

Digitalization and Entrepreneurship Drive of the Youth in Ghana

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Abstract

Entrepreneurs, especially young entrepreneurs play a vital role in the economic growth of the local economy. Extant literature has indicated the entrepreneurs seldom have the required knowledge and skills which is needed to develop their businesses in order to remain competitive. The study aims to explore digitalization and entrepreneurship drives of the youth in Ghana. The study adopted a qualitative research approach where data was collected using the snowballing approach from 20 youth owned small businesses operating within the La Nkwantanang Madina Municipal Assembly. Data analysis was carried out using thematic content textual analysis with the help of NVIVO12. The findings of the paper indicated that the Ghanaian youth do not have the required digital skills to propel their entrepreneurial drive and those who have knowledge about digitalization have less knowledge on how to harness this opportunity into making decent earnings as entrepreneurs. The study recommends the provision of enabling environment for the youth to effectively function through the provision of hand-on practical education and the needed infrastructure to propel the entrepreneurial drive of the youth.

Keywords: Digitalization; digital economy; digital technologies; Entrepreneurship; youth entrepreneurship

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1. INTRODUCTION

The increase in use of digital technologies have revolutionized the operations of businesses (The world Economic Forum, 2020). Studies have shown that businesses that adopt the use of digital technology have revenue growth six times higher than those that have not embraced digital technologies in their business (Acciarini et al., 2021). This assertion was also supported by works of Parida et al. (2019) who postulated that digitalization leads to 20 percent improvement in both efficiency and revenue of firms. The adoption of digital technology has enormous benefits for entrepreneurs, it offers a broader market opportunities and new business ideas (Fahmi & Savira, 2021). Digitalization is an important tool for innovation and for the enhancement of entrepreneurial ideas (Nambisan et al., 2019). Entrepreneurs, especially young entrepreneurs play a vital role in the economic growth of the local economy (Bernhard & Olsson, 2019). Though digitalization provides varied opportunities for young entrepreneurs (Nambisan et al., 2019), studies in the extant literature has indicated the entrepreneurs seldom have the required knowledge and skills which is needed to develop their businesses in order to remain competitive (Nambisan et al., 2019; Bernhard & Olsson, 2019).

Reliable data on the issue of employment in Africa remain a major challenge (Irwin et al., 2018). Cleland (2017) reported that the World Bank and the International labour organization (ILO) sources indicated that 65 percent of people in Africa, rely on farming, about 20 percent on the non-agricultural informal sector, only around 15 percent are wage earners with only 3 percent employed in industry. Of this population, a study by the international labour organization as reported in Irwin et al. (2018) indicated that the proportion of young people working in an informal employment in the poorest African countries are about 90 percent. The AfDB (2016) further indicated that one-third of Africa's nearly 420 million youth (age 15-35) as "unemployed and discouraged", another third as "vulnerably employed" and only one in six as being in wage employment, noting that the youth face roughly doubles the unemployment rate of adults with significant variation by countries (AfDB, 2016; Irwin et al., 2018).

Entrepreneurship in Africa is significantly influenced by the economic realities of the region, and it is also hampered by market opportunities and operational circumstances, such as a lack of adequate infrastructure. It is obvious that although access to the internet is most definitely an enabling factor (von Briel et al., 2018), it is not sufficient in and of itself for digital entrepreneurship to arise and be scalable. While there is significant room for innovation, few digital enterprise solutions have achieved scale or commercial sustainability (even before the onset of Covid-19), and they are concentrated in a few African countries, such as Nigeria, Kenya, Egypt, and South Africa, despite the fact that there is significant room for innovation (Ngene et al., 2021). To aid in the growth of this sector and the creation of additional entrepreneurship and job possibilities as a result of the scaling of these digital inventions, efforts must be made to establish an environment that allows these platforms to flourish (Ngene et al., 2021). In order to catalyze a viable, scalable, and sustainable jobtech environment in Africa in preparation for a more inclusive post-Covid-19 society, policy must be developed (Ngene et al., 2021).

According to the newly published GEM (2015) Africa's young entrepreneur study, Africa's youthful labour

force will be the biggest in the world by 2040, surpassing both China and India in terms of size. Although previous research has focused mostly on adult entrepreneurship and/or entrepreneurship in general, there has been little emphasis dedicated to youth entrepreneurship, creating an important research vacuum (Hempel & Fiala, 2012).

In Ghana a young person is defined as persons between the ages of 15 and 24 years, experience more impediments to getting entry to, and advancement within, the country's labour markets than any other component of the population (Baffour-Awuah, 2013). For young individuals seeking to break into traditional employment, companies may be hesitant to offer them permanent contracts or full-time employment, and entry pay are likely to be lower than those offered to more experienced workers. This is often the case because young individuals lack the prior work experience that communicates to prospective employers their ability to be productive employees. In order to avoid being jobless continuously, young people must choose between taking up vulnerable jobs or being unemployed. Youth are especially vulnerable to the labour market, since it has long-term consequences for their income (referred to as wage-scarring in the literature) and work stability (referred to as job insecurity). Existing research indicates that these impacts may have a long-term influence on young people's confidence and resilience in coping with labour market opportunities and losses throughout the course of their working careers, which can be detrimental to their long-term success (Gregg & Tominey, 2004; Mavromaras, Sloane, & Wei, 2013; Nilsen & Reiso, 2011). Young people's lack of entrepreneurial activity (Mayhew et al., 2012), is a contributing factor to Ghana's high rate of unemployment. Public policy in Ghana involving youth entrepreneurship, on the other hand, is now hindered by a dearth of comprehensive research that may influence public policy and practice in the country. The issue of "what would forecast the chance of a youngster in Ghana contemplating entrepreneurial business" is not thoroughly addressed in the few Ghanaian studies that have been conducted on the subject (Adams & Quagraine, 2018).

The study aims to explore digitalization and entrepreneurship drives of the youth in Ghana. The empirical setting of this study is limited to the La Nkwantanang Madina Municipal Assembly, The La Nkwantanang Madina Municipal is among the 261 Metropolitan, Municipal, and District Assemblies (MMDAs) in Ghana. It is also one of the 29 MMDAs located in the Greater Accra Region. Legislative Instrument (L.I.) 2131 created the La Nkwantanang Madina Municipality, which was formally constituted in June 2012 and has Madina as its administrative capital. It was separated from the Ga East Municipality and is situated in the region's northernmost area. The total land surface area covered is 70.887 square kilometres. The area is situated to the west of the Ga East Municipal, to the east of the Adentan Municipal, to the south of the Accra Metropolitan Assembly, and to the north of the Akwapim South District. According to the 2021 population and housing census, the population of the Municipality is 244,676, with 120,846 males and 123,830 females.

This research aspires to make two significant contributions to the area of young entrepreneurship. First, the research aspires to provide a significant contribution to the existing literature on the empirical front of the area in terms. Secondly it will help the youth in entrepreneurship and also Ghana has made significant strides in the digitization of its economy and is often referred to as the "beacon of hope" for the continent of Africa.

In turn, the study attempts to answer the following research questions

1. What is the influence of digitalization on youth Entrepreneurship in Ghana?
2. Do the youth in Ghana lack digital entrepreneurial skills?

The rest of the paper is structured as follows. Section 2 deals with literature review. Section 3 focuses on the methodology, section 4 findings, section 5 discussion and implications and section 6 on the conclusion of the study

2. LITERATURE REVIEW

2.1 Factors Influencing Digitalization on youth Entrepreneurs in Ghana

Digitalization has recently been highlighted as a significant source of new business potential, according to recent research (Nambisan, 2017). A person's choice to become an entrepreneur may be influenced by digitalization in a number of different ways. An individual's access to information, digital social networks, and online entrepreneurship education programmes (e.g., MOOCs) can be made easier through the use of technology, reducing uncertainty and generally improving his or her ability to identify and evaluate profitable entrepreneurial opportunities (Al-Atabi & DeBoer, 2014; Smith, Smith, & Shaw, 2017).

The inability to get money is often recognised as one of the most significant hurdles to an individual's pursuit of a business venture (Evans & Jovanovic, 1989). Digitalization opens up new avenues for entrepreneurs to raise funds, such as via venture capital investments in financial technology (fintech) or through crowdsourcing, crowdfunding, and crowd investing platforms on the internet (Cumming & Schwienbacher, 2018; Haddad & Hornuf, 2018). Apart from that, the advent of digitization has facilitated the rise of new entrepreneurial possibilities and creative company models, such as those that are based on sharing economy principles (Richter, Kraus, Brem, Durst, & Giselsbrecht, 2017). This, has facilitated digital entrepreneurship, that employ digital technology as an input component in order to develop new goods and services based on the Internet (Giones &

Brem, 2017; Sussan & Acs, 2017).

Employees have the potential to either become more productive (when aided by digital technologies), or to become obsolete (when their job input may be replaced by digital technologies) in this manner. Accordingly, digitization of professions may alter the opportunity costs of becoming an entrepreneur by raising them when digital technologies are complimentary to human labour or lowering them when digital technologies substitute for human labour in the role of employee.

The results of previous empirical studies have shown that opportunity costs, such as the amount of income lost, are a significant predictor of an individual's choice to leave a wage job and start a business. Berkhout, Hartog, and van Praag (2016), have shown that a greater mean and lower variation (risk) of compensation would have to be given up as an employee reduces the chance of choosing entrepreneurship. According to Fossen and Sorgner (2019a), damaging digitization would reduce an employee's value to the business and his or her salary on one hand, while increasing unemployment risk will reduce the opportunity costs of becoming an entrepreneur on the other side. Individuals may therefore turn to entrepreneurship as a means of avoiding probable unemployment or avoiding pay decreases.

2.2 Digital skills & youth entrepreneurship

The conversation on digital skills in Ghana amongst youth is associated with worries on of youth unemployment and the lack of such critical skills for young people who want to join the labour market. A need to solve the "digital skills gap" in the areas such as "a critical issue" (IFC, 2019; GSMA, 2020) by industry leaders post COVID-19, also emphasized the need of building digital skills in young people "if they want to remain relevant today and in the post-COVID-19 (GSMA, 2020). A lack of fundamental digital skills severely limits an individual's capacity to be successful in the creation of digital enterprises, or in the use of digital technology if they are already self-employed. A missed opportunity in developing capacity to recognize and capitalize on technologically enabled commercial possibilities (van Welsum, 2016).

Despite the fact that majority of adolescents use computers on a regular basis and almost half of them utilise cloud computing, some youth lack fundamental digital skills. Children who grow up in families where their parents have poor levels of digital literacy are less likely to be able to make the most of technology (Thompson Jackson, 2009). According to the Prince's Trust in the United Kingdom, approximately half of youth who are not in employment, education, or training (i.e. NEETs) do not consider themselves to be "very good" computer users, compared to 71 percent of a larger sample of youth who do consider themselves to be "very good" (Jones et al., 2015). Furthermore, almost one-quarter of NEETs express a lack of confidence while doing fundamental computer activities such as constructing a spreadsheet (Jones et al., 2015). A lack of fundamental digital skills would significantly reduce the likelihood of starting and maintaining a successful digital company.

3. METHODOLOGY

The researcher adopted a qualitative approach. With the use of Google forms an online standardized questions was used for participants to provide textual data in answering their responses. The target sample of 20 participants was selected through a snowballing technique (Bailey, 2019) from a population of youth owned businesses operating within the Madina in Accra. According to Vernoy and Kyle (2002), a sample is a fairly small group of elements drawn from the population of the study that represent the entire population to give better meaning to the research phenomena (Denzin & Lincoln, 2005). The focus was on competence of the sample rather than its size (Bowen, 2008) and the extent to which a sample size sufficiently warranted by the depth of the data (Morse et al., 2002). The sample of 20 which is considered representative of the young entrepreneurs in Municipal area.

Data analysis followed data preparation and organization data into thematic textual analysis areas (Creswell, 2012; Braun and Clarke, 2006). after using open coding to identify the significant points (Boeije, 2005).

4. FINDINGS

The presentation of data was based on responses from the online survey. Out of the targeted 20 responses, 11 of the interview questions were properly filled and returned, giving a response rate of 55%.

4.1 Socio-demographic variables

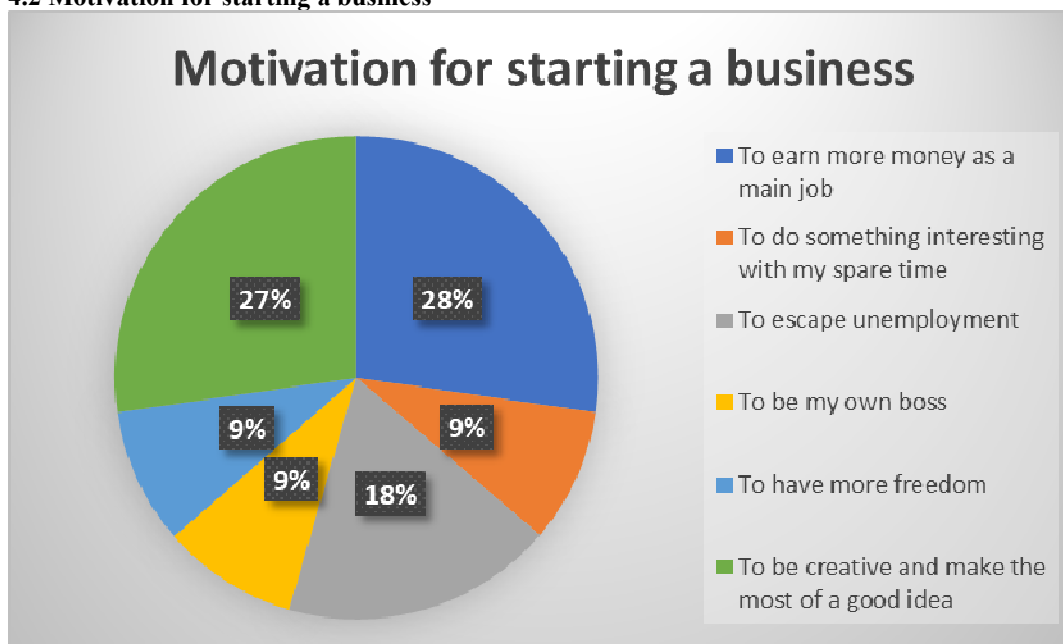
The study considered the gender, age as well as the highest level of education. In terms of gender, 64 (7) % were males and 36 (4)% were females. The age range of the respondents were 27 (3)% were between the ages of 18-24 years, 46(5)% were between the ages of 25-30 years of age and those between 30-40 years were 27 (3)%. On the highest level of education for the respondents, those with first degree were 73(8)% of the respondents and those with a master's degree were 27 (3)%. This is presented in table 1 below

Table 1: Socio-demographic variables

Variable	Variable definition	Frequency	Valid Percent
Gender	male	7	64
	female	4	36
Education	Bachelor's Degree	8	73
	Master's Degree	3	27
Age	18-24 years	3	27
	25-30 years	5	46
	30-40 years	3	27

Source: Researcher (2022)

4.2 Motivation for starting a business



In terms of motivation for starting a business, the study results as indicated in figure 1 shows that majority of the respondents 28% started their business to earn more money as a main job, 27% became entrepreneurs in order to be creative and make most of a good idea, 18% went into entrepreneurship in order to escape unemployment and 9% of the respondents became entrepreneurs in order to be their own boss, to do something interesting with their spare time and to have more freedom respectively.

4.3 Digital economy and entrepreneurial opportunities

Majority of the respondents were of the opinion that the digital economy has created enormous entrepreneurial opportunities for the youth in Ghana. *...with the rise of technology, the youth of Ghana is able to do all types of business such as selling products online, e-commerce etc, therefore I think it has created entrepreneurial opportunities for the youth of Ghana* (Respondent 2, male, first degree holder). Many respondents believe the emergence of digital economy has helped to reach customers and target groups easily...*Yes, reaching customers and target group is easier and cheaper...*(Respondent 6, male, master's degree holder). The digital economy has also provided the youth in Ghana the opportunity to learn. *The current digital economy has provided the space for the youth to learn and develop their skills* (Respondent 7, male, first degree holder). Few of the respondents

even though agreed that the digital economy has helped the youth, the youth in Ghana have not taken advantage of it. *Yes, it has but the youth have failed to explore those opportunities to their fullest* (Respondent, 9, female, first degree holder).

4.4 Effect of digital economy on the business of the youth

Majority of the respondents indicated that the digital technology has positively affected their business. *It makes working easier* (Respondent, 1, female, first degree holder). *It has affected my business in a good way because with digital technology, you can market your products not only nationally but internationally without travelling, it is cost saving in terms of marketing, you do not need to do a door to door service and it gives a wide range of customers* (Respondent, 2, male first degree holder). Majority of the respondents also noted how the digitalization has made their business more efficient by making their financial transactions easy. *I am able to do business with ease even at the comfort. I am able to perform financial transactions with ease,* (Respondent 7, male first degree holder). *...has made cash payments easier and can easily track expenses* (Respondents 8, male, master's degree holder)

4.5 Policy to drive digitilisation and youth entrepreneurship

Majority of the respondents were of the view that policies on youth employment that drive digitilisation should be sustainable. *There should be a sustainable policy that ensures the protection and promotion of digital business* (Respondent 4, male, master's degree holder). The improvement and sustainability of a digital national policy means making enough investment into digital infrastructure by government. *...to improve it requires policies to protect the digital space and also boost the confidence of business owners and investors* (Respondent 4, male, master's degree holder). *...developing nationwide digital infrastructure, especially fiber optic networks and improving access to electricity and digital devices may help to improve connectivity* (Respondent 9, female, first degree holder).

4.6 Enabling environment by government to enhance the use of digital tools for youth entrepreneurship.

The majority of the respondents believe that government can create an enabling environment to drive digitilisation and youth entrepreneurship by making investment into cyber related infrastructure and to encourage the youth to harness their skills...*the government have to invest in cyber security also provide support for businesses who in turn want to go digital* (Respondent 4, male, master's degree holder). Few of the respondents are of the opinion that cost internet is not providing the needed enabling environment for the youth to take advantage of digitilisation to enhance their entrepreneurial drive *...provide cheap internet cost* (Respondent 6, male, master's degree holder). *...Government subsidies on data because data is too expensive* (Respondent 8, male, master's degree holder).

4.7 Appropriate digital skills of the youth

The majority of the respondents are of the view that, most Ghanaian youth do not have the required digital skills to survive as entrepreneur and those who even have the digital skills do not have the entrepreneurial drive. *The youth of Ghana may have the tools to start an online business but they lack of entrepreneurial knowledge to whether improve or start a business* (Respondent 2, male, first degree holder). *...We are not there yet* (Respondent 8, male, master's degree holder)

4.8 Challenges of digital skills among Ghanaian youth

Majority of the respondents indicated that inadequate opportunities and funding for web startups are the major challenges of digital skills among the youth in Ghana.

5. DISCUSSION AND IMPLICATIONS

The results of the paper have shown that digitilisation and the emergence of the digital economy has created enormous entrepreneurial opportunity for the youth in Ghana. It has helped the businesses of the youth in terms of marketing and making payments to suppliers and receiving payment from clients. The result is consistent with the work of the Solutions for Youth Employment (S4YE, 2018) who postulated that the digital technology is transforming economies and the society at large in profound ways. The improvements in the emergence of information technology especially in developing economies such as Ghana have revolutionized the business of the youth in Ghana. The ability to transact business online has transformed and extended the market for the young entrepreneurs. The World Development Report of the World Bank (2019) postulated that emerging economies are in the middle of a shift in technology which is greatly influencing the nature of work these economies.

It can be argued that in the context of a developing economy such as Ghana, the inability of investors to make the right investment into businesses that are digitally incline is the slow pace of digitilisation acceptance

and adoption. This slow pace of accepting innovative business startups could be due the limitation of physical infrastructure and the high cost of data to support digital entrepreneurship drive in Ghana. Jandric and Randelovic (2018) indicated that digitilisation of the labour market and the performance of the economy of any country will be driven to a great extent by the adaptability of the workforce and skills requirements and this skill set that is needed is adapting to information technology (Gregory et al., 2018).

With technology and digitilisation influencing positively the entrepreneurial drive of the youth in developing economies such as Ghana, the argument can be put forward that policy makers need to invest greatly into the future of their teeming youth, investing in human-capital will be a no-regret social policy as it would help to prepare the youth on their entrepreneurial drive. Furthermore, the findings of the paper indicated that the Ghanaian youth do not have the required digital skills to propel their entrepreneurial drive and those who have knowledge about digitilisation have less knowledge on how to harness this opportunity into making decent earnings as entrepreneurs.

These challenges are further fueled by the inadequate opportunities and the lack of funding for startups especially those who are innovative. Balocco et al. (2018) noted that there is high uncertainty within the digital entrepreneurial space making it difficult for investors to make investment into such ventures.

In Ghana, where the majority of the population and working class are classified to be young, to propel the economic fortunes of Ghana, it is important for policy makers to take up the digitilisation agenda by improving the skill sets of the youth through the provision of relevant infrastructure and training. The educational system should be made robust by introducing hand-on practical courses in information technology to students rather than the theoretical educational system that is currently in place.

6. CONCLUSION

The paper revealed that digitilisation has propelled the entrepreneurial drive of the youth in Ghana, however, the youth lack the needed skills to fully take advantage of the growing technological and digitilisation drive across the globe. The study recommends the provision of enabling environment for the youth to effectively function through the provision of hand-on practical education and the needed infrastructure to propel the entrepreneurial drive of the youth.

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