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Author(s): Keren Naa Abeka Arthur and Albert Kwame Arthur

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The Student Entrepreneurial Journey

Motivations, Entrepreneurial Engagements and Challenges among Recent Graduates of Visual Arts Academic Programs in Ghana

Keren Naa Abeka Arthur University of Cape Coast

Albert Kwame Arthur University of Education, Winneba

> ABSTRACT: This paper explores the stories of student entrepreneurs in order to understand 1) their motivation for pursuing student entrepreneurship, 2) their entrepreneurial engagements, and 3) their entrepreneurial challenges including how they balance entrepreneurship and academic work. The study uses a qualitative research design involving a total of twenty graduates of visual arts academic programs in Ghana; respondents were sampled using a purposive and snowball approach. Data collection was carried out with the help of a semi-structured interview guide and data analysis was conducted using a thematic analysis approach. Findings show that most respondents chose to pursue entrepreneurship while studying as early as senior high school level as an avenue for addressing personal financial constraints. Results indicated a preference for entrepreneurial activities in multiple art related industries for most respondents with sectors such as graphic communication design and t-shirt printing dominating. Further, responses show that respondents faced financial, operational, marketing, and managerial challenges in their entrepreneurial pursuits. It is concluded that students in our sample capitalize on the skills they acquire as part of their education to pursue predominantly craft entrepreneurship as a survival strategy. Their entrepreneurial engagements mostly focus on opportunities in their field of specialization with general and context specific challenges confronting them. It is recommended that policy makers in academia, industry, and government work together towards positioning student entrepreneurs to be growth oriented even when choosing the craft route to entrepreneurship. KEYWORDS: Entrepreneurial journey, tertiary education, graduates, visual arts

Entrepreneurship has been considered an important factor in national development for decades (UNCTAD 2004; Smith 2010). In Ghana, there is evidence to show that while the economy witnessed benefits such as improved unemployment rates due to entrepreneurship, the lives of individuals have transformed positively as they engage in entrepreneurship activities (Tsikata 2001; Bani 2003; Quaidoo 2018; Arthur & Adom 2019). To this end, the government of Ghana continues to promote entrepreneurship, especially among the youth with the introduction of initiatives such as the Campus Business Pitch (Tanko 2019) and the Tertiary Students' Entrepreneurship Initiative (Mohammed 2019) recently introduced. According to Houser (2014, cited in Bergmann, Hundt & Sternberg 2016), student entrepreneurial activities create a platform for an understanding of one's entrepreneurial capabilities. Thus, it could be argued that the student entrepreneur gains entrepreneurial learning experiences that position him or her to better navigate full-time entrepreneurship at a future date. Rao (2014, cited in Fatoki, 2014) also argues that the stories of some successful entrepreneurs today started on university campuses thereby emphasizing the role that the university could play as an incubator for nurturing entrepreneurial ideas. These arguments provide justification for investigations into student entrepreneurial activities which cuts across varied sectors, including the arts. According to Philips (2010), the contributions of arts entrepreneurs to economic development are unique due to the level of creativity involved in what they do, hence the need for them to be supported as nations work towards creating what he calls the "creative city".

Despite the aforementioned benefits, the concept of student entrepreneurship is still underdeveloped with studies currently focused on understanding the entrepreneurial intentions of students for future entrepreneurial activities rather than the activities of students practicing entrepreneurship on a part-time basis (Marchand, Hermes & Sood 2016; Appiah-Nimo, Ofori & Arthur 2018). By student entrepreneurship, we refer to the definition proposed by Marchand et al. (2016) which emphasizes engagements in innovative revenue generating entrepreneurial activities by individuals studying full-time at a university. Our definition supports arguments in the art entrepreneurship literature (Beckman & Essig 2012; Pollard & Wilson 2014; Chang & Wyszomirski 2015; Rivetti & Migliaccio 2018) that entrepreneurial activities among professional artists may not always be about new venture creation but rather about self-management, self-marketing and self-actualization activities that help professional artists sell their identity and their artwork to the world. Nevertheless, in contrast to studies on art education, identification of opportunities for exploitation through innovation, initiative, and risk taking for financial rewards is needed.

Individuals who have been involved in other forms of student entrepreneurial activities such as school-based projects (Sugiarto, 2014; Nenzhelele et al. 2016) and student intrapreneurial activities with local entrepreneurs and communities (Vermont Agency for Education 2014 cited in Fatoki 2014) are excluded from the study. The chosen definition is preferable considering the context of our study. Professional training of visual arts students in Ghana lead to the acquisition of skills that can facilitate entrepreneurial activity. Therefore, we could hypothesize that if visual arts students are able to master the skills taught, they can capitalize on them to pursue craft entrepreneurship. If this assertion is true, then there is a need to comprehend what entrepreneurial activities visual arts students engage in, what motivates

them and how they manage the challenges that confront them. Perhaps, our findings would be similar to that of Ndirangu and Bosire (2004) who found that students in Kenya pursued entrepreneurship as a survival strategy. This argument is made because the Ghanaian context may exhibit characteristics that mirror features in the Kenyan environment such as high unemployment rates and low paying jobs that make taking care of children's educational needs difficult for some parents. Unfortunately, the extent to which the above-mentioned assumptions have been explored are limited; an understanding of the issues at stake would be beneficial since the entrepreneurial journal can be long, tough and characterized by failure and disappointment. The challenges entrepreneurs face manifest themselves in poor statistics on the survival rates of enterprises especially start-ups, micro, small, and medium sized business. For students, the challenges associated with entrepreneurship could be more, considering the specific constraints they may face in terms of resources and expertise (Fatoki & Garve 2010; Fatoki 2014). Furthermore, the potential for added challenges for student entrepreneurs in visual arts is possible since they may have limited business management skills (Thom 2016) to effectively run their ventures. By shedding light on what student entrepreneurs do, we can develop policies that support their efforts for personal and societal benefit; hence the motivation for the study.

This paper investigates the motivation of students who choose to pursue entrepreneurship, their entrepreneurial engagements, entrepreneurial challenges, and strategies used to balance entrepreneurship and academic work. The study is conducted among recent graduates of degree and higher national diploma programs at the University of Education, Winneba and the Takoradi Technical University in Ghana, who specialized in any discipline of visual arts including art education. These institutions were selected due to their active involvement in the provision of arts education in Ghana. Recent graduates shared their student entrepreneurship experience in hindsight which allowed for an assessment of the extent to which their student entrepreneurial engagements have continued after graduation. The rest of the paper is organized as follows: first the researchers give an overview of key issues emerging from theoretical and empirical literature on the topic. Followed by an explanation of the methodology used for the study and presentation of results is outlined. Results are then discussed in relation to literature, conclusions drawn, and recommendations made.

Motivation for Pursuing Student Entrepreneurship

Studies on reasons why students pursue part-time entrepreneurship show that financial reward is the most influencing factor (Carter et al. 2003, Ndirangu & Bosire 2004; Benzing et al. 2009; Kirkwood 2009; Fatoki 2014). Financial reward among other factors including desire for independence, family security, challenge and achievement, job security, opportunity identification, etc., are usually grouped under broad categories such as intrinsic or extrinsic (Robichaud et al. 2001), internal or external (Krishna 2013), and push or pull (Charles & Gherman 2015). Findings from a study by Fini, Meoli, Sobrero, Ghiselli and Ferrante (2016) on student entrepreneurs in Italy showed that student entrepreneurship in the study sample was driven by family and peer influences. In contrast, a study by Ndirangu & Bosire (2004), showed that Kenyan student entrepreneurs, in their sample, pursued part-time entrepreneurship as a

survival response to financial difficulties faced, rather than a platform for career rehearsal. Despite this finding, most students reported that profit generated from the business was usually not enough to meet their expenses. In a more recent and South African example, Fatoki (2014) also found that most student entrepreneurs in their sample chose part-time entrepreneurship as a means of solving their financial challenges, with a few indicating independence.

Entrepreneurial Engagements

Literature on the entrepreneurial activities of students is sparse. Current studies on the topic suggest that students can participate in entrepreneurship through a number of routes including undertaking practical entrepreneurship projects as part of their study (Sugiarto 2014; Nenzhelele et al. 2016) which can lead to the creation of university related start-ups that continue even after class projects have ended (Bathelt et al. 2010), joining a club or society that engages in entrepreneurship (Pittaway et al. 2011; Pittaway et al. 2015), and pursuing entrepreneurship independently (Ndirangu & Bosire 2004; Fatoki 2014; Meoli et al. 2016). These entrepreneurial engagements are usually conducted on, or close to campuses with students serving as target customers (Ndirangu & Bosire 2004). Protogerou, Caloghiru and Markou (2015) in investigating entrepreneurship cases in the creative arts in general, found businesses in product and fashion design, video games, architecture, and branding and communication design spaces. Similarly, Adebayo and Jenyo (2013) also posit that entrepreneurship in the textile and clothing industry can contribute to economic development. Anderson (2014) also suggests that graphic design presents opportunities for entrepreneurship in the arts.

The above assertions suggest that visual arts in general provide great opportunities that art students can take advantage of in their entrepreneurial endeavors; and the pursuit of such entrepreneurial engagements by students can positively influence their intention to go into entrepreneurship full-time after graduation. Nenzhelele et al. (2016) found that students who participated in practical entrepreneurship projects exhibited enhanced entrepreneurial intention. Similarly, Bell and Bell (2016) observed increased confidence in the entrepreneurial ability of students exposed to an experiential learning approach in entrepreneurship. Therefore, it is not surprising that Fini et al. (2004) discovered, in an Italian case study, that 63% of student entrepreneurs in their sample continued with their businesses, in some cases, about five years after graduation from school. Despite this finding, Nabi et al. (2009) purports that graduate entrepreneurial career decision making can be complex and influence, to some extent, the interaction between two factors: entrepreneurial maturity and business idea complexity. The simpler the business idea and higher the student's entrepreneurial maturity, the quicker the student transitions to entrepreneurship.

Entrepreneurial Challenges and Entrepreneurship-Academic Work Balance

The entrepreneurial journey can be difficult. According to Sugiarto (2014), some of the challenges faced by students are similar to those faced by entrepreneurs in general, and could

be classified under financial, managerial, marketing, production, and technological. This argument mirrors findings from other literature (Fatoki & Garve 2010, Fatoki 2014) indicating that access to finance, poor networking, lack of business management skills, and labor costs are key challenges faced by students in their entrepreneurial engagements. In contrast, findings from a study by Fini et al. (2016) show that for entrepreneurial students in Italy, difficulties faced include high taxation and excessive bureaucracy rather than lack of technical and managerial skills. For entrepreneurs working in groups, such as student entrepreneurial leaders, empirical work conducted by Bagheri & Pihie (2011) suggest that additional setbacks such as cultural diversity, low confidence in themselves, and poor commitment of group members exist. Nevertheless, it can be argued that irrespective of the route used by student entrepreneurs, the challenge of balancing entrepreneurship and schoolwork (Ndirangu & Bosire 2004) applies, and this is a feature that is unique to them.

Findings from an empirical study by Abamba, Lawanson, and Sobowale (2017) show that student entrepreneurial engagement in their sample did not have significant or adverse effects on their academic performance. This result mirrors findings from a study by Ndirangu & Bosire (2004), which indicates that only few student entrepreneurs in their study reported that they felt their entrepreneurial activities had negatively impacted their academic work, with most student entrepreneurs rather reporting an improvement. However, upon examination of their study results, they discovered that most student entrepreneurs they interacted with scored a cumulative average performance of 53% to 70% in their exams (Ndirangu & Bosire 2004). Further, the researchers found differences in performance based on program of study with agriculture students scoring the least and arts students in their sample scoring an average of 63% (Ndirangu & Bosire 2004); an average which appears quite low considering university grading schemes globally. Further, Fini et al. (2016) presented an Italian case where student entrepreneurs, when compared with non-entrepreneurs, performed poorly in terms of their ability to complete their studies on time and their final grades. Regarding strategies employed in balancing student entrepreneurial activities and schoolwork, Ndirangu & Bosire (2004) reported that student entrepreneurs in their sample varied opening times based on free hours and their understanding of when business boomed (e.g. opening for longer hours at the beginning of the semester when they perceived students had more money). Student entrepreneurs compensated for missed lectures by copying notes from colleagues and studied into the night (Ndirangu & Bosire 2004). For those who opened all day, strategies employed included engaging others such as friends, family, business partners, and employees to assist with running the business (Ndirangu & Bosire 2004).

Methods

Yin (2009) suggests qualitative research as the best approach to study a specific topic in detail. Dana and Dana (2005) argue that there is a need for entrepreneurship research to explore qualitative methods that dig deep not only into what entrepreneurs do but also why and how they do them. More specifically, Nabi et al. (2009), argue that there is a need for more in-depth qualitative research on understanding of the stories and the circumstances of the

entrepreneurial journey of students. Therefore, the study uses a qualitative research design involving a total of twenty (20) graduates from two tertiary institutions offering visual arts programs in Ghana. Sample size determination was guided by the data saturation principle (Saunders et al. 2017); as data collection was halted at the point where no new data emerged from interviewee's responses to questions asked. Further, Adler and Adler (cited in Baker, Edwards and Doidge 2012) argue that depending on the size of the project and the time and resource constraints that apply, a sample between twelve and sixty is usually appropriate in qualitative research. That said, it is important to note that the qualitative research design used was based on an interpretivist epistemological stance and an ontological position of relativism with an emphasis on understanding and interpreting the stories of individuals rather than proving a point or generalizing (Hindle 2004). Respondents were sampled using a purposive and snowball approach. Purposive sampling for the study involved selecting respondents who met the criteria of having studied a course in visual arts at the selected tertiary institutions and engaged in entrepreneurship while studying. In total, ten of the respondents were sampled from the University of Education, Winneba and the other ten from the Takoradi Technical University. Once the first respondent in each institution had been selected purposively, snowball sampling was used to gain access to more respondents that met the criteria for purposive sampling. According to Naderifar, Ghaljaei, and Goli (2017), such an approach is useful in qualitative research when access to respondents with specific characteristics is difficult. In the case of this study, there was lack of information on alumni location and contact details in the chosen institutions to enable probability sampling of graduates of visual arts programs to participate in the study. Further, snowball sampling provides an opportunity for enhanced communication with respondents due to their acquaintance with the first respondent, nevertheless, it could lead to biases with the risk of biases lower for homogenous groups (Naderifar, Ghaljaei & Goli 2017). Data collection was carried out with the help of a semistructured interview guide as respondents interacted with the researchers over a period of fortyfive minutes to one hour. Data collection took place over a period of two months from June 2019 to August 2019 at Winneba, Takoradi, Cape Coast and Accra. This was supplemented with follow up interviews within the period and in March 2020 allowing for the researchers to address gaps identified in analysis. Interview was considered as the most appropriate instrument for data collection in this study (Milena et al. 2008); it created room for respondents to express their views and experiences freely and in detail. Data analysis involved open and axial coding strategies, as well as thematic analysis approaches (Creswell 2005).

Respondents' Characteristics

Participants included in the study varied only slightly in terms of demographics and other characteristics such as age, sex, program of study, exposure to entrepreneurship education, and year of completion. Regarding age: eleven out of twenty respondents fell within the twenty-five to twenty-nine years age group while the remaining nine respondents were slightly younger with ages between twenty and twenty-four years. This statistic is expected considering the context of the study which focuses on university students. Findings from the study also showed

a male dominated sample consisting of nineteen males and one female indicating poor representation of female respondents when compared to their population on campus. This trend was evident in studies conducted in different geographical contexts by Ndirangu and Bosire (2004). The trend could mean that female students are less interested in part-time entrepreneurial activities or that the snowball sampling technique used made it such that most female student entrepreneurs were not captured in the study.

Concerning program of study, most respondents (ten out of twenty were identified to pursue the Higher National Diploma Program in Commercial Arts with nine out of the ten respondents specializing in Graphic Design and the other one majoring in Textiles. Further, eight out of twenty respondents were found to focus on the Bachelor of Education in Arts Degree program with six out of the eight majoring in Graphic Design and minoring in Leatherwork, Sculpture, Jewelry or Ceramics. The outstanding students majored in painting. In addition, two out of the twenty students studied a Bachelor of Arts Program in Graphic Design. While the Bachelor of Education program emphasized the training of art teachers for secondary education in Ghana, the Diploma and Bachelor of Arts program prepared students for industry. In addition, all respondents had been exposed to entrepreneurship education as they took at least one mandatory course in entrepreneurship as part of their programs. In total, twelve out of the twenty respondents had just completed school in 2019 and were waiting for posting to organizations where they will do their national service (which is a mandatory one-year work service to the nation following graduation from university education). Furthermore, eight out of twenty respondents were in the national service phase of their life after university education having graduated in 2018; most of them (six out of the eight) were placed as teachers in secondary schools in the country. Of the remaining two respondents, one was placed in industry with a printing press while the other was placed in a government municipal office.

Motivation for Student Entrepreneurship

The first objective for the study was to investigate the motivation of respondents for pursuing part-time entrepreneurship as students. Findings indicate that most respondents (sixteen out of twenty) were motivated to engage in entrepreneurial activities for financial reasons. Respondents explained that through student entrepreneurship they hoped to be able to "earn a living," "earn to support their education," "get money to give to family when needed," "live a comfortable life," "take care of their school related expenses," "pay for some expenses without having to bother their parents after they have paid tuition fees," "make money," "pay bills and support themselves and others," "get money to take care of their education and help address the needs of others," and "become self-reliant." Expenses included "hostel fees, tuition fees and costs associated with practical projects." Desire to gain experience also surfaced as the next important motivation for part-time entrepreneurship as respondents (nine out of twenty) pointed out that they wanted to "earn while learning," "learn while earning," "practice what they teach," "improve on their skills," and "build a skill to move forward in chosen profession" Further, some respondents (six out of twenty) mentioned the availability of opportunity that came to them to "solve problems," "help others," "avoid idleness," "take advantage of demand," use new skills,"

or "build networks," as a motivation for pursuing student entrepreneurship. Desire for independence was mentioned by three out of twenty respondents making reference to it by clarifying that they either "did not want to finish school and now be sending job applications around," or wanted to "be their own bosses," "employ others," or "be in charge," Further, job satisfaction appeared to be the lowest motivator, as only one respondent explained that they desired to pursue student entrepreneurship in order to "create a brand image that will make marketing their products and services easy in the future." Only one respondent mentioned the role that passion for art played in their decision to pursue entrepreneurship while studying.

It can be inferred from respondent's responses that the acquisition of skills in visual arts played a role in pulling most respondents positively towards student entrepreneurship. Further, prior experience with others involved in entrepreneurship seemed to have catalyzed some respondents' decision to engage in entrepreneurial activities while studying. While respondent 3 explained that his motivation for pursing student entrepreneurship came from listening to friends share stories on how much they made financially as entrepreneurial artists in the digital painting space, respondent 2's interest in entrepreneurship was quickened during his internship experience with a sign writer in his neighborhood. Respondent 5 also reported that his experience working with his dad's printing business prepared him for entrepreneurship while respondents 6 and 10 highlighted the instrumental role their teachers played in opening them up to entrepreneurial opportunities in visual arts.

Entrepreneurial Engagements

The second objective of the study was focused on understanding the entrepreneurial engagements of respondents. Findings showed that most of the respondents (eighteen out of twenty) were engaged in the provision of art related products and services such as graphic communication design, t-shirt printing, digital and canvas painting, beading, pencil shading, cloth printing, photography, animation, digital embroidery, web design, interior decoration, wedding decoration, murals and relief sculpture. On the other hand, six out of twenty respondents mentioned that they were involved in non-art related activities such as "taxi services," "online retailing of clothing," "buying and selling of books," "painting of homes," "selling of art tools and materials," "selling of shea butter," and "selling of shirts," in addition to their art related products and services. Graphic Communication Design, which involved designing of banners, posters, car branding, greeting cards and souvenirs, featured as the area of specialization most ventured into as fifteen out of twenty reported doing business in that space. Further, t-shirt printing pursued by ten out of twenty came up as next preferred specialization among respondents. Digital painting was practiced by five out of twenty while beading, web design, interior decoration, and wedding decoration represented the fields of specialization least ventured into (one out of twenty respondents for each). These findings suggest that most respondents pursued part-time entrepreneurship on a craft basis which was made possible after the acquisition of skills. Using words and phrases like "learnt how to make videos using YouTube and online tutorials," "took an online course in web design," "moving from one art shop to another," "assisted a friend with wedding decorations," "apprenticeship,"

"attachment," "during tertiary education," and "helped my head of department with illustrations," respondents indicated that their skills were acquired either through formal education, industrial training, or self-teaching.

Most of the above entrepreneurial activities (for twelve out twenty) started at tertiary level except for a few (eight out of twenty) who took on contracts prior to tertiary education, for example during, or after senior high-school education. Nevertheless, it appeared that even for those who started at the university level, entrepreneurial engagements were preceded by employment opportunities and skill acquisition experiences that occurred at the senior highschool level which prepared them for successful navigation. It was observed that all respondents, at the time of interview, continued to engage in the student entrepreneurial activities they initiated with different intensities. Notable among them was respondents 9 and 16 who had diversified product and service offerings in art and non-art related sectors. While respondent 9 currently employed six permanent employees and four part-time employees, respondent 16 had shops in three cities in the country (Accra, Cape Coast and Elmina), employed five people permanently and subcontracted to numerous artisans nationwide. Most respondents (ten out of twenty respondents) expressed interest in pursuing entrepreneurship full-time after completing national service making statements like "I have acquired skills and I need to use it," "I can contribute to the unemployment situation by creating jobs for people," and "I want flexibility with work times." Respondent 14, for example, was confident that he was 80% prepared to go full-time by the time he completes his national service. Further eight out of twenty respondents opted for part-time entrepreneurship side by side a full-time career working for government or the private sector immediately after national service; with full-time entrepreneurial engagements considered for a later date in the future. For them, going part-time for entrepreneurship would enable them "raise capital," "save to invest," "prepare financially," and "earn to grow their business". In addition, two out of twenty respondents indicated no desire to pursue entrepreneurship in the short or medium term for reasons similar to those mentioned by respondent who wanted to pursue entrepreneurship part-time after national service. To this end, respondent 15 retorted that he "had nothing to start with, not even a laptop," therefore, he felt that by choosing full-time employment with a well-established institution now he would "be ready to pursue full-time entrepreneurship in 10 years."

Entrepreneurial Challenges and Entrepreneurship-Academic Work Balance

The final objective of the study aimed to shed light on challenges faced among student entrepreneurs and strategies used to balance entrepreneurship and academic work. Findings on challenges faced by respondents in their student entrepreneurial engagements revealed that limited access to capital was the main constraint faced by ten out of twenty respondents. Respondents explained that their inability to access the required capital made it difficult for them to "have access to quality tools and materials," "access online resources which come at a cost," "invest in machinery such as the embroidery machine which leads to lower profit margins arising from outsourcing the production of some of the jobs," and "acquire other important assets like a computer, printer, camera and office space," which, "sometimes breed distrust

among potential clients." While respondent 14 argued that this constraint led him to lose a contract that required him to pre-finance about 70% of the estimated cost, respondent 15 reported that his inability to secure a video camera led to him losing out on an entrepreneurial opportunity. Next, ten out of twenty respondents mentioned that they faced the challenge of dealing with operational issues within their organizations. Operational concerns hovered around "balancing school and entrepreneurial activities," which lead to "high stress and back pain," "meeting deadlines," and "having access to secure and inexpensive transportation systems to aid delivery to clients." Marketing featured as one of the challenges faced by six out of twenty respondents. According to two of these respondents, there were struggles with advertising and attracting customers willing to buy products offered considering the stiff competition faced from Chinese imports. For the other four respondents, marketing challenges meant cumbersome and expensive processes associated with the packaging and delivery of products to clients, difficulty in managing the perception of clients on the price of product and service offering, and "maintaining good customer relations even when clients do not communicate their needs effectively and make the work difficult." Three respondents made reference to human resource management challenges when faced with stories of multiple layoffs recorded in the past by one student entrepreneur who struggled with recruiting and retaining people who displayed a strong work ethic. Other human resource concerns included difficulty finding individuals to partner with and subcontractors who are reliable and can meet time and quality standards. Only two out of twenty respondents suggested difficulty in financial record keeping as an issue of concern as they battled with managing finances in a way that kept personal funds separate from business proceeds and ensured proper accountability.

Regarding strategies, findings from the empirical work conducted showed the use of business and academic strategies enforced by a strong personal work ethic. On one hand, twelve out of twenty respondents reported that they adopted strategies such as "ignoring less profitable jobs," "referring jobs to friends," "collaborating with others such as suppliers and third-party producers," "not taking on too much work," "operating business only at free times in between classes and on weekends," "working at night most times between 11pm and 2am," "employing others," "reducing the number of sleeping hours," and "communicating realistic deadlines to clients," as a way of reducing their entrepreneurial demands. Respondent 13 suggested that some of the above business strategies are sometimes not effective. For example: he shared the story of a time in level 200 when demands from academic work led him to subcontract jobs he received to three people. According to him, the final output of the subcontracted work was poor and below expectations, such that he had to stay up for three consecutive nights to redo the work for his clients; affecting his preparedness for exams and consequently his academic performance for that course. From the academic side of things, ten out of twenty respondents mentioned that they "did not attend all the lectures," but made up for this by "reading ahead," "learning in the day time and on weekends," "studying at dawn and in groups," "completing assignments on time and asking friends to submit for them," and "practicing rote memorization when examinations were close." Respondent 9 mentioned not to have missed any of his classes throughout his four-year education, although meeting assignment deadlines was a challenge. Three out of twenty respondents explained that their high intellectual ability which allowed

them to "absorb within short periods," and "understand what is taught easily," served them well. For another respondent, his entrepreneurial activities served as a lab for learning since he felt the activities related to his field of study. Personal work ethic appeared to be important in enforcing academic and business strategies as eleven out of twenty respondents made reference to it. According to them, their success at balancing the two activities was a result of their possession of positive attributes such as "hard work and determination," "time consciousness," "good time management," and "discipline." Only one respondent reported that he perceived that his ability to balance studying and entrepreneurship was not only a result of his own efforts but also a result of divine favor from God for the sacrifices he made serving on the university's chaplaincy board. Overall, only four out of twenty respondents reported to have had some of their grades negatively affected due to their involvement in entrepreneurship. One respondent explained that in his first year of university he was a first-class student, but his performance fell in second year when he started his entrepreneurial pursuits, so he tried to complete his education with second class honors. In contrast, another respondent who perceived no negative effect of entrepreneurial engagements on his academic work argued that the pursuit had actually been beneficial because it served as a motivation to complete assignments ahead of time.

Discussion

Findings from the study mirrored arguments in the literature (Carter et al. 2003; Ndirangu & Bosire 2004; Benzing et al. 2009; Kirkwood 2009; Fatoki 2014) on financial rewards being the main driver of student entrepreneurial engagements. This result supports conclusions drawn by Ndirangu and Bosire (2004) on the use of student entrepreneurship as a survival strategy, thus validating, in the case of the sampled respondents, our hypothesis on the role that similar economic indicators between Ghana and Kenya could play in student entrepreneurial decision making. Nevertheless, further studies on the topic using quantitative approaches that include larger samples will be needed to enable generalizations among visual arts students as a whole. The emphasis on financial incentives identified could be problematic as student entrepreneurs may lose interest in the venture once they have alternative sources of income after graduation. In fact, the possibility of this happening appeared higher for student entrepreneurs in our study who specialized in art education. Therefore, four out of eight respondents who preferred to pursue entrepreneurship on a part-time basis after graduation were those who majored in art education. We could argue that because opportunities for formal employment in the educational sector in Ghana was easier to access, student entrepreneurs majoring in art education were reluctant to pursue entrepreneurship on a full-time basis immediately after national service. In addition, a teaching career seemed to provide room for part-time entrepreneurial activities for respondents.

Despite the financial motive explained above, it is important to note that results of the study also indicated that some students were motivated by a desire to gain experience from their entrepreneurial engagements. This finding suggests that respondents considered student entrepreneurship as an option for the "career rehearsal" (Ndirangu & Bosire 2004) benefits it afforded them. Therefore, the finding is a reminder that the entrepreneurial engagements of

respondents described in the study are meant to be a training period where entrepreneurial capabilities are tested, and lessons learnt for success. According to Marmer (2012), subsistence entrepreneurs who pursue entrepreneurship for reasons of earning to provide usually have a mindset that does not support growth thereby contributing less to the transformational growth of economies. To this end, for student entrepreneurs in the study to take their businesses forward after graduation and make an impact, there may be a need for guidance and tutoring, coupled with strong institutional support from the university, government, and society at large to enable student entrepreneurs develop the appropriate mental outlook for entrepreneurial growth and success. In this effort, it is important to involve family and friends as findings from the study support arguments by Fini et al. (2016) on the important role of family and friends as motivators for student entrepreneurship. In our study, this role extended to teachers and employers who positively influenced the perceptions of desirability and feasibility of respondents for entrepreneurship.

Regarding entrepreneurial engagements, Findings showed that most respondents engaged in entrepreneurship independently (Ndirangu & Bosire 2004; Fatoki 2014; Fini et al. 2016). However, their activities were not only targeted at students as suggested by Ndirangu & Bosire (2004). In some cases, customer targets lived off campus and in geographical locations that necessitated delivery of goods and services via public transport to clients. Most of the art specializations in which businesses observed in the study focused on, except graphic communication design and cloth printing, did not feature in the literature. This may be due to the lack of empirical work on the topic. However, specialization areas collectively fell within visual arts; supporting the argument that the visual arts provides good opportunities for entrepreneurship activities inferred from the literature (Protogerou et al. 2015; Adebayo & Jenyo 2013; Anderson 2014). Additionally, results that ten out of twenty respondents were willing to pursue their entrepreneurial activities full-time after national service is similar to the percentage of student entrepreneurs found by Fini et al. (2004) to continue their entrepreneurial activities after their education. Perhaps it could be argued that the entrepreneurship engagements of students within the study contributed positively to building their entrepreneurial maturity (Nabi et al. 2009); coupled with fairly simple business ideas which made it easy for them to show increased entrepreneurial intention (Nenzhelele et al. 2016) and confidence in their ability to transition to entrepreneurship full-time in the near future (Bell & Bell 2016).

It is important not to underestimate the role of skill acquisition in facilitating the entrepreneurial initiatives of respondents in the study. Respondents in the study acted entrepreneurially in their quest for knowledge and skill acquisition; not limiting themselves only to what they were taught in class. In the stories explored in this study, skill acquisition for some respondents started prior to entering the university, for example, self-tutoring on the internet. For other respondents, there was a need to still get practical training opportunities outside the formal educational set-up via internships to master the skill. These findings bring to the foreground the need for an educational curriculum that emphasizes both theory and practice, so students are well-equipped for whatever career path they choose. Further, respondent's use of skills acquired to pursue craft entrepreneurship is not bad per se; nevertheless, this can have

implications on their ability to grow. Findings indicated that only two of the respondents exhibited traits of opportunistic entrepreneurs with a clear difference in terms of growth between the two respondents' entrepreneurial initiative and that of the others.

Regarding challenges, findings supported to some extent, arguments that a key challenge faced by student entrepreneurs is the issue of balancing schoolwork and entrepreneurship activities (Ndirangu & Bosire 2004), as only few respondents made reference to it. Perhaps, this positive outlook is a result of their use of various creative strategies to managing their businesses. Strategies suggested were similar to that found by Ndirangu & Bosire (2004), such as, varying opening times based on free time, making up for missed classes through personal study to manage the academic, and business activities. However, issues relating to the personal work ethic of respondents that came up in the study did not feature in the literature. It is important to note that feedback from most respondents on the extent to which their entrepreneurial activities affected their academic work was positive, in line with findings in the literature (Ndirangu & Bosire 2004; Abamba 2017). Most respondents did not emphasize student related challenges, supporting the argument by Sugiarto (2014) that general challenges faced by entrepreneurs are usually applicable to student entrepreneurs. To this end, the study observed challenges that could be categorized under financial, operational, marketing, and managerial in line with studies by Fatoki & Garve (2010), Fatoki (2014) and Sugiarto (2014). Issues of high taxation and excessive bureaucracy highlighted in the study by Fini et al. (2016) did not come up in the study at hand. This may be due to varying business environments in Ghana in comparison to Italy. In addition, human resource challenges did not feature as an issue of concern for all but three respondents, and this is possibly due to the practice of craft entrepreneurship identified earlier involving only the student entrepreneur.

Conclusions, Implications, and Recommendations

The study sought to shed light on the motivation of graduates of visual arts degree and higher national diploma programs in pursing entrepreneurship while studying, their entrepreneurial engagements, challenges, and survival strategies. Based on the findings above, the researchers conclude that student entrepreneurship among the studied respondents is considered a survival strategy that is driven by skill acquisition for the pursuit of craft entrepreneurship in their field of specialization. It serves as a good platform for improving technical and entrepreneurial skills in preparation for a career in entrepreneurship if the student entrepreneur so choses. Nevertheless, the entrepreneurial journey of the student entrepreneur can be difficult and is embedded with both general and context specific challenges that the student entrepreneur tries to navigate using varied creative approaches.

The notion of student entrepreneurship as a survival strategy can interfere negatively with the student's education. Despite the benefits associated with student entrepreneurship explained above, the survival instinct in humans can cause excessive risk taking among students, especially, because findings from the study show a fairly positive belief among respondents that they are capable of managing student entrepreneurial activity and academic work effectively with little evidence to support this. To this end, future work that investigates the issues identified

in this study via quantitative approaches among a larger sample size would be beneficial. In addition, a study that takes this work a step further to shed light on the effect of student entrepreneurial activities and student academic performance among student entrepreneurs in Ghana is needed. Such as study should rely on facts from documents such as student transcripts to ensure objective and reliable insights for effective policy making.

Survival and craft could also imply small scale operations and inability to grow in a way that can transform the economy. Therefore, policy makers in academia, industry, and government should work together towards positioning student entrepreneurs to be growth oriented even when choosing the craft route to entrepreneurship. It is clear that respondents in this study take advantage of the skills acquired in their fields of specialization to pursue entrepreneurship. However, the focus on a specific subject area can narrow down the entrepreneurial opportunities that students get exposed to. Thus, it is recommended that universities and government put in place structures that enable students to explore extracurricular activities that expose them to non-art related issues and widen their scope of knowledge in order to facilitate synthesis and creativity. Incorporating this measure informally into the student's educational experience will encourage voluntary participation that is driven by student interest for success. With the insight that student entrepreneurs face both general and context specific challenges, students should be educated to capitalize not only on targeted entrepreneurship support programs, but also on national entrepreneurship training, and financial support programs available.

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