

Navigating Structural Constraints

A Policy Diagnostics Framework for Ghanaian Enterprise, 2000–2026

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ABSTRACT

Ghanaian enterprises face persistent structural constraints that hinder growth and productivity, despite numerous policy interventions over recent decades. These constraints include infrastructural deficits, limited access to finance, and regulatory inefficiencies, which collectively stifle entrepreneurial activity and economic development. This article aims to develop and apply a novel policy diagnostics framework to systematically analyse the structural constraints affecting enterprises. It seeks to identify the most binding limitations and evaluate the efficacy of past and current policy responses. The analysis employs a mixed-methods policy diagnostics framework, integrating longitudinal analysis of secondary data from national surveys and institutional reports with qualitative content analysis of key policy documents and strategic frameworks. The framework reveals that access to finance remains the most binding constraint, with over 60% of micro and small enterprises reporting it as a critical barrier. Regulatory fragmentation and policy implementation gaps were identified as persistent themes undermining intervention effectiveness. Structural constraints are deeply embedded and require a coordinated, systemic policy approach rather than isolated interventions. The diagnostics framework provides a clearer lens for understanding the hierarchy and interaction of these constraints. Policymakers should prioritise creating an integrated financial ecosystem, streamline regulatory processes through a single digital portal, and establish an independent policy implementation monitoring unit with enforcement powers. policy diagnostics, structural constraints, enterprise development, access to finance, regulatory environment, Ghana This article introduces a novel policy diagnostics framework that hierarchically ranks binding constraints and their interlinkages, offering a systematic tool for targeted policy design in similar developing economies.

Keywords: *Policy Analysis, Structural Constraints, Sub-Saharan Africa, Enterprise Development, Policy Diagnostics, Business Environment, Ghana*

Article Highlights

- A novel diagnostics framework hierarchically ranks structural constraints and their interlinkages.
- Regulatory fragmentation and policy implementation gaps persistently undermine intervention effectiveness.
- The analysis calls for a coordinated, systemic policy approach over isolated interventions.

Policy Imperative

The framework identifies access to finance as the primary constraint, necessitating an integrated financial ecosystem and a centralized digital regulatory portal.

This framework offers a systematic tool for targeted policy design in developing economies.

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| <ul style="list-style-type: none">• Key recommendations include an integrated financial ecosystem and a streamlined regulatory portal. | |
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