

Navigating Structural Constraints and Strategic Adaptation

A Survey of Ghanaian Enterprise Challenges, 2000–2026

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ABSTRACT

Ghanaian enterprises operate within a dynamic and often challenging institutional environment. While existing literature acknowledges broad structural constraints, a comprehensive, longitudinal understanding of the specific, evolving challenges and adaptive strategies employed by these firms is lacking. This study aims to systematically identify and analyse the predominant structural constraints facing enterprises, document their strategic adaptations, and assess the perceived efficacy of these strategies over a significant period. A large-scale, stratified survey was administered to owners and senior managers of micro, small, medium, and large enterprises across multiple sectors. The instrument combined Likert-scale assessments of constraint severity with open-ended questions on strategic responses, enabling mixed-methods analysis. Access to and cost of credit emerged as the most severe and persistent constraint, cited by over 78% of respondents as a critical barrier to growth. Strategic adaptations were predominantly reactive, with a marked reliance on informal financing networks and operational downsizing, rather than long-term innovative pivots. The findings reveal a resilience characterised by tactical coping mechanisms rather than transformative strategic shifts. This suggests a potential 'adaptation trap' where short-term survival undermines long-term competitiveness and structural upgrading. Policy must move beyond generic support towards targeted financial intermediation mechanisms. Enterprise support programmes should integrate strategic management training to foster proactive adaptation, building capacity for innovation beyond immediate constraint mitigation. structural constraints, strategic adaptation, enterprise survey, business environment, Ghana, African business, institutional voids, firm resilience This study provides a novel, longitudinal dataset mapping the evolution of business constraints and adaptations, offering a granular evidence base for re-evaluating the interface between macroeconomic policy and micro-level firm strategy in an emerging African economy.

Keywords: *Sub-Saharan Africa, Structural Constraints, Strategic Adaptation, Institutional Environment, Longitudinal Survey, Enterprise Development, Ghanaian Business Environment*

Article Highlights

- Access to and cost of credit is the most severe constraint, cited by 78% of respondents.
- Strategic adaptations are predominantly reactive, relying on informal networks and downsizing.
- Short-term survival tactics may undermine long-term competitiveness and structural upgrading.
- Policy requires targeted financial mechanisms and integrated strategic management training.

The Adaptation Trap

Survey data indicates firm resilience is achieved through tactical coping, not transformative strategy, potentially trapping enterprises in a cycle that limits long-term growth.

This analysis is based on a large-scale, stratified survey of Ghanaian enterprises from 2000–2026.

ABSTRACT-ONLY PUBLICATION

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