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SCIENTIFIC REVIEW

Feminist Critique of Ghana's Women's Entrepreneurship Policies



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ABSTRACT

Women's entrepreneurship is an important medium for poverty reduction, economic growth and development. Nonetheless, it faces critical challenges that limit it from realizing its full potential. Feminist theories bring to the fore the diverse conundrums of women's entrepreneurship and how to address them. This paper aims to examine Ghana's women's entrepreneurship policies from feminist theoretical perspectives to determine how the policies address gendered barriers and support women's entrepreneurship efforts. Premised on the transformative research paradigm, the paper involves content analysis of 14 purposively-sampled Ghana's public policy documents. Consistent with policy expectations of the feminist theories, it was found that there are policies that seek to address gendered discourses, promote change of social structures in support of women's venturing and enhance women entrepreneurs' access to resources. Nonetheless, there are still areas that need further attention in all three theoretical perspectives, particularly in pursuit of change in social structures and gender equality in access to resources. Although the policies justifiably tilt more towards the informal sector,

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inadequate attention to women operating in the formal sector could serve as a disincentive to the growth and development of their ventures and a deterrent to the graduation of more informal enterprises into the formal economy.

KEY WORDS: *barriers, entrepreneurship, feminist theories, Ghana, policy, transformative research, women*

Introduction

Women's entrepreneurship is an important medium for poverty reduction, economic growth and development (World Bank, 2022). It employs an estimated 252 million women who head various entrepreneurial projects worldwide and contributes to household welfare through enhanced expenditure on food, health and education (Adom & Anambane, 2019; Bosma et al., 2020; Silva et al., 2021). Nevertheless, women's entrepreneurship faces numerous obstacles that limit it from achieving the desired outcomes (Silva et al., 2021; World Bank, 2018). Feminist theories bring to the fore the diverse conundrums of women's entrepreneurship and how to address them through public policy.

The theories, specifically liberal feminist, feminist standpoint and post-structuralist feminist, share a common stance on gender inequality, female subordination and oppression as fundamental to the socio-economic plight of women (Fischer, Reuber & Dyke, 1993; Harstock, 1997; Makarem, Metcalfe & Afiouni, 2019). This position is well acknowledged by the United Nations Population Fund and the UN-Women in their global mandates in agreement with the fifth Sustainable Development Goal, which aims to achieve gender equality and empower all women and girls. In addition, proponents of the liberal feminist theory highlight women's unequal and limited access to resources as a bane to women's entrepreneurship (Boohene, 2009; Williams & Kedir, 2018).

On the other hand, the feminist standpoint theory upholds capitalist and patriarchal oppression that limits women's advancement, and thus, entrepreneurship researchers advocate for change in social structures that will promote women's entrepreneurship (Henry et al., 2017; Foss et al., 2019). The post-structuralist feminist theory distinguishes itself by bringing attention to the negative impact of discriminatory social practices, such as gendered discourses, on females' motivation and performance, which

necessitate a reversal of such practices through women's entrepreneurship policies (Foss et al., 2019).

Women's entrepreneurship policies are measures by governments to stimulate more productive entrepreneurial behavior among women in a given geographical jurisdiction (Hart, 2003; Henry et al., 2017). Research by Henry et al. (2017) on women's entrepreneurship policies showed that more policies are embedded in other public policy documents, as is the case of Tanzania, while relatively fewer countries, including Canada and Germany, have separate instruments devoted to advancing women's entrepreneurship. Irrespective of the place of domicile, policies are indispensable in providing the necessary guidance for decision-making, performance monitoring and evaluation (Longoria, 2018; Scott, 2014). Policy documents/instruments, therefore, serve as reference points for public accountability.

Accordingly, Lascoumes and Le Gales (2007) describe a public policy document as constituting a technical and social device that organizes specific social relations between the state and those it is addressed to according to the representations and meanings it carries. Despite the critical role of women's entrepreneurship policies in personal and national development, it has not received adequate research attention. Researchers have noted that women's venturing and related policy issues are underexplored research fields and that most studies have been atheoretical, leading to disparities between research focus and policy recommendations (Foss et al., 2019; Henry et al., 2017).

In the face of confounding challenges to women's entrepreneurship in Ghana (Bamfo & Asiedu- Appiah, 2012; Boateng & Poku, 2019) and the absence of devoted studies on women's entrepreneurship policies, this paper aims to examine Ghana's women's entrepreneurship policies from feminist theoretical perspectives to determine how the policies address gendered barriers and support women's entrepreneurship efforts, and to offer insights for future policy direction. Thus, the paper seeks to address the central question: how do Ghana's women's entrepreneurship policies address gendered barriers and support women's entrepreneurship efforts in the country?

In recognition of the key role of gender in this research and the varied definitions of gender in literature, this study adopts Bacchi's definition of gendering "To describe the active shaping of the categories of "woman" and "man" as kinds of being in a relation of inequality...Gendering practices in

this instance *constitute* “men” and “women”.” (Bacchi, 2017, p. 23); and the roles that society expects of them. Thus, Fischer et al. (1993) note that one’s gender is based on differences in social experience, usually from childbirth, due to caregivers’ and others’ reactions to the observed sex of the child (Fischer et al., 1993). In contrast, a person’s sex is considered to be based strictly on physiological differences that make one either male or female.

The main rationale for the choice of Bacchi’s (2017) and Fischer et al.’s (1993) definitions is that they sit well with the universal interpretation of gender in Ghana and Ghana’s socio-cultural norms that define women’s and men’s roles in society. For instance, women are expected to be calm and take care of domestic responsibilities such as childrearing, household chores, and the sick and the elderly (Adom & Anambane, 2019; Seshie-Nasser & Oduro, 2018). In contrast, men are accorded the accolade of being firm, decisive, and outspoken household heads and should engage in male-dominated economic activities outside the home (Adom & Anambane, 2019; Seshie-Nasser & Oduro, 2018). These gendered roles influence the types and outcomes of women’s venturing (Henry et al., 2017; Overå, 2017).

In that regard, the paper proceeds with a review of women’s entrepreneurship in Ghana, followed by an appraisal of feminist theories and women’s entrepreneurship policies. The subsequent section provides an overview of the research methodology underpinned by the transformative research paradigm and a feminist analytical framework of women’s entrepreneurship policies. The remaining sections of the paper comprise the results and discussions as well as conclusions and recommendations for future policy direction.

Women’s Entrepreneurship in Ghana

Overview

Women’s entrepreneurship constitutes the pursuit of entrepreneurship as a career by women or the ownership and management of businesses by women (Terjesen, Bosma & Stam, 2016). In this paper, this definition extends to women’s venturing into both formal and informal sectors of the economy. Similar to Senegal (36.8%) and Botswana (32.0%), in Ghana, more women (38%) start businesses than men (35%) which is higher than women’s venturing in top-performing advanced countries like Canada

(13.3%), Australia (11.5%) and the United States of America (10.5%) (Herrington & Kelly, 2012; Pinkovetskaia et al., 2019).

Women's entrepreneurship in Ghana follows the global pattern whereby most females operate in the informal and low-income sectors such as subsistence agriculture, trading and service (Hampel-Milagrosa, 2011; Overå, 2017; Pinkovetskaia et al., 2019). The main reasons women start businesses in Ghana are the need for employment, income and financial independence (Bamfo & Asiedu- Appiah, 2012; Hampel-Milagrosa, 2011). This contradicts the case of developed countries where research by Bosma et al. (2020) showed that motivation to make a difference in the world and earn a living due to job scarcity are the primary reasons for starting a business.

Econometric analysis by Seshie-Nasser and Oduro (2018) on women's venturing in Ghana revealed that although women's businesses are 67 percent smaller than those of men, women's business ownership is associated with improved welfare through contributions to household expenditures like feeding, clothing and education. This buttresses the adage by one of Ghana's illustrious sons, Dr. Kwegyir Aggrey, that if you educate a man, you educate an individual, but if you educate a woman, you educate a nation. Transposing this axiom to entrepreneurship, the stance of this paper is that if you build a woman's enterprise, you build a nation.

Barriers to Women's Entrepreneurship in Ghana

Ghana's women entrepreneurs face sociocultural, economic and personal challenges that affect their performance negatively and explain their lower performance in terms of size, profitability and growth compared to their male counterparts (Bamfo & Asiedu- Appiah, 2012; Seshie-Nasser & Oduro, 2018). Ghana's National Gender Policy acknowledges this reality and commits "...to develop a national policy for the informal sector (where women are concentrated), to take account of the challenges that confront women in trade and industry" (Ministry of Gender, Children and Social Protection, 2015, p. 31). The importance of formalizing enterprises in the informal sector is buttressed by Hampel-Milagrosa (2011), who found that registered entrepreneurs earned more net profit than informal entrepreneurs.

Consistent with global patterns, socio-cultural barriers to women's entrepreneurship emanate from patriarchal discriminatory cultural norms and practices that limit the ability of women entrepreneurs to exercise their entrepreneurial ingenuity and socio-economic rights (Adom & Anambane,

2019; Overå, 2003). Although Ghana's constitution promulgates equal rights of all citizens, embedded discriminatory socio-cultural practices permeate every fabric of society. A study by Chea (2008) revealed that women experienced gender discrimination in terms of government economic policies, statutory and customary laws and administrative hurdles. Research by Overå (2003), Boateng and Poku (2019) and Adom and Anambane (2019) further showed that these barriers are embedded in the Ghanaian society and are more entrenched in patrilineal than matrilineal societies.

Empirical research demonstrates that the gendered barriers negatively affect the performance of female-led enterprises and their ability to access resources (Bamfo & Asiedu- Appiah, 2012; Boateng & Poku, 2019) and their chances of venturing into male-dominated sectors (Overå, 2017). Contrary, a study by Overå (2007) showed that men are venturing into traditional female domains such as the food trade due to job losses. Researchers have advocated for policies and programs to encourage a cultural paradigm shift, affirmative action for female education, and bridge gender differences and power conflict resulting from the economic empowerment of women entrepreneurs (Boohene, 2009; Sallah & Caesar, 2019; Hampel-Milagrosa, 2011).

Economic obstacles to women's entrepreneurship in Ghana are versatile and emanate from the entrepreneurial ecosystem. They comprise inadequate and limited access to resources of all kinds, including financial resources, human resources and social capital (Bamfo & Asiedu- Appiah, 2012; Hampel-Milagrosa, 2011; Sowatey et al., 2018). Other challenges are inadequate customers, non-payment of debts, high taxes and license fees, lack of space to operate, lack of capital equipment and difficulties with existing regulations (Bamfo & Asiedu- Appiah, 2012; Peprah, Buor & Forkuor, 2019). Although research by Kuada (2009) and Schindler (2009) shows that women entrepreneurs draw heavily on social relationships to access informal credit, Schindler (2009) notes that credit involves high transaction costs that prevent the entrepreneurs from growing out of poverty in the long run. Therefore, Peprah et al. (2019) entreat government to reduce tax rates to moderate levels and increase female access to credit and savings through more accessible and affordable public and private financial mechanisms.

Personal characteristics of entrepreneurs, namely level of education, training, entrepreneurial experience, self-confidence, communication and

networking skills, are important determinants of business performance (Adom & Asare-Yeboah, 2016; Obeng, Robson & Haugh, 2014). A study by Sallah and Caesar (2019) showed that social capital, in terms of networks and memberships, has a positive and significant effect on women's businesses in Ghana. However, research by Boohene (2009) revealed that most female entrepreneurs have poor business skills and a lower level of education. Lent (2020) identifies additional constraints, including imprecise measurement and recordkeeping, and poor timekeeping.

Personal limitations have ramifications for access to resources. For example, Boateng and Poku (2019) found that financial institutions generally consider giving loans to women entrepreneurs as risky due to a lack of codified business strategy and plan, proper costing of business and informational asymmetries about business owners and their businesses. Related policy recommendations in the literature include the need to step up female education and skills and entrepreneurial training of women entrepreneurs (Adom & Asare-Yeboah, 2016; Seshie-Nasser & Oduro, 2018).

The foregoing review shows that women's entrepreneurship in Ghana constitutes a substantial proportion of the country's economic activities and contributes to employment and household welfare. Nevertheless, women's enterprises are far smaller in size than men's enterprises. Seshie-Nasser and Oduro (2018) note that potentials exist for poverty reduction and economic growth if government policy invests in the size of women's enterprises. Moreover, women's entrepreneurship faces numerous socio-cultural, economic and personal challenges and, as a result, scholars have recommended several policy interventions. The next section of the review looks at the various policy expectations from feminist theoretical perspectives.

Feminist Theories and Women's Entrepreneurship Policies

Liberal feminist theory, feminist standpoint theory and post-structuralist feminist theory are three major schools of thought that have emerged over the years to explain women's subordination and how public policy must address discriminatory practices that discourage women's advancement in diverse fields, including entrepreneurship. The three theoretical perspectives share a common message of the need to correct structural and institutional patriarchal subordination, which are generally

fashioned out into gendered roles and enforced through discriminatory social practices (Ahl & Marlow, 2017; Henry et al., 2017). Consistent with the stereotype threat theory by Steele and Aronson (1995), the norms constitute negative stereotypes that adversely affect the motivation and performance of individuals whose social group is negatively labeled through self-characteristics, for example, the female as frail and the weaker sex.

The impact of negative self-characterization is a key preoccupation of the post-structuralist feminist theory. Ahl and Marlow (2017) argue that socially-constructed representations of gendered subject positions are articulated through oppositional categories within the language itself, where the feminine side of the binary reflects and sustains subordination. Using gender-neutral language, pursuing mandatory gender awareness creation, and training business advisory officers on gender-related issues are key post-structuralist feminist policy expectations for advancing women and women's entrepreneurship (Foss et al., 2019).

Empirical feminism, specifically the liberal feminist theory, explains unequal rights to women's participation in the public sphere beyond the family and the household (Fischer et al., 1993). According to the theory, social opportunities are not equitably distributed, and women are disadvantaged with respect to access to resources and opportunities such as education, experience and finance (Boohene, 2009; Henry et al., 2017). The theory posits a view of women and men as having similar capacities, in other words, being essentially the same (Foss et al., 2019).

Therefore, if women were given the same opportunities as men, they would produce comparable results (Foss et al., 2019). Henry et al. (2017) argue that limited access to resources influences opportunity recognition, the types of firms that women launch and the subsequent success. They further indicate that limited resources contribute to industry segregation, with women tending to launch firms in highly competitive and less profitable sectors, such as retail and personal services. The core policy expectation is equal access to resources for women entrepreneurs (Foss et al., 2019).

On the other hand, feminist standpoint theory, according to O'Brien Hallstein (2000, p. 5), recognizes commonality among women in terms of being disadvantaged compared to men as a group, whereby "... women occupy a distinct position and potential standpoint in culture because, under the sexual division of labor ensconced in capitalist patriarchy, women have been systematically exploited, oppressed, excluded, devalued, and dominated." As much as entrepreneurship may be the only avenue for some

women to earn a living for survival, research shows that public policy must focus on promoting decent work and high-growth or transformational entrepreneurship (Esquivel & Enríquez, 2020; Ratten & Tajeddini, 2018). Public policy requirements include social structures such as childcare systems and parental leave in support of women (Pinkovetskaia et al., 2019; Ratten & Tajeddini, 2018).

The foregoing review necessitates adopting cross-cutting measures in addressing the barriers to women's entrepreneurship in Ghana. In addition, it is evident from the barriers and the corresponding policy demands of the various feminist schools of thought that women's entrepreneurship policy must be comprehensive in addressing the constraints.

Data and Methodology

Data Sources

This study employed qualitative data from 14 purposively-sampled national policy documents. Unlike Canada or Germany, Ghana did not have a dedicated women's entrepreneurship policy document at the time of this research. The selection criteria for the 14 policy documents were a demonstration of commitment to promoting female or women's entrepreneurship in Ghana, including policy instruments that contained specific and general provisions that directly or indirectly support women's entrepreneurship.

Two of the policy documents (see Table 1) were generic as they contained general policy prescriptions on Ghana's social and economic activities, with some provisions on women's entrepreneurship. The documents were the Co-ordinated Programme of Economic and Social Development Policies 2017-2024 (CPESDP) and the Medium-Term National Development Policy Framework 2018-2021 (MTNDPF). The other 11 policy documents operationalized the general provisions in the CPESDP and the MTNDPF according to the mandate of the government ministries that issued them.

Table 1: Ghana's policy documents addressing women's entrepreneurship

No.	Document title	Year of publication	Issuing authority
1.	National Micro, Small and Medium Enterprises (MSME) Policy	2019	Ministry of Trade and Industry
2.	National Agriculture Investment Plan (2018-2021)	2018	Ministry of Food and Agriculture
3.	The Co-ordinated Programme of Economic and Social Development Policies (CPESDP) (2017-2024)	2017	Office of the President
4.	Medium-Term National Development Policy Framework (MTNDPF) (2018-2021)	2017	National Development Planning Commission
5.	National Science, Technology and Innovation Policy (2017 – 2020)	2017	Ministry of Environment, Science, Technology and Innovation (MESTI)
6.	National Gender Policy	2015	Ministry of Gender, Children and Social Protection (MoGCSP)
7.	National Social Protection Policy	2015	MoGCSP
8.	Fisheries Management Plan of Ghana Marine Fisheries Sector 2015-2019	2015	Ministry of Fisheries and Aquaculture Development and the Fisheries Commission
9.	National Employment Policy, Volume 1, 2014	2014	Ministry of Employment and Labour Relations
10.	Ghana National Climate Change Policy	2013	MESTI
11.	National Energy Policy	2010	Ministry of Energy
12.	Medium-term Expenditure Framework (MTEF) for 2019-2022	Not specified	Former Ministry for Business Development
13.	Ghana Industrial Policy	Not specified	Ministry of Trade and Industry (MoTI)
14.	Ghana Trade Policy	Not specified	MoTI

Source: Authors' compilation (2020)

Methodology

The transformative research paradigm underpinned this study. The paradigm offers researchers the opportunity to demonstrate the needs of marginalized groups and individuals and to give them a voice, raise their consciousness or advance an agenda for change to improve their lives (Creswell, 2014). The premise for this study was that women entrepreneurs constitute a disadvantaged group compared to their male counterparts (Seshie-Nasser & Oduro, 2018; Bosma et al., 2020). Because of their status and physiology as women, they encounter numerous challenges that impede them from operating in more productive sectors of the economy (Hampel-Milagrosa, 2011; Overå, 2017).

The aforementioned obstacles also limit women's ability to grow their enterprises for personal and national development (Adom & Anambane, 2019; Foss et al., 2019). This qualitative study, therefore, employed feminist theoretical lenses to illustrate the disadvantaged position of women in Ghana's policy instruments and to analyze policy provisions on women's entrepreneurship. More importantly, it identified policy gaps in addressing gendered barriers and advocated for adequate policies to advance women's venturing in Ghana. Content analysis of the 14 purposively-sampled policy instruments was conducted with the help of a document review guide.

The review guide consisted of several sections focussing on women's entrepreneurship policy provisions in Ghana. The sections relevant to the aim of this paper were the background information, gender balance and neutrality, and socio-political and economic empowerment of women, and access to resources. A review of the policy documents and data extraction and analysis were performed from November 2020 to March 2021. Data were manually coded through open and axial coding, while data analysis and interpretation followed a descriptive approach (Creswell, 2014; Henry et al., 2017) based on a feminist analytical framework of women's entrepreneurship policies. To ensure the reliability of the findings, there was a theoretical triangulation of the analytical framework as supported by several theoretical positions contained in the literature review section of the paper (Graue, 2015).

Analytical Framework

This paper draws upon the literature review on barriers to women's entrepreneurship in Ghana and feminist theories to construct a feminist

analytical framework of women's entrepreneurship policies (Table 2). Anchored on the three main feminist theoretical perspectives and the corresponding policy expectations, the feminist analytical framework of women's entrepreneurship policies constitutes three indicators for analyzing government policy prescriptions on women's venturing.

Table 2: Feminist analytical framework of women's entrepreneurship policies

No.	Feminist theories	Expected policy focus	Indicators for analysis
1.	Post-structuralist feminist theory (post-modern, post-colonial)	Change of discriminatory social practices	<ol style="list-style-type: none"> 1. Preparation and presentation of the policy documents – Gender balance in: <ul style="list-style-type: none"> • the composition of authors/validation team; language used; & human images 1. Mandatory gender awareness training for business advisors, etc. <p>(Ahl & Marlow, 2017; Foss et al., 2019; Peprah et al., 2019)</p>
2.	Feminist standpoint theory (radical, socialist)	Change of social structures	<ol style="list-style-type: none"> 1. Publicly subsidized childcare support, paid family leave, maternity/paternity support provisions, equally shared paid parental leave 2. Formalization of enterprises through business registration and formation of associations 3. Economic incentives such as special tax relief and tax exemptions 4. Equally-shared quotas in public purchasing, etc. <p>(Harstock, 1997; Hampel-Milagrosa, 2011; Henry et al., 2017; Panda, 2018; Ratten & Tajeddini, 2018)</p>

No.	Feminist theories	Expected policy focus	Indicators for analysis
3.	Feminist empiricism (liberal)	Equal access to resources	Equal access to: <ol style="list-style-type: none"> 1. Training, mentorship, coaching and other forms of human resource development/capacity building 2. Social capital/networking opportunities 3. Funding 4. Physical capital/infrastructural support, e.g. land, operating space, tools and equipment 5. (Foss et al., 2019; Sallah & Caesar, 2020; Seshie-Nasser & Oduro, 2018)

Source: Authors' compilation

The first set of indicators relates to the tenets of the post-structuralist feminist theory with the primary goal of realizing a reversal of discriminatory social practices against women. Within the context of this study, the main indicators for analyzing this policy expectation are gendered discourses that entrench discrimination through the presentation of policy documents (Ahl & Marlow, 2017; Foss et al., 2019). As shown in Table 2, the indicators include gender balance, for instance, in the authors' composition and policy provisions on gender awareness training for business advisors.

The feminist standpoint theory recognizes commonality among women in terms of being disadvantaged compared to men as a group; entrepreneurship researchers, therefore, seek to champion changes in social structures that would promote decent work and transformational entrepreneurship for females in the entrepreneurial ecosystem (Harstock, 1997; Wylie, 2016). The respective indicators (see Table 2) comprise publicly subsidized childcare support and paid family leave (Henry et al., 2017; Ratten & Tajeddini, 2018); formalization of women's enterprises to enhance their access to opportunities in the formal economy (Hampel-Milagrosa, 2011); economic incentives such as tax rebates or exemptions to bring women entrepreneurs to a level playing field (Peprah et al., 2019; Foss

et al., 2019); and promotion of equally-shared quotas in public procurement (Foss et al., 2019).

Empirical research within the liberal feminist theoretical framework (e.g., Ali & Shabir, 2017; Williams & Kedir, 2018) shows that women can perform equally as men when given equal access to resources to operate in an environment devoid of discrimination. As a result, the distinguishing policy expectation of this theoretical position is equal access of women entrepreneurs to all forms of resources (Boohene, 2009; Foss et al., 2019). The primary indicators in the analytical framework include capacity building for women entrepreneurs, which is highly recommended by researchers such as Panda (2018) and Seshie-Nasser and Oduro (2018). Other indicators are equal and enhanced access to funding (Bamfo and Asiedu-Appiah, 2012; Peprah et al., 2018), social capital (Panda, 2018; Seshie-Nasser & Oduro, 2018) and physical infrastructure (Peprah et al., 2019) (Table 2).

Results and Discussions

As per the feminist analytical framework of women's entrepreneurship policies (Table 2), the analysis and discussion of policy provisions centered on three key areas: change of discriminatory social practices and social structures, as well as equal access to resources.

Change of Discriminatory Social Practices

The focus of the analysis was gender neutrality or gender balance in the presentation of policy documents and gender awareness training for key officers.

Gender Neutrality/balance in the Presentation of Policy Documents

According to the post-structuralist feminist theory, gender is socially constructed, and various forms of gender discrimination must be avoided, including gendered discourses (Ahl & Marlow, 2017; Foss et al., 2019). Peprah et al. (2019) identified gendered discourses in the form of language art as a part of the societal or cultural aspect of oppression that provides a clear indication that one social group is placed higher than the other. Such oppression and subordination disempower the affected group as its needs are often relegated to the background (Adom & Anambane, 2019; Foss et

al., 2019). As a result, this research assessed the extent of gender neutrality/gender balance in the language/text of the policy documents, the composition of authors/validation team and human images in the documents under study (see the analytical framework in Table 2).

The analysis revealed gender balance in the language art of referring to the opposite sex in all the policy instruments. For instance, phrases such as “women and men”, “males and females”, “boys and girls”, and “s/he” were common to the documents. The findings demonstrate a positive stance towards equal recognition of males and females in the codified national discourse. This agrees with post-structuralist feminist expectations expounded by Foss et al. (2019) and Peprah et al. (2019). In effect, this kind of social transformation enhances the self-worth of females and makes room for due recognition of their necessities.

Acknowledging the fact that national documents do not necessarily have to contain a list of authors and human images, so long as they were part of the policy documents they were assessed for gender balance. The results showed that all but one of the 14 policy documents did not have authors/validation teams spelled out. The exception was the National Employment Policy which acknowledged a seven-member technical validation team comprising five males and two females, with only one of the females from Ghana and the other from the International Labor Organisation. The seven-member team included representatives from Ministries, Departments and Agencies but did not involve representatives from the then Ministry of Women and Children’s Affairs. Although the policy instrument, just like the other 13 instruments, alluded to stakeholder consultations that involved women groups, the lower representation of women in the policy preparation/validation team could limit the extent to which women’s issues are adequately addressed in the document.

Moreover, nine out of the 14 policy documents did not have human images, while two – the CPESDP and the National Gender Policy – had only the images of the country’s president at the time of publication of the document. The Ghana National Climate Change Policy and the National Agriculture Investment Plan had images of both males and females relatively well distributed in the documents, but the latter gave prominence to the male gender by having the face of a man on the cover page. On the other hand, the Fisheries Management Plan of Ghana depicted images that portray segregation in the fishing industry. That is, there were images with only men standing around fishing boats which indicates that fishing is the

domain of men, while only women appeared in a picture of fish smoking, demonstrating it as the reserve of women.

The findings show that Ghana is forging ahead in ensuring gender neutrality in presenting policy documents. Nevertheless, there are still areas that need further attention, namely ensuring gender balance in the authorship/validation team and human images. Gender authorship balance and consultation with women groups are the foundation for ensuring gender-sensitive policies relevant to women's needs. According to post-structuralist feminism, discriminatory tendencies reflect and sustain the subordination of females and can limit their ability to achieve their full potential (Foss et al., 2019; Makarem et al., 2019).

Gender Awareness Training/support

Proponents of the post-structuralist feminist theory advocate for gender awareness creation as one of the measures for tackling discriminatory social practices against women (Foss et al., 2019; Ratten & Tajeddini, 2018). As shown in the study's analytical framework and the domain of women's entrepreneurship policy, gender awareness training for key officers, including business advisors, is central to the discourse. Examination of the 14 policy documents revealed a strong and wide acknowledgment of gender inequality in Ghana and the need to address this in all sectors of the economy with anticipation of the passage of an Affirmative Action Bill.

As an illustration, the National MSME Policy identifies with the Sustainable Development Goal (SDG) 5 to achieve gender equality and empower all women and girls. The National Gender Policy (p. 32) affirmed to: "Facilitate sector gender policies to transform gender norms, stereotypes, socialization issues and unequal power relations; focusing especially on educational systems, media, the labor market, and leadership leading to sharing of responsibilities and confronting negative masculine and feminine behavior." According to the Ghana National Climate Change Policy, "...evidence shows that climate change will hit women harder than men because of existing vulnerabilities and gender inequalities, and ...there will be no climate justice until gender issues are resolved" (Ghana National Climate Change Policy, p. 78).

Despite the extensive recognition of gender inequality in all the policy instruments, only three of the documents made unequivocal provisions for gender awareness training, sensitization and other related support. These were the MTNDPF, the National Gender Policy and the National

Agriculture Investment Plan. The MTNDPF (p. 71) explicitly communicated the government's commitment to institute "...gender-responsive budgeting and training on gender equality in civil and public services...". The National Gender Policy (p. 32) also pledged to: "Facilitate allocation of resources by public and private sector institutions to set up ... regular gender awareness and sensitization programs, to improve the culture for understanding gender roles and relationships in formal and informal decision making in homes, in communities and at workplaces." It is encouraging to have the commitment of the three national policy instruments to address gender inequality that will be beneficial to women entrepreneurs.

Nevertheless, the MTNDPF's specific reference to civil and public services excludes the private sector, where most women entrepreneurs operate (Hampel-Milagrosa, 2011; Seshie-Nasser & Oduro, 2018). Among the documents under study, the National Agriculture Investment Plan is the only sectorial document that made explicit provisions for the operationalization of interventions aimed at addressing gender inequality in Ghana's agricultural sector by pursuing the:

"(a) Establishment of a Gender Desk within COCOBOD to be responsible for gender-related policy issues; (b) Developing institutional capacity for effective gender mainstreaming; (c) Integrating gender in extension programming to ensure relevance of *the* information to men and women and equitable access to services; (d) Sensitization of traditional authorities and smallholder farmers on gender equality to enable them *to* appreciate and overcome barriers to social exclusion in the cocoa value chain." (National Agriculture Investment Plan, p. 64).

The interventions for the agriculture sector are very timely for addressing gender discrimination and inequality at the formal and informal levels and in all parts of Ghana. This is in recognition of research by Chea (2008), which revealed that women experienced gender discrimination in terms of government economic policies, statutory and customary laws and administrative hurdles. Boateng and Poku's (2019) and Adom and Anambane's (2019) research further showed that not only are these barriers present in Ghana but are more entrenched in patrilineal societies than

matrilineal societies, heightening the need to pay attention to patrilineal societies.

Change of Social Structures

Feminist standpoint theories bring to the fore the disadvantaged position of women as a group relative to men (Harstock, 1997; Wylie, 2016). Women's entrepreneurship policy expectations, outlined in the analytical framework (Table 2), hinge upon expectations for change in social structures supporting women entrepreneurs' dual role of motherhood and entrepreneurship (Esquivel & Enríquez, 2020; Foss et al., 2019). Analysis of the policy documents in this study yielded three main findings.

Firstly, two out of the 14 policy instruments, the National Gender Policy and the CPESDP, made explicit provisions to enhance social structures that can benefit women's entrepreneurship if implemented. The National Gender Policy encapsulates maternity/paternity provisions, childcare support and a fight against harmful social practices (see Table 3). These policy provisions are critical to creating the necessary space and support for women, especially in ensuring that they undergo adequate recuperation after childbirth and benefit from financial relief from childcare support.

Table 3: Excerpts of policy provisions for changing social structures as contained in the National Gender Policy

No.	Policy prescriptions
1.	"In addition to waivers for services covered under the NHIS and SSNIT, other relevant initiatives include: ...Free healthcare for pregnant women..." (p. 23)
2.	"Engender employment policies in Ghana for greater inclusion, visibility and equal voice of both women and men in employment and the labor market in general...Promote and regulate job security for women/men on maternity leave." (p. 26)
3.	"Facilitate advocacy groups to promote legislation enabling fathers to be granted paternity leave." (p. 27)
4.	"...Implement the Affirmative Action Policy for the realization of the at least 40% representation of women in all structures, while advocating for the passage of an affirmative Action legislation...Review and promote leadership development channels for women across the regions." (p. 29)
5.	To transform inequitable gender relations in order to improve women's

No.	Policy prescriptions
	status relative to that of men; to influence state policy in all areas and to identify strategies to facilitate equitable relations between women and men...Liase with labor market leaders to facilitate balancing of life responsibilities, including financial support to caregivers by providing child-friendly facilities at the workplaces...Promote and accelerate the implementation of unpaid work modules...Facilitate the implementation of gender mainstreaming in accordance with the terms contained in the 4 th Women's Conference in 1995 in Beijing." (p. 32)

However, it is justifiable to question the validity of such interventions for women entrepreneurs because most of them operate in the informal sector, where the interventions do not mostly apply. Insights from research by Neergaard and Thrane (2011) demonstrate the importance of ensuring that policies have dual goals of stimulating female employment and personal welfare by providing adequate social interventions, such as personal/family allowances during maternity leave to ensure the continuity of women's enterprises.

The second policy document, the CPESDP, sought to champion the course of the vulnerable, including women entrepreneurs in government purchasing/procurement. According to the CPESDP (p. 108) "Government... will pass legislation to require that, over time, a substantial proportion of all Government projects and procurement is executed by local corporations and enterprises, with special attention to entities owned by women, persons with disability, and those established under the Youth Enterprise Fund (YEF), among other initiatives." It is important to note that the attainment of this policy provision is strongly tied to the skills and competency upgrade of women entrepreneurs as well as their access to resources since research by Boohene (2009), Bamfo and Asiedu- Appiah (2012), and Lent (2020) established gross deficiencies of the entrepreneurs in these areas.

Secondly, all the policy documents recognized the existence of a large informal sector and the need to formalize the sector to bring government policy interventions within reach of the vulnerable, including women entrepreneurs. The MTNDPF (p. 71) aimed at "encouraging women artisans and farmers to form associations for easy access to information and other forms of support." The Ghana Trade Policy (p. 28) acknowledged that a "Considerable proportion of domestic trade is undertaken on an informal basis which limits the scope for growth, development and efficiency

gains...” Therefore, a key objective of the policy is “To bring traders into the formal sector, broaden the tax base and enable micro and small traders to access formal institutional support to expand their businesses.” (Ghana Trade Policy, p. 28).

In that respect, the CPESDP (p. 68) communicated that “Formalizing the informal economy is an important medium-term goal of government. The first concrete step to this end is implementing the National Identification System as the primary identifier of all citizens.” Effah et al. (2020) concluded in their research on Ghana’s national identification system that the system has failed in producing the anticipated socio-economic development due to oversight of fundamental institutional requirements such as stakeholder consensus and infrastructure support. This is also supported by Thiel’s (2017) analysis of entangled temporalities in the system. A key lesson is a need for active stakeholder involvement, not forgetting women entrepreneurs who constitute a greater percentage of economic actors in Ghana’s informal sector.

Thirdly, a number of the policy documents showed commitment to other interventions crucial to the advancement of women’s entrepreneurship but were silent on specific provisions for women entrepreneurs. For example, as part of the government’s private sector development strategy, the CPESDP (p. 65) aimed at “lowering the overall tax burden on business, and instituting new incentives aimed at rapid industrialization and agricultural transformation, targeted at agro-processing, pharmaceuticals and light manufacturing, especially garments and textiles.” Agriculture, garments and textiles are two important sectors of the Ghanaian economy where most women entrepreneurs operate in the informal sector, besides trading (Ghana Statistical Service, 2013). However, research by Peprah et al. (2019) established high taxes and license fees as major obstacles to women operating in the informal sector. The absence of specific policy interventions to address these barriers will continue to create a huge vacuum that discourages productive women’s entrepreneurship in the country.

Equal Access to Resources

Equal access to resources is the main preoccupation of feminist empiricism, with the liberal feminist theory at the center stage (Boohene, 2009; Foss et al., 2019). Within this theoretical paradigm, researchers have proven that females can perform equally or even better than males if the former receive adequate resources devoid of gender discrimination (Ali &

Shabir, 2017; Williams & Kedir, 2018). Entrepreneurial resources come in varied forms, including physical resources, human resources, financial resources, social capital and information. With reference to the study's analytical framework (Table 2), policy provisions that promote women entrepreneurs' equal and enhanced access to entrepreneurial resources were analyzed.

The results showed that all the policy documents admitted to women's unequal access to resources as a major deterrent to the advancement of women and economic progress in Ghana. For example, the National Gender Policy (p. 30) pledged to "Facilitate the provision of economic environments that promote *more equitable access* to income, resources and social services which accelerate poverty reduction programs addressing feminized poverty." The Ghana Industrial Policy (p. 38) also stated that "In industry, gender issues have not received the required recognition. This has manifested itself most prominently in the areas of access to credit, education and training and the provision of business development services." Similarly, the National Agricultural Investment Plan noted that:

"Gender is an important dimension of poverty in Ghana where over 51% of the population are women with a Gender Inequality Index (GII) coefficient of 0.54 as of 2017... Some of the discriminating factors generally encompass land constraints..., low application of modern inputs ... and limited access to advisory service." (National Agricultural Investment Plan, p. 18).

By alluding to the various resource constraints, relatively more policy documents contained provisions for addressing them. The results, as shown in Table 4, indicate that policies on access to *physical capital*, particularly infrastructure, tools and equipment, were mainly in the domain of promoting equal access to *land title*; affordable, reliable and decent *public transportation*; refurbishing and retooling *rehabilitation centers* for persons with disabilities; and encouraging the adoption of *new and appropriate technologies* for women into micro and small scale production. With agriculture as the backbone of the Ghanaian economy, the National Agriculture Investment Plan (p. 60), for example, explained that "The focus in the medium term will be to distribute small handheld machinery and equipment for men and women smallholders...".

Table 4: Excerpts of policy provisions on improving women entrepreneurs' access to resources

No.	Policy prescriptions
	<i>Physical and technological resources</i>
1.	“Introduce interventions to ensure women have equal access to land title” (MTNDPF, p. 176)
2.	“Refurbish and retool the rehabilitation centers and open up other avenues nationwide to provide technical and vocational training for women with disability” (National Gender Policy, p. 26)
3.	“Facilitate affordable, reliable and decent transport services and infrastructure for all, particularly women, the vulnerable, the aged and persons with disability.” (National Gender Policy, p. 27)
4.	“Special programs will be designed to encourage rural women engaged in micro- and small-scale production to adopt new and appropriate technologies conducive to their fields of operation.” (NSTIP, p. 56)
	<i>Financial resources</i>
5.	Channel all MSME-related support and set up <i>an</i> SME fund (strong focus on women and youth) through the EGA.” (National MSME Policy, p. 22)
6.	Provide special assistance for the development of women entrepreneurship, and improve their access to credit...” (National Employment Policy, p. 32)
7.	“Implement a policy of reserving 30 percent of poverty alleviation/credit funds of MMDAs to service women’s enterprises...” (CPESDP, p. 6)
8.	“Ensure at least 50% of MASLOC funds <i>are</i> allocated to female applicants” (MTNDPF, p. 176)
9.	“Facilitate the creation of women fish processors and traders associations to access micro-credit financial schemes. Provide government support to the creation of micro-credit facilities.” (Fisheries Management Plan, p. 31)

The aforementioned policy provisions on stepping up women entrepreneurs' access to physical capital are in the right direction (Peprah et al., 2019; Sowatey et al., 2018). Nevertheless, it is puzzling to recognize the seeming absence of specific policies on physical capital for women entrepreneurs who have boldly ventured into medium and large-scale production activities in the formal sector. Overå's (2017) study on the gendered nature of entrepreneurship in Ghana's oil and gas service sector buttresses the need for special policies that seek to augment women entrepreneurs' access to physical capital and other forms of resources in male dominated economic activities.

Further assessment of the policy documents also revealed policies on improving women entrepreneurs' *access to finance* (see Table 4). For instance, the Ghana Trade Policy (p. 20) reiterated that "*the Government will facilitate the provision of long-term concessionary investment finance facilities to groups currently excluded from, or with limited access to, credit. This will include Micro, Small and Medium Enterprises (MSMEs), exporters, women and rural entrepreneurs ...*". These proposed interventions are consistent with recommendations by Seshie-Nasser and Oduro (2018) and Peprah et al. (2019) on the importance of improving women entrepreneurs' access to finance.

It is evident from Table 4 that *human resource development/capacity-building* programs were largely in the domain of the informal sector with explicit policy provisions for head porters and women in agriculture. Some of the focal points are entrepreneurial training, vocational and technical training, trade and taxation literacy and health and skills training. Considering that most women entrepreneurs in Ghana operate in the informal sector, with 65.3 percent of Ghanaian females in self-employment (Ghana Statistical Service, 2013), these policy provisions are commendable.

Table 4 contd. Excerpts of policy provisions on improving women entrepreneurs' access to resources

No.	Policy prescriptions
	<i>Human resource development/capacity building</i>
10.	"Improve access to education, health and skills training in income-generating activities for vulnerable persons including head porters (<i>kayayei</i>)." (MTNDPF, p. 176)
11.	"Support organizations and associations of women entrepreneurs to design programs that account for their specific needs and challenges." (National MSME Policy, p. 30)
12.	"Equip women with entrepreneurial skills linked with start-up capital." (National Gender Policy, p. 26)
13.	"Provide trade and taxation literacy to the informal sector (which is largely women) and ensure their compliance as well as address their basic needs and strategic interests..." (National Gender Policy, p. 30)
14.	"The Government is committed to creating sustainable jobs in the agri-food sector for young women and men through access to innovative knowledge and skills... A total of 15,000 youth (at least 40% women) will be targeted for training by 2021." (National Agricultural Investment Plan, p. 44)

Nonetheless, other capacity-building interventions, such as mentorship and continuous professional development programs for women entrepreneurs in the formal sector and other economic sectors such as manufacturing, tourism, and oil and gas, do not feature prominently in the examined policy documents. Prior research by Adom and Asare-Yeboah (2016) and Overå (2017) demonstrates the need for capacity development for women entrepreneurs in these and other related sectors.

Subsequent analysis of the policy documents revealed several policy provisions to build women entrepreneurs' social capital and facilitate access to information and related services. The National Gender Policy showed a strong commitment towards this course with policy provisions for women in international trade (see Table 4). The MTNDPF, the Ghana Industrial Policy and the National Agricultural Investment Plan also sought to promote women's entrepreneurship through networks and information supply. To illustrate this, the Ghana Industrial Policy (p. 38) noted that the "Government will encourage the provision of affordable business development services to female entrepreneurs."

Table 4 contd. Excerpts of policy provisions on improving women entrepreneurs' access to resources

No.	Policy prescriptions
	<i>Social Capital, Information Supply and Related Services</i>
15.	"The e-Agriculture system will make knowledge and technology dissemination more effective and readily available to meet the need of value chain players, particularly women. The support for accessing the e-Agriculture system will be part of the incentives for smallholders to form FBOs." (National Agricultural Investment Plan, p. 44)
16.	"Government will continue to promote agricultural mechanization hiring enterprises...to provide full range custom hiring services from land development to harvesting for the smallholder farmers. This would include small agricultural machinery and equipment that can be owned and operated by smallholders, including women. ... It is expected that institutional framework for custom hiring mechanization services will be in place by 2021." (National Agricultural Investment Plan, p. 45)
17.	"Bring Ghanaian women entrepreneurs to the negotiation tables on African Market issues and marketing linkages...Facilitate an enabling environment for women producers and traders to form networks and dialogue for improved cross-border trade procedures and practices...Facilitate gender equality and women's empowerment...such

No.	Policy prescriptions
	as Fair Trade for African and Ghanaian commodities...Ensure that women entrepreneurs are involved in the processes and consensus building for exporters of products in the African Growth and Opportunity (AGOA) Act/ issues...Facilitate the representation of women on Boards of Regional and International trade organizations.” (National Gender Policy, p. 31)

On the international front, the National Gender Policy (p. 31) pledged to “Ensure that women entrepreneurs are involved in the processes and consensus building for exporters of products in the African Growth and Opportunity (AGOA) Act...” A study by Sallah and Caesar (2019) showed that social capital has a positive and significant effect on the growth of women’s businesses in Ghana. Extending policy interventions to embrace women in international business is commendable and relevant.

However, research by Overå (2003), Kuada (2009) and Schindler (2009) and Obeng et al. (2014) showed women entrepreneurs’ higher reliance on informal social networks for financing, business deals and business advice. Seshie-Nasser and Oduro (2018) note that women entrepreneurs in developing countries are confident about their entrepreneurial abilities and less afraid of failure. Therefore, designing public policy on networking opportunities to include women in the informal economy will unlock greater opportunities for them to excel.

The foregoing presentation of results and discussions on women entrepreneurs’ access to resources demonstrates the Ghana government’s commitment to improving access to human resources, social capital, and financial and physical resources. Nevertheless, the discussions have highlighted major gaps that need to be addressed in the future policy review.

Conclusions and Recommendations

The purpose of this research was to examine Ghana’s women’s entrepreneurship policies from feminist theoretical perspectives to determine how the policies address gendered barriers and support women’s entrepreneurship. The research was to offer insights for future policy direction. The study has illustrated Ghana’s dedication to advancing women’s entrepreneurship. Consistent with theoretical perspectives, Ghana has policies that seek to address gendered discourses, promote social

structures in support of women's venturing and enhance women entrepreneurs' access to resources.

Nonetheless, there are still areas that need further attention. The study established gender imbalance in authorship/validation teams and human images in the policy documents as well as limited operationalization of gender awareness training and sensitization of enterprise officers. There was also the seeming confinement of publicly-funded maternity/paternity provisions and childcare support to formal sector workers. These lapses signal discriminatory social practices and social structures that demand close policy attention for the benefit of all women, including women entrepreneurs.

Other issues of concern are the absence of clear policies on expanding physical infrastructure, such as decent and authorized operating spaces for women's enterprises in the informal sector. Conspicuously missing was the lack of specific policies on physical capital for women entrepreneurs who are into medium and large-scale production activities in the formal sector. There were no clear policies on capacity-building, such as mentorship and continuous professional development programs for women entrepreneurs in the formal sector, especially in manufacturing, tourism and oil and gas, which are emerging strongly in Ghana's economy.

Although the policies justifiably tilt more towards the informal sector, inadequate attention to women entrepreneurs in the formal sector could serve as a disincentive for the growth and development of their ventures. It could also discourage informal sector operators from seeking to formalize their businesses. In order to consolidate the existing policies for effective implementation, it is recommended that policies, together with the issues raised for inclusion in future policy reviews, should be well addressed in the ongoing design of a national entrepreneurship policy.

Developing a women's entrepreneurship policy contributes to entrepreneurship development in a country and places it at the forefront of advancing women entrepreneurs to participate in local and export markets. Issuing authorities should aim at gender balance in authorship/validation team and human images to ensure that women entrepreneurs' issues are well-articulated in the policies. To foster the continuity and growth of women's enterprises, particular attention should be given to instituting publicly-funded maternity/paternity leave and childcare support that extend to all women entrepreneurs, not forgetting personal/family allowances during maternity leave.

Further recommendations include additional policy provisions on skills and competency upgrade of women entrepreneurs and equal and improved access to resources to tap into other opportunities such as public procurement offered by policy and the African continental free trade agreement. While acknowledging recent professional development programs, such as the Academy for Women Entrepreneurs by the United States Bureau of Educational and Cultural Affairs, the government must augment such efforts by instituting nationwide capacity-building and professional development programs for women entrepreneurs. In view of the numerous obstacles confronting women's venturing and to correct structural lapses in the economy, the government should clearly define special tax relief for women entrepreneurs, especially those operating in sectors earmarked for Ghana's industrialization and agricultural transformation.

There were other good policies that were silent on specific interventions for women/female entrepreneurs but are critical to the advancement of women's entrepreneurship in Ghana. Notable among them are the Youth in Agriculture Program (see the National Social Protection Policy, p. 12; the National Agricultural Investment Plan, p. 34, p. 73), the District Industrialisation Program and the Industrial Sub-contracting Exchange (see the CPESDP, p. 63). Other relevant programs are business incubation and acceleration, and tax incentives (see the CPESDP, p. 110; the Medium-term Expenditure Framework of the then Ministry for Business Development, p. 38-39); and the promotion of leadership development channels for women and political leadership mentorship programs at the tertiary level of education (see National Gender Policy, p. 29). It is recommended that the issuing authorities make provisions for women entrepreneurs in their subsequent review of the policies.

The present research has highlighted policies that support women's entrepreneurship in Ghana and the gaps that require immediate government attention. It serves as a baseline for future research in this domain. Future research could (1) examine how the implementation of the policies affects the growth and sustainability of women's businesses; (2) evaluate the extent to which women entrepreneurs benefit from the policies; and (3) explore the impact of the policies on entrepreneurship development in Ghana. Where possible, conducting comparative studies of males and females can highlight the extent of gender balance.

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