays at all. I usually call my clients on phone to come their prepared orders.

(SSR 8) Most often, we meet our production schedules – sometimes, we exceed our projections. Production schedule meeting is highly unpredictable because we do not break even sometimes – this might be the result of the perishable nature of both our inputs and products. We discard spoilt leftovers, which adversely affects revenue and profits. We are punctual – my workers are ready with food by 7a.m. We meet deadline for order requests. We do reduce prices sometimes in order to retain our clients with us.

Defects in production consisted of sub-superior inputs, deficit in staff strength, high turnover of workers, wastage through negligence and thefts. In spite of all these insufficiencies in production, many participants, considerably, were able to meet order requirements and deadlines.

Theme 4: Issues in Product Marketing

Majority of participants described the markets they served with their products as all-inclusive in nature. A few of them described specifically the market segments they served. All participants used one or a blend of two or more methods of attracting and reaching their prospective customers – promotional mix. Participants described their markets in several dimensions and from different perspectives:

(SSR 6) I do not have problems during sales. I serve the general public – including married and unmarried clients.

(SSR 7) I sold my products to the general public – even drunkards but I ignored them and minded my business. They shouted and made noise when I thought it was imprudent to serve them. However, there had never been any open disagreement. I serve all classes of people.

(SSR 9) I sell to the general public.

Participants' markets were homogenous in nature. They served the general public – their markets were all-inclusive. The high level of tolerance on the part of participants created a congenial atmosphere for their businesses to thrive in terms of client retention.

(10a). Market segments served. Participants described clearly the categories of customers they served with their products – basic schools, university students, lectures and artisans. They vividly described the extent of their relationships with their clients and the constraints faced during sales.

(SSR 5) Some clients are rude and harsh in communication but I manage them. Some disorganise the furniture we set up for meals. Hooligans are among them. My customer base is significantly the youth – students of universities.

(SSR 11) My clients take me through a lot of hell when I delay in serving them. Clients are not consistent in giving orders for instant purchases – they give ambiguous instructions and this angers me a lot, especially

when pressure is on me but I am very patient with them. Yes, clients get angry when I delay in serving them but they are polite and decorous in their transactions. My clients include: bankers, mechanics, masons, carpenters and so on.

All participants were able to describe the segments in their markets – artisans, bankers, lecturers, students, hotels and breakfast providers. Participants were tactical in handling boisterous clients so as to retain their customer base.

(4b). Promotional mix employed. Participants described how they created awareness about their products to prospective clients. They described the various approaches they adopted to attract their potential customers. Some blended both the traditional and sophisticated methods. These were the descriptions of their promotional mix:

(SSR 2) I do not advertise my food. My friends and clients refer prospective clients to me.

(SSR 4) I use banners and signage in addition to social media for advertisement. I prefer Facebook to other media.

Other participants described the orthodox approaches they adopted for promoting their products in an interesting and vivid manner.

(SSR 9) For advertisement, I strolled and used word of mouth to lure customers in the early days but these days, customers themselves look for me. The masses have now known my shop so they come to buy from me. I do not have any other form of advertisement. I do not even know how to operate sophisticated phones, let alone use WhatsApp. My advert is verbal. The rapport between me and my existing clients brings new customers. My clients recommend me to prospective clients.

(SSR 10) I use word of mouth to lure my potential clients. Sometimes, passers-by who make enquiries about the contents of my basins become my clients. I can say with pride that my food advertises itself. Many clients have known me for so many years in the neighbourhood. I pre-finance the orders I receive. People come from different geographical areas to buy from me.

Participants dwelt on the use of conventional and state-of-the-art methods of marketing to attract their potential customers. A handful of them blended both so as to get access to a broader market. None of the participants reported of engaging the services of professional advertisers – they handled. Participants themselves handled issues of advertisement with great dexterity.

Theme 5: Issues in Product Storage

The storage of products reflected the storage facilities used by participants and how they kept products until they were delivered to customers. Participants described three scenarios –using their own storage facilities, sharing storage facilities with acquaintances or taking prudent measures. Some of them produced and sold instantly while others whose were not finished in the day had to store them safely.

Participants who owned and used their own storage facilities described their storage situations in these words:

(SSR 3) I stock my products in a small warehouse, waiting for delivery. Mice and insects such as cockroaches are present in the storeroom. I spray the room regularly with insecticides. I pile the books on a stack of wood in a tidy room.

(SSR 4) My clients usually come for their orders after I have produced. When a client fails to come for an order, I keep it for him/her. I do not have any difficulty with storage. I have space for that. Because my clients are always in dire need of my products, there is hardly the need to store products.

While most participants were much concerned about the storage and safe keeping of their products, SSR 6 dwelt on the storage and safe keeping of her raw materials.

(SSR 6) I store my perishable inputs in the freezer. Pests such as cockroaches and mice do not bother me. I do not usually preserve my products in the freezer because I finish selling everything on each day – leftovers are not common.

SSR 2 claimed that she always preserved her products in her neighbors' freezers whilst SSR 9 revealed that she managed the storage of products prudentially. They described their experiences respectively:

(SSR 2) My clients sometimes fail to come for the food. Because I do not have a freezer, I go round looking for space in my neighbours' freezers to store the food for safety. I have a big storage problem. Going round asking for space in neighbours' freezers is very embarrassing. Sometimes, the food spoils due to power outage, which adversely affects my profit.

(SSR 9) I do not like production of order requests anymore – I do not have enough space to store my products. I cover the fried fish with basins to prevent pests from feeding on and infesting them. I always cover the fried fish securely. Hmmm, space is my main problem.

Participants who had access to storage facilities used them based on circumstances – some stored surplus finished products while other stored raw materials in them. Storage space and facilities were the predicaments of some participants whose products required preservation. Other participants who had access to storage space and facilities had to battle with rodents and crawling insects in storage.

(5a). Order handling and just-in-time delivery. Participants described various scenarios and reasons which made them prefer just-in-time delivery of their products to their customers. Some of the participants disclosed that they produced for customers who placed order while others claimed that their market was readily available.

(SSR 8) We produce orders and deliver just in time. Once in a while, we delay in delivery. Customers reject our fish component of the food due its unwholesomeness.

(SSR 9) I produce for order requests and deliver on time. These days, I rarely receive orders due to non-payment of clients who give orders. I do not like production of order requests anymore – I do not have enough space to store my products.

Many participants produced per order and expected demand. They had never planned to produce for storage. To them, storage of products was an issue of exigency. They only aimed at producing for a ready market. Participants who were strongly predisposed to the just-in-time concept did so to minimise costs of storage

space and facilities.

(5b). Handling of products and leftover sales. Participants described scenarios that made them store products or leftovers and the difficulties associated with storage. They reported that they had to undertake other safety measures when their leftover products were in storage. Others also revealed that they had to throw away or call on livestock farmers for the leftover products. These were the words of participants on handling of products and leftovers:

(SSR 8) We discard unwholesome leftovers. We keep the wholesome ones in the freezer. We also keep our perishable inputs (fish and meat) in the freezer. We do not freeze our final products at all. We do not even recook leftovers. We discard the unwholesome leftovers. We only store leftover stew in the freezer for the next day; not the main food. We have five freezers for this. When there is power outage, we use generator to power our freezers – this increases our cost of production. Of late, hydro power has been stable so generator use has been a thing of the past.

(SSR 7) Normally, leftovers are scanty – any leftovers were kept in the freezer. My clients did not like leftovers; but clients who were in a hurry patronise leftovers. I had no storage constraints apart from power outage, which caused the spoilage of my meat. I threw the rotten meat away.

A few participants also described how they meticulously protected their products against spoilage while in storage.

(SSR 5) I store my leftovers of cooked food on each day in the freezer. I sell the leftover to clients the following day. I do not have pests (cockroaches and mice) issues. I do not open the freezer during power outage so the leftover food is always intact.

(SSR 14) We had issues with cockroaches – some went between the loaves. We sprayed the store with care so as not to contaminate the bread.

Unwholesome products were disposed of while healthful ones were stored. The stored products got spoilt often due to power outages. Low demand resulted in some leftovers. Participants had to combat rodents and cockroaches in storage.

Theme 6: Modes and Issues in Product Delivery:

Most of the participants described the modes of delivery of products to their respective clients and the inconveniences associated with them. While majority of the participants asserted that they had to deliver products to their customers, a few of them reported that their clients came for the products themselves.

(SSR 1) I produce the products and deliver them to my clients to avoid storage cost.

(SSR 4) Most of them come for their orders. However, we do convey the products to those who fail to come for theirs by vehicles.

Most participants themselves conveyed products to their clients. However, a cross section of clients came for their orders due to proximity the premises of participants. Clients who had their own means of transport conveyed their purchased products for themselves.

(6a). Means of delivery to clients. Majority of the participants described personal vehicular means of transport as the main means of conveying products to their clients. Participants reported that they resorted to commercial transport when it was necessary.

(SSR 1) Although my clients mostly convey the products themselves, I also do it whenever the need arises. I use my personal means of transport to do so.

(SSR 5) My clients usually come for their orders. I send the orders to them when they fail to come for them. I have my own means of transport but do not often use it for that due to my busy schedule.

SSR 9, SSR 12, SSR 15 and SSR 16 described differently their means of transporting their products their clients.

(SSR 9) My clients come for their order requests. But when they fail, I convey the goods to them myself by walking to their homes or shops. Most of my clients are in my vicinity.

(SSR 12) I delegate my worker to deliver the food to such clients on foot in the vicinity.

(SSR 15) I do not convey food to clients – individuals come to buy and eat instantly.

(SSR 16) My clients come for their orders. When they fail to come, I deliver the food myself on foot.

Participants conveyed products via road transport. They did so through their own vehicles. A few participants hired commercial vehicles for timely conveyance of products to their clients. Others, for nearness, delivered products to clients on foot.

(6b). Occurrences in delivery. Participants described the forms of inconveniences they underwent during delivery. They openly described the misfortunes they suffered during delivery of products to their customers – these included vehicular traffic and breakdowns, physical injuries and financial losses. They passionately described their experiences in these ways:

(SSR 1) I usually resort to commercial transport when my mine breaks down. Clients often refuse to pay the extra cost incurred by use of commercial transport. When I inform clients earlier about the breakdown of my vehicle, they usually send their personal drivers to convey the products. I sometimes deliver products late due to transport predicaments.

(SSR 4) Clients refuse to pay for any variations in cost of transportation. This adversely affects my revenue and profit. We hire commercial vehicles to convey products to clients if the distance is far. For short distances, I use my personal vehicle for that.

SSR 14 sounded passionate and emotional when he described his ordeal in the conveyance of products to his clients with his own vehicle.

(SSR 14) I face numerous difficulties in transporting my goods to clients. The engines of my vehicles broke down often, which delayed delivery. When the two vehicles broke down concurrently, I had to resort to commercial transport. During rainy seasons, muddy roads became unpassable. My vehicle got stuck one day. I had to pay rescuers to salvage the bread for me. This delayed me several times and resulted in loss of clients. I had to return to the shop to store the goods. The bread got wet sometimes. Some clients returned the wet

bread, which affected my business adversely. I fell down severally on slippery grounds. One day just after opening my door to carry bread for a client, a cyclist knocked me into a gutter with the bread. All the bread was rendered unwholesome.

Some of the participants described their product delivery process as precautionary, protective, incident-free and safe. SSR 13 and SSR 12 described their delivery activities vividly.

(SSR 13) Before conveyance, I package the bread in baskets in plastics and sacks to make it water-proof for safe delivery.

(SSR 12) There has been no casualty in conveying food to my clients. Clients pay upon receipt of their food.

Participants, sometimes, experienced vehicular breakdowns; hence they resorted to commercial transports. Products were often rendered unwholesome during conveyance. These occurrences increased costs of business operations, which had tolls on profits. Vehicular traffic congestion was the greatest bother of participants.

Discussion of Results

Theme 1: Integrity and Safety Challenges

Some of the participants described their general non-financial experiences in terms of stakeholder integrity and occupational hazards. They complained bitterly about how their bottom lines were adversely affected by employee dishonesty and poor worker attitude at workplace, which is consistent with the findings of Mack (2018) and McQuerrey (2018) that treachery of workers affects the performance of the organisation. Participants also lamented over accidents and injuries in their workplaces, which negatively affected the productivity and financial performance of their businesses. This is consistent with the assertion of Eurofound (2007; 2010) and George (2014) that due to human blunders and unexpected occurrences, workplace accidents and injuries take place; hence employers need to learn how to handle their workers, and ensure the going concern of their businesses.

Stakeholder integrity challenges (Theme 1a). The majority of the participants generally bemoaned and described the negative attitudes of business stakeholders and their effects on the prospects of their ventures. They dwelt on worker attitude as the main stakeholder integrity challenge they faced. Participants stated that negative worker attitudes had a toll on the fortunes of their businesses in the form of decreased performance and dissatisfied clients. This reflects the assertion of Mack (2018) that workplace bad attitudes in the form of apathy, absenteeism, lateness, rudeness and rumour mongering, reduce the general confidence of an organisation. The contagion of bad worker attitude is devastating – it permeates every fabric of the business. This reflects the findings of McQuerrey (2018) that poor worker attitude breeds dull execution, miserable appearance, reluctance to cooperate and coordinate with others, no zeal towards innovativeness, feeling of depression, poor client interaction, lack of vim, reduced performance and difficulty in prevailing over impediments.

Some also described supplier attitude and poor electricity supply as other sources of worry. The poor supplier attitude provoked the participants a lot, which could lead to switching suppliers. This is in line with Reynolds (2016) that dissatisfied clients may decide to look somewhere else for their inputs and even woo their friends for other suppliers. The participants' perceptions about their suppliers changed. This is consistent with

Clemons (2014) that poor supplier attitude, which may take the form of disruption in supply, can have a substantial toll on the buyer's decision.

Occupational hazards (Theme 1b). Participants described the perils attendant to their various businesses. Participants described their life-threatening experiences in their bid to carry out their usual business activities. They recounted incidents which caused both physical and financial injury to them. Participants reported of physical injuries and health hazards such as burns, cuts and smoke, which resulted in health challenges. This is consistent with the findings of Eurofound (2007; 2010) and Moyce and Schenker (2018) that physical workplace dangers have been reported to influence the frequency of worker indisposition and harm. SSR 7 recounted the ordeal of a cut on her finger, which landed her at hospital, made her absent from work for three weeks and finally caused the demise of her business. This is reflected in the findings of Haukenes et al. (2011) and Moyce and Schenker (2018) that physical workplace dangers have been identified to have a strong relationship with absences because of physical injury and sickness. Participants recounted their financial losses in the form of hospital bills, compensation to rescuers and absence of workers, which resulted in low productivity.

Theme 2: Occurrences during Input Purchase Period

Participants described their experiences during purchase and conveyance of inputs as eventless and eventful. Participant asserted that the incident-free input purchase period increased productivity and saved them expenses on the health of employees and resulted in high turnover (George, 2015). The occurrences of incidents during input purchase inflicted severe hardship on participants – both financial and physical. Misfortunes in the process of buying and conveying input to their premises negatively affected the productivity and financial performance of their businesses, which is consistent with the assertion of Eurofound (2007; 2010) and George (2014) that due to human faults and unanticipated events, accidents and injuries occur in the workplace, which impose both financial and physical burden on businesses (Gnich, 2012).

Eventless purchasing period (Theme 2a). Majority of the participants strongly described their input purchasing and transportation periods as safe and incident-free. Their focus was on the process of purchase and that of transportation to their business centres. They had no issues with input prices and purchase processes. Many participants claimed they never encountered accidents in their bid to convey raw materials to their workplaces. The safety of transportation of inputs was attributed to technological advancements in means of transportation. This is in line with Hammond et al. (2015) and Soehodho (2017) that innovations in means of transport have been accomplished by technological developments that ensure safety and truncate transportation duration by improving speed. Although most of the participants depended on commercial means of transport for conveyance of their inputs, they encountered few casualties. Participants admitted that the safety they experienced in their input purchasing period saved them a lot of expenses on the healthcare of their workers. This coincides with the findings of Eurofound (2010) and George (2015) that organisations avoid unnecessary expenditure on employee healthcare when workplace safety precautions are appropriately handled.

Eventful purchasing period (Theme 2b). Some of the participants described their experiences during purchase as full of actions. They described the horrible dimensions of input purchase activities in terms of price massages and manipulations due to credit, and hazards associated with the transportation of inputs to their workplaces. Participants reported of irregularities in the purchase and transportation of raw materials. The irregularities in purchases were adulteration of input (flour), arbitrary increase in prices, shortage of

preferred brands of inputs and theft of materials. In order to remain in business, entrepreneurs must focus their attention on suppliers and develop a strong rapport with them in that the success of entrepreneur's business largely depends on suppliers of his/her inputs. This is supported by Fournier (2015) that an entrepreneur's vendors are crucial to his/her success in both the marketplace and revenue generation – suppliers are at the centre of many processes of the firm.

Buyers can reduce these purchasing irregularities through reinforcing their relationship with suppliers. Successful supplier management can guarantee the reduction or removal of purchasing irregularities experienced by buyers in the hands of vendors (Fournier, 2015). The irregularities in transportation included rainfall during conveyance, fall of materials on the way to workplaces, breakdown of vehicles and injuries through accidents during transportation. These incidents inflicted financial challenge on the participants significantly. These increase wastages and costs, which reduce revenue and profit of businesses (Gnich, 2012; Shah, Ahmad, Shen, Pirvadani, Basheer & Brijs, 2018). Water-averse inputs, such as flour, should not be transported in open vehicles.

Theme 3: Occurrences during Production Period

Participants described their production period experiences in three dimensions – power outages, heat and casualties in production and inadequacy in production requirements. Power cuts resulted in rise in cost of production. Some blackouts can remain for days or even weeks resulting in a total closure of firms (Amadi, 2015). Excessive heat during production created physical, health and financial sufferings for participants. This is consistent with the statement of Martins (2018) that protracted exposure to severe heat can cause the stoppage of sweat and lead to fatal heat stroke. Heat-related casualties have a grave toll on the socio-economic status of their workers and on their businesses. This is in line with World Economic Forum (2017) that over 2.3 million workers lose their lives due to industrial perils and about 313 million work-related accidents happen each year, which result in protracted nonappearance at work. Participants bemoaned the adverse effects of workplace accidents on their fortunes. Cumulatively, this can disrupt the economic progress of a nation in that healthy employees are fundamental to the competitiveness, efficiency and welfare of a nation (World Economic Forum, 2017). Inadequacies in production took the forms of sub-superior materials, inefficient labour and pilfering. All these resulted in reduction in both revenues and profits (Kem & McKay, 2013).

Power outage galore (Theme 3a). Some of the participants described the frequency of power outages as outrageous and repulsive. They also described it as a cost in disguise. Others labelled power outages as the cause of delays and irregularities in production. In order to meet production schedules and orders, some participants resorted to the use of generators, which they claimed increased their cost of production. Other times, it resulted in impromptu downtime in that some enterprises did not own generators for continuity of business. Power outages could even create irrecoverable circumstances. This is consistent with the assertion of Arlet (2017); Anane (2015); Bawuah and Anaman (2018) and Foster Fuels Emergency Response Team (2018) that power outage can lead to the loss of productivity and plenty of revenues to the firm. Power outages create customer dissatisfaction, loss of customers and render labour unproductive for the period in question. Simply, almost every resource remains idle for the period. Perishable inventory can spoil if power is not restored in time, hence the negative effects on the bottom line of businesses. This is line with Arlet (2017); Bawuah and Anaman (2018) and Ebhota and Tabakov (2018) that an hour of downtime caused by a power outage averagely costs a small business 800 pound and a large commercial firm 8,500 pounds. On a larger scale, power outages have the ability to cause national economic crisis if remedial measures are not taken.

Heat and casualties in production (Theme 3b). Participants described the conditions surrounding the actual production processes of their businesses as hazardous in terms of accidents and fire and its accompanying heat. The excessive heat caused participants a lot of discomforts in their bid to cook food for their clients. Participants complained of severe tiredness, as a result of heat in their cookeries. This is consistent with Hammond, Brown, Burger, Flanagan, Fristoe, Mercado-Silva and Harmon (2010); Martins (2018) and Rosenberg (2018) that heat fatigue is quite a regular response to acute heat and may comprise signs such as giddiness, headache, and intense thirst, loss of coordination, weakness, blurry vision, nausea, confusion, muscle pain and swoon. The protracted exposure to excessive heat was inimical to the health of participants. This is in line with Hammond et al. (2010); Martins (2018) and Rosenberg (2018) that prolonged exposure to heat closes down a person's ability to perspire, and perspiration ceases, the individual transcends from heat exhaustion (which is loss of fluid and salt) to heat stroke (which is the failure of the body heat control mechanisms).

All participants, in one way or the other, were exposed to burns due to the use of both electricity and fire in their various ventures. This is consistent with Rybarczyk, Schafer, Elm, Sarvepalli, Vaswani, Balhara, Carlson and Jacquet (2017) that over 95% of burn injuries take place in Third World countries. Therefore, the tendency of sustaining burn wounds is very high due to the fact that Ghana is a developing nation. Participants lamented fervently about the frequency of sustaining injuries from burns in their cookeries. They reported that this had a toll on their survival. This is consistent with Gupta, Wong, Mahmood, Charles, Nwomeh & Kushner (2014) that burns have effect on people in all dimensions of life with lasting repercussions, which include bodily disorders and trauma that result in considerable malfunction in victim's social and professional effectiveness. Participants who sustained burn injuries stated that their livelihoods were adversely affected, which engendered socio-economic challenges for them. For those persons who were in employment during the burn period, going back to work was very important to them (Ciofi-Silva, Rossi, Dantas, Costa, Echevarria-Guanilo, Echevarria-Guanilo, Ciol, 2010). The protracted healing period associated with severe burns created anxiety in most participants. Averagely, it takes a victim between 4.7 weeks - 24 months after injury to return to work (Quinn, Wasiak & Cleland, 2010). However, those victims who are totally rendered incapacitated by burns become burdens on relatives and society. Third degree burns such as electrical burns and burns which cause amputation or immovability would certainly result in reliance on other people for livelihood (Ghrobani, Momeni, Zavareh, Aghajanzadeh, Roham, Karimi & Rahbar, 2017). The efficiency of victims of severe burns who return to work is drastically reduced. The reduced physical capacity following burn wounds leads to diminished ability to carry out demanding, rapid and expert tasks – even undemanding tasks appear to be difficult for those with severe burns (Ghrobani, et al., 2017). SSR 14 described his horrible experience with fire and heat in a passionate manner. He recounted his encounter with gas explosion in his bakery which nearly resulted in his blindness. He also gave a vivid account of the terminal effect of the protracted exposure of his hands to the oven heat, which rendered his palms highly insensitive to touch.

Inadequacy in production requirements (Theme 3c). Participants described inadequacy in their production from the perspectives of low quality inputs, wastages from human errors, inadequate labour and thievery by workers. They bemoaned the low quality nature of some of the raw materials used in production for their clients. Meanwhile components compose the strength of finished goods and determine their functionality (Amsbary, 2013; Murray, 2018). The low quality of raw materials might affect the total quality of the goods produced, which would result in customer dissatisfaction.

Wastages through human errors took the forms of time delays and processing errors. This is in line with (Kem & McKay, 2013) that waste of resources can assume the following: waste of inventory, waste of waiting, waste

of motion, waste of overproduction, waste of over-processing, waste of defects, waste of creativity and waste of transport. This had financial toll on the businesses of participants. The annual average waste for a business represents 35% or more of its yearly revenue (Kem & McKay, 2013).

Inadequate labour resulted in poor management, low productivity and unmet goals of participants. This is consistent with Takwi (2012) that ineffective execution of some management road maps happens due to inadequate staff. This situation is inimical to the success or fortunes of a business. If a firm is understaffed, the probability of the business' failure to achieve its goals is high (Nunvi, 2008).

Participant bemoaned the rate at which their workers were stealing resources. This misdemeanour has dire consequences on the bottom line of the business. This is consistent with the findings of Bainson & Bainson (2016) that if inventory level continues reducing through thievery, small-scale ventures sustain financial injuries. This financial loss is detrimental to the survival of small ventures due to the substantial amounts involved. This is buttressed in the findings of Marfo-Yiadom and Boakye-Mensah (2015) that over 60% of small-scale businesses close down within two to five years of their inception due to stealing of stock. The quantum of loss increases per the longer duration the business thrives. This is supported by Bainson & Bainson (2016) that 80% of all business enterprises collapse within a decade, primarily, due to pilfering.

However, some of the participants described their production requirements as being capable of producing good output in spite of a few weaknesses. Strong rapport with employees can bring about high employee retention rates, increased productivity, increased growth, higher performance and increased revenue and profit (Bayside Group, 2016; MacFarlin, 2019; Picincu, 2018). SSR 15 and SSR 5 described their relationships with their workers as positive ones.

Theme 4: Issues in Product Marketing

Participants described the various components of the markets they served in addition to the types of promotional mix used in reaching their prospective clientele. The ability of participants to segment their markets helped them concentrate on their businesses, improve their competitiveness and expand their markets (Bhasin, 2018; Dontigney, 2019). Participants demonstrated the need for attracting prospective clients and maintaining the existing ones. They clearly described the promotional mix tools they used to communicate the meaning of their products and services to their targeted clients so as to persuade them to buy (Lake, 2018). Some of them used the orthodox means of enticing clients while others combined the orthodox approaches with the state-of-the-art methods.

Market segments served (Theme 4a). Participants described clearly the categories of customers they produced for. Majority described the scope of their market segment as the general public, which implied that they had large market shares relatively. This is in the findings of Atandi & Wabwoba (2013) that the market segment SMEs produce for, will affect the consequence of loans to SMEs and the success of the business, hence a greater market segment guarantees enough sales, which results in smooth repayment of loans and the other way round. Participants also vividly described the extent of their relationships with their clients and the constraints faced during sales. Most participants served larger market segments, which was favourable to them. With bigger market segments, sellers can produce transactions with no much effort to attract a large portion of the market segment (Camilleri, 2018; MacDonald, 2012, 2017; Myler, 2016). By serving the general public, the probability of obtaining high revenues is very high. Larger markets are associated with high volume of sales and profits (Camilleri, 2018; MacDonald, 2012, 2017; Myler, 2016). Obviously, the market segment of

the participants was an open one.

Promotional mix employed (Theme 4b). Participants described how they created awareness about their products to prospective clients. They described the various approaches they adopted to attract their potential customers. Some blended both the traditional and sophisticated methods. Participants named social media (Facebook, Twitter and WhatsApp), referral by existing clients, words of mouth (personal selling), signage (stickers and banners) as their means of attracting prospective clients. Participants claimed that the promotional strategies were used to showcase their products and draw the attention of most of their clients to their products. This is consistent with Familmaleki, Aghighi and Hamidi (2015) and Sarro (2017) that promotional mix stands for all forms of messages adopted by a firm to exhibit its products or services and convince consumers for patronage to increase revenue and profitability. Participants who adopted social media claimed that it was easy and cheap for them to lure potential clients. This is in line with the assertion of Lake (2018); Smith (2017) and Wicks (2015) that social media stand for inexpensive strategies that blend technology and communication with the use of information. Participants who used words of mouth reported that they had to contact prospective client personally in order to inform them of their products, and this proved to be effective. Personal selling comprises many face-to-face exchanges with potential customers and is regarded as a well-organised and inexpensive kind of promotion (Sarro, 2017). Some of the participants maintained that their new customers were linked to them by existing clients due to strong rapport. Public relations consist of undertakings focused on creating and retaining constructive impression among stakeholders such as past clients, present clients and future clients (Sarro, 2017). Participants reported that their signage was low-cost silent sales personnel that announced the presence of their products for more sales. Signs constitute less expensive invoiced salespersons that attract clients' attention to a business place and distinguish between the product of a particular business and that of others (Sarro, 2017). However, other participants described the orthodox approaches they adopted for promoting their products in an interesting and vivid manner.

Theme 5: Issues in Product Storage

The storage of products reflected how participants kept products until they reached clients. Some of them produced and sold instantly while others whose were not finished in the day had to store them safely. Many of the participants claimed they bought raw materials, produced products and sold instantly because of meagre working capital, perishability of products and inadequate storage space (Bailey, 2018; Luwemba & Adebiyi, 2010). Those who had stored leftovers did that in the face of pests (rodents and insects). A few of them stated that although they had pest issues, they were able to control them against food infestation (Lupo, 2018).

Order handling and just-in-time delivery (Theme 5a). Participants described perishability and spoilage as the main reasons for preferring just-in-time delivery of their products to their customers. Majority of the participants declared that they never stored their products for the following day's business (Bailey, 2018; Luwemba & Adebiyi, 2010). Some mentioned the perishable nature of their products as the reason for non-storage while others stated inadequate space for non-storage of a few non-perishable products. Participants claimed the just-in-time delivery of products helped them to reduce the cost of product storage, over-production, product defects and waste in their businesses. This is consistent with the assertion of Barlow (2015); Calderone (2017) and Gartenstein (2018) that keeping finished products in store is uneconomical, hence the creation of wastefulness in the business. With this, participants were able to avoid spoilage of their perishable finished products. Participants made efficient use of the resources, especially small working spaces

they had and avoided the purchase of storage equipment, which relieved them of capital expenditure. Those who have storage spaces could convert them to manufacturing place, augmenting production (Calderone, 2017).

Handling of products and leftover sales (Theme 5b). Other participants also described scenarios that made them store products or leftovers and the difficulties associated with storage. These participants stated the failure of their clients to come for their orders as the main reason for attempting to store or preserve products. They bemoaned the high cost involved in storage as a result of high cost of electricity and its associated outages, which called for the purchase of generators or spoilage of products. Many concerns are raised about food safety when outages occur in restaurants, hence spoiled food must be disposed of (Algeo, 2017; Schenkel, 2016). To prevent wastefulness, some participants gave their leftovers to charity, which was a cost in disguise. This is consistent with the assertion of Barlow (2015); Calderone (2017) and Gartenstein (2018) that keeping finished products in store is uneconomical, hence the creation of wastefulness in the business.

Participants had to grapple with infectious creatures such as cockroaches and rodents in their bid to store products. These creatures could contaminate the products and render them unwholesome for human consumption. Cockroaches are vectors of many diseases. Despite the fact that cockroaches themselves do not cause diseases, they distribute bacteria (Lupo, 2018; Rentokil Pest Control Ireland, 2016). Rodent-infested food caused participants to discard leftovers to avoid health issues. Participants threw remnants of their products away in order to prevent contagion to humans. Cockroaches easily contaminate food through their urine, saliva and faeces (Ameh, 2015; DeVries, Santangelo, Crissman, Mick & Schal, 2019; Lupo, 2018; Tatang, Tsila, & Pone, 2017). Rodents are capable of carrying disease-causing micro-organisms such as bacteria, viruses, protozoa and worms in addition to external parasites such as flea, ticks, mites and lice. Rodents are one of the species of the dangerous animals to human beings. It is estimated that over 1000 deaths occur through rodent infestations, which result in diseases such as plague, rat-bite fever, leptospirosis, salmonellosis and typhoid fever (Ameh, 2015; DeVries et al., 2019; Lupo, 2018; Tatang et al., 2017). However, a few participants also described how they meticulously protected their products against spoilage and pest infestations while in storage.

Theme 6: Modes and Occurrences in Delivery

Most of the participants described the modes of delivery of products to their respective clients and the inconveniences associated with them. Majority of the participants affirmed that they transported products to their clients via road transport – some of them achieved this via personal means of transport while others did it through commercial vehicles. A minority of participants reported that their clients themselves conveyed their purchased goods. Participants alleged that transportation of products was not without challenges. This is consistent with Africa Geography Blog (2018); Freeman, (2014); Hammond, Brown, Burger, Flanagan, Fristoe, & Mercado-Silva (2016) and Rodrigue, Comtois & Slack (2013, 2016) that traffic delays, sudden breakdowns and destruction of goods in transit are the disadvantages associated with road transportation.

Means of delivery to clients (Theme 6a). Majority of the participants described personal vehicular means of transport as the main means of conveying products to their clients. Participants acquired their own vehicles due to the affordable nature of road transport (Africa Geography Blog, 2018). Participants reported that they resorted to commercial transport when it was necessary. The road transport helped the participants to render high quality service and reach out to their clients in time. This is consistent with the findings of Hanif & Kaluwa (2016) and Rodrigue et al. (2013, 2016) that an exceptional benefit of road transport is that it helps business

people to offer door-to-door services to clients. Participants who transported products via road vehicles were less constrained in their attempt to deliver the products to clients. This is in line with Hanif & Kaluwa (2016) and Engstrom (2016) that the tremendous advantage associated with road transport is its flexibility – it is adjustable to one's own convenience, hence one can use favourable routes. Most participants reported that conveyance of goods to clients was faster and economical. Delays in conveyance are reduced due to the fact that products are packed in a vehicle and carted instantly to their destinations (Freeman, 2014; Hanif & Kaluwa, 2016). This buttresses the assertion of Africa Geography Blog (2018) and Hanif & Kaluwa (2016) that road transport is the best when it comes to the delivery of delicate products. Some participants reported the absence of accidents and damage to goods during delivery to their customers. Other participants affirmed that their clients came for the products in their personal vehicles.

Occurrences in delivery (Theme 6b). Participants described the forms of inconveniences they underwent during delivery. They openly described the unreliable nature of road transport in terms of the inconveniences they suffered during delivery – they included mechanical breakdowns, vehicular traffic and physical injuries through accidents, which resulted in financial difficulties (Africa Geography Blog, 2018). Mechanical downtimes of vehicles render road transportation cumbersome and unsafe for these participants. The safety of goods is compromised when a road vehicle breaks down during delivery – this brings about untold financial hardships to business (Engstrom, 2016; Hanif & Kaluwa, 2016; Rodrigue et al., 2013, 2016).

Although some participants ruled out the occurrence of accidents, others admitted that accidents were part and parcel of road transport, which resulted in bodily injuries. This is in line with Hanif & Kaluwa (2016) and Rodrigue et al. (2013, 2016) that road transportation is prone to accidents; hence it is relatively more dangerous than rail transport. A few participants bemoaned the rising cost of road transport these days and attributed the reduction in business profits to it. This is consistent with Hanif & Kaluwa (2016) and Freeman (2014) that the astronomical prices of petroleum products and maintenance cost of road transport render it expensive to operate. Participants who were bakers bemoaned the vulnerability of their products during rainy seasons. Road transport is a seasonal means of transport in that its usefulness is dented when the rain is falling – open and leaking vehicles can render some products unwholesome (Hanif & Kaluwa, 2016).

However, some of the participants described their product delivery by road transport as safe, convenient and incident-free due to the observance of road safety precautionary measures. This is consistent with Lukasik & Szymanek (2012) that risk is continuously inherent in road transportation and that safety does not occur accidentally; hence an accident can be foreseen and thwarted rather than delay and be reactive after its occurrence.

5.0. Conclusions and Practical Recommendations

The dependency load of small-scale entrepreneurs was too heavy (Theme 1a). The upkeep of their household and provisions of needs caused the excessive drawings from working capital. To avoid severe financial challenges in their businesses, small-scale entrepreneurs must diversify their businesses and reduce the quantum and the frequency of drawings from their businesses (Rahman et al., 2015). The small-scale entrepreneurship was dominated by graduates of Junior High School. This suggested that the small-scale entrepreneurs were mostly Junior High School leavers who might have joined the small-scale entrepreneurship without any prior cookery, management and entrepreneurial training. Almost all of them operated in the food industry. Ghanaian small-scale entrepreneurs are more interested in the food industry than any other. It could be deduced that the most essential need of the Ghanaian people is food, and the largest

number was found in the small-scale restaurant industry in the municipality. This finding suggests that demand for restaurant services is high. It can be concluded that the high demand for restaurant services might have stemmed from the inability of the populace to have time for domestic cooking. The study recommends that the Ministry of Education and the Ministry of Gender and Protection reintroduce Life Skills and Home Science in the curriculum of basic schools in Ghana to facilitate the training of the youth in food and restaurant services (Maleko, et al., 2013).

The bakery industry was evenly occupied by Junior High School leavers and university graduates. The small-scale fish preservation industry was entirely controlled by Junior High School leavers. It can be deduced from this result that the fish preservation industry has been neglected by entrepreneurs who have advanced in education. Likewise the small-scale printing and publishing was exclusively dominated by university graduates. This implies that university graduates have started responding to the call by governments to establish and manage their own businesses to avoid over-reliance on the government's purse. However, the small-scale restaurant industry was predominantly handled by Junior High School leavers. It could be realised that university graduates have not turned their attention to the restaurant industry; hence its dominance by Junior High School leavers who might not have acquired the requisite skills in cookery enterprise and its management. The study recommends that the government, through the Ministry of Trade and Industry, provides startup capital for the unemployed university graduates so that they can embrace the small-scale entrepreneurship fully and give it a facelift, which will promote economic growth and development (Theme 2 & 2a).

Non-financial challenges were dishonesty of stakeholders and occupational hazards (Theme 7). Worker absenteeism, apathy and pilfering were responsible for input spoilage and failure to meet orders from clients. Dishonest clients also duped the entrepreneurs during business hours (Theme 7a). These attitudes of workers and clients affected revenue and profit adversely. The study recommends that entrepreneurs, if they can afford, must install CCTV cameras and clocking machines to monitor worker attitudes and punctuality (McQuerrey, 2018). Workplace accidents were prevalent in the premises of the entrepreneurs. These resulted in physical injuries and financial losses to the entrepreneurs. The study recommends that MFIs must organise education and training in industrial safety and precautions for their clients so as to reduce the rate of casualties in the businesses of the small-scale entrepreneurs (Theme 7b).

Input purchase periods were both eventless and eventful (Theme 8). Those eventless purchase periods were free of accidents and losses of raw materials during purchases. The eventless purchasing period did not require extra expenses so the entrepreneur's revenue and profit were not affected in any way (George, 2015). Entrepreneurs must continue to uphold the safety precautionary measures they have observed over the years to ensure incident-free purchasing periods in their businesses so that their profits are not adversely affected (Theme 8a). Those who experienced eventful purchasing periods incurred extra cost in resolving the issues, which added up to the cost of production. Unequivocally, this caused a reduction in working capital, from which arose financial challenges in the business (Theme 8b). This study recommends that entrepreneurs maintain healthy relationships with their suppliers in order to reduce the irregularities in input purchases (Fournier, 2015). Entrepreneurs must learn to be safety-conscious in their purchasing periods so as to cut down preventable costs in purchases. The study recommends that entrepreneurs must ensure that the commercial vehicles they hire are roadworthy to, at least, reduce road accidents during the conveyance of raw materials for production (Theme 8b).

Power cuts, heat, casualties and limitations in production prerequisites were responsible for production woes

(Theme 9). Power outages created irregularities and delays in production, which affected the bottom line of the businesses negatively. Generators were acquired to augment power supply, which increased cost of production due to the persistent increase in the prices of petroleum products and maintenance (Anane, 2015; Moyo, 2012; Foster Fuels Emergency Response Team, 2018). There is the need for entrepreneurs to invest into solar energy and its equipment to augment the challenges of power outages and avoid the cost of operation and maintenance of generators (Theme, 9a). Businesses enjoy many economies of scale from the installation of solar power – its installation goes with virtually no power outages and it is parallel to the prepayment for four decades of energy (Green Match, 2018). The heat associated with most of their ventures exposed the entrepreneurs to irreversible physical and health hazards. It is important for entrepreneurs to allow for more ventilation into their premises in order to reduce the harmful effects of heat. Accidents that occurred during production put financial tolls on the entrepreneurs since some of them had to be hospitalised or stay away from work for weeks (Ghrobani et al., 2017). The absence of the entrepreneur, who was at the centre of the business, brought all operations to a halt – perishable inputs spoilt and man hours wasted alongside the loss of revenue and profit (Theme, 9). Undoubtedly, this event resulted in socio-economic problems for the entrepreneur's household, his/her workers and the nation as a whole (Drury et al., 2005). This denied the state revenues from tax collection. Entrepreneurs must learn to develop and maintain succession plans so that their businesses will remain going concerns even in their absence.

Substandard inputs, worker negligence, inadequate skilled labour, wastages through human and mechanical errors and poor time management in production were other non-financial challenges (Ghrobani et al., 2017). Although these were labelled as non-financial challenges, they resulted in most of the financial challenges faced by the microfinance-client entrepreneurs. There is the need for entrepreneurs to do due diligence in the purchase of inputs, monitor, supervise and train workers intermittently on efficiency in production and time management so that extraneous costs are eliminated Theme 9c).

A vast majority of the entrepreneurs served the general public (Theme 10). This might be because of the fact that food is a basic and physiological need of the human race (Atandi & Wabwoba, 2013). The majority of the entrepreneurs' clients were students. This has pointed to the fact that the La-Nkwantanang-Madina Municipality enclave hosts a large number of first-cycle, second-cycle and tertiary institutions in the Greater Accra Region of Ghana (Theme 10a). The businesses of most of these entrepreneurs became dormant when schools went on vacations. This situation resulted in excessive drawings from working capital, which caused much financial distress to their businesses (Theme 1a). For their businesses and households to survive during school vacations, entrepreneurs need to diversify into other products and markets. High sales were made through the use of both traditional and modern ways of attracting prospective customers. At least, one method of enticing potential customers to buy products was used. This buttresses the indispensability of promotional mix in the attempt of business people to make sales and raise revenue (Theme 10b). These modes of reaching out to clients were limited to only a cross-section of their markets. The study recommends that entrepreneurs must embrace the social media fully and take advantage of their cheapness and reach to display their products for the attention of the masses (Familmaleki et al., 2015; Sarro, 2017).

Shortage of space for storage is a common place in the workplaces of entrepreneurs (Theme 11). Products were instantly delivered to clients. This espouses the concept of the Japanese method of handling inventory in the face of inadequate space, the Just-in-Time inventory management approach (Calderone, 2017; Theme 11). The Just-in-Time inventory control approach helped the entrepreneurs in reducing cost of production since there was no need to pay for the extra space required for storage of inventory (Bailey, 2018; Luwemba & Adebisi, 2010). Entrepreneurs should continue the use of the Just-in-Time inventory management since it

provides the panacea for the challenges of limited space (Theme 11a). Products were conveyed to clients via roads. Products were delivered promptly. The study recommends that MFIs should provide asset loans for entrepreneurs so that the issue of loan diversion from its purpose is minimised (Dzisi & Obeng, 2013; Themes 2a & 3). The study discovered rodents and crawling insects to be the contaminants of entrepreneurs' products (Lupo, 2018; Rentokil). Rodent infestations of food cost entrepreneurs their revenues because they had to throw away the unwholesome leftovers to eschew health problems (Theme 11b). Participants threw remnants of their products away in order to prevent contagion to humans. They rendered the food useless through their urine, saliva and faeces (Lupo, 2018). The study recommends that MFIs must design a new product which will provide their clients with knowledge on general sanitation and pest control in the cookery and storerooms.

Vehicles were moved to convey products to their destinations conveniently (Theme 12a). However, urban vehicular traffic and mechanical challenges were a few predicaments (Africa Geography Blog, 2018). The study recommends that since traffic jams are ubiquitous in the city of Accra, entrepreneurs must study its downtimes and take advantage by conveying products to clients in time. The study also recommends that entrepreneurs who have their own means of road transport must send their vehicles for regular examination to minimise sudden breakdowns and their attendant costs. Some products got damp in road transport during the wet seasons (Theme 12b). This probably occurred due to the use of open vehicles or leaking vehicles for conveyance of goods in the rainy seasons (Africa Geography Blog, 2018). To prevent the rainfall from rendering their goods unwholesome during transportation, entrepreneurs must package their products in water-proof materials and cover their open vehicles with tarpaulin (Larsen, 2015). The study recommends that entrepreneurs must put canopy over their open vehicles to protect products in transit against rainfall and dampness. Entrepreneurs who resort to commercial vehicles must hire those vehicles with perfect canopies for product delivery.

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