Research Square

Preprints are preliminary reports that have not undergone peer review.
They should not be considered conclusive, used to inform clinical practice,
or referenced by the media as validated information.

When Support Is Not Enough: Gender-Neutral Law, Supportive Frameworks, and Enforcement in Women Entrepreneurship in Ghana and Rwanda

Abigail A. S. Zaato

azaato24@st.ubids.edu.gh

University of Business and Integrated Development Studies

Moses Naiim Fuseini

University of Business and Integrated Development Studies

Research Article

Keywords: Women's entrepreneurship, Gender-neutral regulation, Institutional enforcement, Supportive frameworks, Comparative case study

Posted Date: November 24th, 2026

DOI: https://doi.org/10.21203/rs.3.rs-11609056/v1

License: This work is licensed under a Creative Commons Attribution 4.0 International License.
Read Full License

Additional Declarations: No competing interests reported.

Abstract

Governments have introduced entrepreneurship frameworks for women, yet such programs do not always change institutional and gender norms. Less is known about whether these frameworks are institutionalized, whether entrepreneurship regulation is truly gender neutral, and how institutions make that neutrality work for women. This study examines how far support frameworks for women entrepreneurs are established in Ghana and Rwanda, how far their entrepreneurship regulation is formally gender neutral, and how supportive frameworks and enforcement shape the relationship between the two. A nested comparative case design contrasts Ghana's decentralized and Rwanda's centralized governance, using the Entrepreneurship topic of the World Bank's Women, Business and the Law 2026 dataset, which separates Legal Frameworks, Supportive Frameworks, and Enforcement Perceptions. Indicator scores were compared descriptively and benchmarked against global, regional, and income group averages. The countries show a near mirror image pattern. Ghana holds the stronger legal position and Rwanda the stronger supportive infrastructure, and each country's weaker pillar sits nearer its regional peers. Raw enforcement scores cannot be compared directly, because enforcement is scored only for existing laws and one Ghanaian indicator was not reported. Women's basic entrepreneurial rights are perceived as fully upheld in both countries, while Ghana's newer procurement provision, the source of its legal lead, is perceived as only partly enforced. New law without supporting infrastructure appears slow to take effect, and support cannot substitute for missing law. The study offers a paired application of the three-pillar framework and shows where legal reform and institutional support diverge.

1 Introduction

Finding an effective way to translate women’s entrepreneurship support into sustained economic opportunity is increasingly important for inclusive growth, yet the persistence of institutional and regulatory constraints suggests that support alone may not be enough (Leger et al., 2025; Woldesenbet Beta et al., 2024). Women entrepreneurs account for a large share of entrepreneurial activity across developing economies, including Sub-Saharan Africa, but their participation does not necessarily translate into equivalent opportunities for enterprise growth, productivity, or sustainability (Elam et al., 2023; Ogundana et al., 2021). Evidence indicates that women owned firms continue to encounter constraints relating to finance, institutional structures, market access, and the broader business environment (Asiedu et al., 2025; Aterido et al., 2013; Bardasi et al., 2011; Hallward-Driemeier, 2013; World Bank, 2019). These constraints have drawn substantial policy attention to entrepreneurship support interventions, including business training, finance, mentoring, and enterprise development programs. Some of these interventions show that well designed support can improve entrepreneurial capabilities and business performance. Campos et al. (2017), for instance, showed that personal initiative training can outperform traditional business training among entrepreneurs in West Africa, while McKenzie (2021) argued that the evidence does not support a simple conclusion that small business training is ineffective. Nevertheless, persistent gender disparities suggest that the availability of support does not necessarily eliminate the structural conditions that constrain women’s entrepreneurship.

Research on women's economic empowerment similarly emphasizes that interventions must account for the institutional and contextual conditions in which women exercise economic agency (Buvinic et al., 2020; Jennings & Brush, 2013). This concern matters most when attention shifts from the availability of support to the regulatory environment within which such support is implemented. The World Bank's Women, Business and the Law framework showed that women's economic opportunities are influenced not only by formal legal provisions but also by the institutional arrangements that support implementation and enforcement (World Bank, 2024). The distinction between de jure equality and de facto institutional conditions is therefore critical: formally equal rules may coexist with institutional practices, enforcement deficiencies, bureaucratic constraints, and informal norms that affect how those rules are experienced in practice. Ghana and Rwanda provide particularly valuable comparative contexts for examining this problem.

Ghana has a substantial entrepreneurial sector but continues to experience challenges associated with enterprise development and the informal economy (Abor & Quartey, 2010; Osei-Boateng & Ampratwum, 2011), while Rwanda has pursued ambitious state led gender equality and development reforms whose implementation and transformative effects have themselves been subject to critical examination (Ansoms & Rostagno, 2012; Debusscher & Ansoms, 2013). At the same time, gender-based policy interventions across Sub-Saharan Africa have produced different combinations of outcomes depending on the configuration of policies and institutions (Adegbile et al., 2024). Thus, the unresolved challenge is not simply whether women entrepreneurs receive support or whether laws formally prohibit gender discrimination, but whether formally gender-neutral regulatory environments are accompanied by sufficiently supportive institutional frameworks and effective enforcement mechanisms to create genuinely enabling conditions for women's entrepreneurship.

This challenge has persisted because previous efforts have tended to examine entrepreneurship support, gender equality, legal reform, and institutional conditions as related but insufficiently integrated dimensions of the same problem (Ojong et al., 2021; Woldesenbet Beta et al., 2024). The literature records real progress on individual constraints but leaves the central institutional question open (Adegbile et al., 2024; Dutta et al., 2025). Research on finance, for example, has established the existence and character of gender gaps in access to financial resources in Sub-Saharan Africa (Aterido et al., 2013), while research on entrepreneurship training shows that interventions can improve entrepreneurial capabilities when they are appropriately designed (Campos et al., 2017; Leger et al., 2025; McKenzie, 2021). Recent firm level evidence from 113 developing economies confirms that female owned firms in Sub-Saharan Africa remain more likely than comparable male owned firms to face binding credit constraints, even where institutional gender equality is higher (Asiedu et al., 2025), and women in the region remain 12 percentage points less likely than men to hold a financial account (Klapper et al., 2025). Similarly, the expansion of legal reforms has contributed to the removal of explicit discriminatory barriers affecting women's economic participation. Studies of gendered laws show that legal rules can have measurable consequences for women's participation in economic life (Dutta et al., 2025; Hallward-Driemeier & Hasan, 2012; Hyland et al., 2020), while the Women, Business and the Law framework provides systematic evidence for comparing women's formal economic rights across

countries (World Bank, 2024). However, these advances do not establish that formally gender-neutral regulation automatically generates equivalent entrepreneurial opportunities.

Indeed, institutional scholarship suggests that the operation of formal rules depends on the broader institutional environment in which they are embedded. North (1990) conceptualizes institutions as the rules and constraints that structure human interaction, while Estrin and Mickiewicz (2011) showed the importance of institutional conditions for female entrepreneurship. Welter (2011) further argues that entrepreneurship cannot be adequately understood independently of its social, institutional, and spatial context, and Amine and Staub (2009) specifically apply an institutional perspective to women's entrepreneurship in Sub-Saharan Africa. The literature on informal institutions reinforces this concern by showing that formal rules coexist with social norms and informal arrangements that can influence how institutions operate (Helmke & Levitsky, 2004; Waylen, 2017). Moreover, the enforcement of formally established rights cannot be assumed. Acemoglu and Jackson (2017) showed theoretically how social norms can influence the enforcement of laws, while Levitsky and Murillo (2009) showed that institutional strength varies substantially across contexts. Evidence from Ghana similarly illustrates that entrepreneurs may rely on alternative institutional arrangements rather than formal courts, suggesting that the existence of formal legal institutions does not necessarily determine how economic actors resolve disputes or conduct business (Amoako & Lyon, 2014). Rwanda presents a complementary institutional puzzle: despite significant advances in gender equality policy, scholarship has questioned whether policy achievements necessarily represent deep transformations in underlying gender relations and institutional practices (Debusscher & Ansoms, 2013).

The literature on gender mainstreaming likewise warns that formal policy adoption may not automatically transform institutional structures or gendered practices (Rao & Kelleher, 2005; Walby, 2005). Taken together, these studies expose a clear gap. Existing research (Ammons & D'Amico, 2026; Dutta et al., 2025; Heymann et al., 2023; Leger et al., 2025) has established that support services matter, that gendered legal structures matter, and that institutional quality and enforcement matter, but there remains insufficient comparative evidence connecting these dimensions into a single analytical framework. Limited attention has been given to whether entrepreneurship support frameworks for women are established, whether the regulatory environment is formally gender-neutral, and how supportive institutional frameworks and enforcement mechanisms condition the relationship between such regulatory neutrality and the institutional conditions for women's entrepreneurship. This gap is especially important because a formally gender-neutral regulatory environment may produce very different practical conditions when embedded in institutions of differing strength, capacity, administrative effectiveness, and enforcement credibility.

This study addresses this gap by integrating formal regulatory neutrality, entrepreneurship support frameworks, and institutional enforcement into a comparative analysis of Ghana and Rwanda. The study is motivated by the proposition that gender neutral regulation should not be treated as an endpoint of reform but as one component of a broader institutional architecture through which women's

entrepreneurial rights and opportunities are made meaningful. It therefore addresses three interconnected questions:

1. What is the extent to which entrepreneurship support frameworks for women entrepreneurs are established in Ghana and Rwanda?
2. What is the extent to which entrepreneurship related regulatory environments are formally gender neutral in Ghana and Rwanda?
3. How do supportive institutional frameworks and enforcement mechanisms shape the relationship between gender neutral regulatory environments and the institutional conditions for women's entrepreneurship in Ghana and Rwanda?

The study's significance lies in moving the debate beyond the assumption that the existence of gender-neutral laws or entrepreneurship programs is sufficient evidence of an enabling environment. By bringing together the legal, supportive institutional, and enforcement dimensions, the study can provide a more nuanced account of why similar formal commitments may generate different institutional realities across countries. It can also contribute theoretically to institutional and feminist institutional scholarship by showing how formal rules, institutional capacity, enforcement, and gendered structures interact in shaping entrepreneurial environments (Chappell, 2006; Lowndes & Roberts, 2013; Mackay et al., 2010). Practically, the study can inform policymakers and development practitioners that strengthening women's entrepreneurship requires more than expanding programs or adopting gender neutral legislation; it requires coherent support frameworks, capable institutions, effective enforcement, and institutional arrangements that enable formal equality to become substantive economic opportunity.

2 Literature review

2.1 Theoretical and conceptual review

Institutional theory and feminist institutionalism theory constitute the theoretical building blocks of the study while gender neutrality, entrepreneurship and women entrepreneurship comprise the key concepts underpinning this study. With respect to institutional theory, it holds that economic behavior is structured by the rules of the game in a society: formal constraints such as constitutions, statutes and property rights, informal constraints such as norms and conventions, and the way both are enforced (North, 1990). Scott (2014) refines this view by separating the regulative, normative and cultural cognitive pillars of institutions, which rest respectively on sanction, social obligation and shared understanding. In the context of entrepreneurship, institutional theory suggests that the clarity and consistency of formal and informal rules influence whether individuals choose to pursue entrepreneurial opportunities and how effectively they do so (Bruton et al., 2010). The theory also argues that differences in institutional environments across countries help explain why rates of female entrepreneurship vary from one nation to another (Amine & Staub, 2009; Estrin & Mickiewicz, 2011). The theory has three limitations that matter here. Its earlier versions treat institutions as stable constraints to which actors conform, so they struggle to explain change or why the same rule produces different results in different places (Battilana et al.,

2009). Its organizational branch shows that formal structures are often adopted for legitimacy and then decoupled from practice (Meyer & Rowan, 1977), yet offers little guidance on how to measure that decoupling. Mainstream versions also treat rules as gender blind and overlook how institutions distribute power between women and men (Mackay et al., 2010). For this study, institutional theory supplies the distinction between a formal rule, the arrangements that implement it, and its enforcement. The three pillars of the Women, Business and the Law framework follow this distinction closely: Legal Frameworks record the regulative rule, Supportive Frameworks record the policies, agencies and data through which the rule is implemented, and Enforcement Perceptions record how far the rule is applied in practice. The theory therefore leads us to expect that formally gender-neutral law in Ghana and Rwanda will shape women's entrepreneurship only to the extent that implementing arrangements and enforcement give it effect.

Feminist institutionalism begins from the claim that institutions are gendered. Gender is built into their formal rules, informal norms and daily routines, and it shapes who gains from them (Acker, 1990; Mackay et al., 2010). Rules that appear neutral can carry a gendered logic of appropriateness, an implicit sense of how women and men are expected to behave that guides how officials apply them (Chappell, 2006). The approach places power at the center of institutional analysis (Kenny, 2007) and gives particular weight to informal institutions, arguing that the gap between formal reform and outcomes is often explained by unwritten rules that work alongside, and sometimes against, new formal rules (Chappell & Waylen, 2013; Waylen, 2014). It also offers an account of change. New gender equality rules are seldom written on a blank slate; they are nested within older institutions whose routines and actors may resist or dilute them (Mackay, 2014), and change tends to proceed incrementally rather than through wholesale replacement (Krook & Mackay, 2011). The approach has its own limits. It grew mainly out of studies of parliaments, parties and executives in high income democracies, and its use in the study of markets and entrepreneurship in the Global South remains thin (Ahrens & Palmieri, 2024; Gouws, 2022; Mackay et al., 2010; Vossenberg, 2020). Its emphasis on hidden and informal rules raises real methodological difficulty, since such rules are hard to observe and harder still to measure comparatively (Chappell & Waylen, 2013), and it is better at explaining why reform stalls than at predicting when it will succeed. For this study, feminist institutionalism explains why formal gender neutrality cannot be read as evidence of equal opportunity. It directs attention to whether a new equality provision, such as Ghana's gender responsive procurement rule, is backed by the routines and organizations needed to apply it, and to whether a dense policy architecture, such as Rwanda's, changes practice or mainly satisfies external benchmarks. Combined with institutional theory, it frames the three research questions as questions about the alignment of gendered formal rules, implementing structures and enforcement.

From a conceptual perspective, gender neutrality constitutes a fundamental concept in this and it describes laws and regulations that draw no distinction between women and men in the rights they confer or the duties they impose (Graycar & Morgan, 2004). In the Women, Business and the Law framework, the entrepreneurship environment is gender neutral where a woman can sign a contract, register a business, open a bank account and obtain credit in the same way as a man (World Bank, 2024). Legal scholarship separates this formal equality, which asks only that like cases be treated alike,

from substantive equality, which asks whether rules redress disadvantage, address stigma and enable participation (Fredman, 2016). A neutral rule applied to unequal starting positions can leave disadvantage untouched, and policy that presents entrepreneurship as equally open to all may still treat women as the problem to be fixed rather than the conditions they face (Ahl & Nelson, 2015). In this study, gender neutrality is the formal condition captured by the Legal Frameworks pillar. Its four Entrepreneurship indicators combine two equal treatment provisions, legal capacity and non-discrimination in credit, with two affirmative provisions, board quotas and gender responsive procurement. The pillar therefore measures both the removal of explicit barriers and the adoption of measures that go beyond neutrality, and the study treats neutrality as the floor whose practical meaning it sets out to examine.

For entrepreneurship, it is commonly understood as the process by which opportunities to create future goods and services are discovered, evaluated and exploited, together with the individuals who pursue them (Shane & Venkataraman, 2000). Welter (2011) adds that this process cannot be separated from the historical, institutional, spatial and social settings in which it unfolds, because context shapes both who becomes an entrepreneur and what kinds of venture are feasible. Institutional accounts likewise treat the volume and productivity of entrepreneurship as dependent on the rules that govern contracts, property, finance and market entry (Bruton et al., 2010). This study adopts the institutional reading. Entrepreneurship refers here to starting and running a business, including the ability to contract, register, bank, borrow and sell to the state, as captured by the Entrepreneurship topic of the Women, Business and the Law dataset. The analysis therefore concerns the regulatory and institutional conditions around entrepreneurial activity rather than the traits or performance of individual entrepreneurs.

In relation to women entrepreneurship, it refers to the creation, ownership and management of enterprises by women, including firms that are women owned or women led (Minniti & Naudé, 2010). Research in this field has moved away from treating women's businesses as smaller or weaker versions of men's, a framing that Ahl (2006) and Marlow and McAdam (2013) criticize for holding women to a male norm, toward explanations that locate gender differences in the environment women face. Brush et al. (2009) propose a gender aware framework in which women's access to markets, money and management is shaped by household roles, by a meso environment of policies and support organizations, and by a macro environment of laws, norms and culture. In Sub-Saharan Africa, women's enterprises cluster in informal, low capital and low return activities, a pattern that reflects constraints on finance, land and networks rather than lower ability (Hallward-Driemeier, 2013; Ojong et al., 2021). The study follows the gender aware view. Women entrepreneurship is treated as activity whose scope depends on meso level support, captured by the Supportive Frameworks pillar, and on macro level law and enforcement, captured by the Legal Frameworks and Enforcement Perceptions pillars. The dataset's record of whether a national definition of a women owned or women led business exists is directly relevant, since without one, support schemes and procurement preferences have no common way to identify the firms they are meant to reach.

2.2 Entrepreneurship support frameworks, gender-neutral regulatory environments and enforcement mechanisms

Empirical work on support for women entrepreneurs has concentrated on training, finance and business development services, and its results are mixed. In Ghana, a randomized experiment found that women running subsistence enterprises gained nothing in profits from either cash or in kind grants, and that among women with larger businesses only in kind grants raised profits, which suggests that capital alone does not overcome the constraints facing many female owned firms (Fafchamps et al., 2014). In Uganda, loans, grants and business training produced no short run gains for female owned enterprises, while men offered loans saw large increases in profits and sales (Fiala, 2018). Training that builds personal initiative increased profits more than traditional business training among small business owners in Togo, including women (Campos et al., 2017). Research also shows that training is most effective when it is tailored to local needs (Leger et al., 2025; McKenzie, 2021). Reviews of African women's entrepreneurship add that support is often designed without reference to the institutional settings in which women operate (Ojong et al., 2021; Woldesenbet Beta et al., 2024), and recent Ghana specific work describes public support as spread across several bodies whose effects remain unassessed (Zu-Cudjoe & Dvouletý, 2025). Almost all of this evidence evaluates individual programs rather than the national framework of strategy, targets, monitoring, data and agencies within which programs sit.

Another study asks whether legal equality changes women's economic participation. Drawing on five decades of Women, Business and the Law data, Hyland et al. (2020) showed that gendered legal differences have narrowed substantially over time and that legal equality is associated with higher female labor force participation and smaller wage gaps. Gonzales et al. (2015) reach a similar conclusion across countries, and firm level evidence shows that legal restrictions on women are associated with fewer women in the workforce, in firm ownership and in top management (Islam et al., 2019). Dutta et al. (2025) found that gender laws and economic freedom jointly shaped gendered outcomes. For Africa, Hallward-Driemeier and Hasan (2012) document that formal gaps in property rights, legal capacity and labor law remain widespread and are often compounded by customary law, and they linked these gaps to women's concentration in smaller and informal firms. Evidence on affirmative provisions is much thinner. The World Bank (2024) reports that only one in five economies mandates gender sensitive criteria in public procurement, and a study of federal procurement in the United States found that women owned certification did not raise the bidding frequency or success of small firms (Orser et al., 2019), which suggests that procurement preferences achieve little without the means to apply them. Across Sub-Saharan Africa, gender-based policies appear to raise women's entrepreneurship only in particular combinations rather than one at a time (Adegbile et al., 2024).

A third strand examines whether rights on paper are applied in practice. Some of the clearest African evidence comes from land. In Rwanda, a pilot land tenure regularization that put earlier legal reforms on inheritance and joint ownership into effect improved land access for legally married women and

recorded inheritance rights without gender bias (Ali et al., 2014), showing that the reach of a neutral law depended on the administrative process through which it was applied. In Ghana, people without positions of local political power, many of them women, fallowed their plots less because they feared losing them, which lowered productivity (Goldstein & Udry, 2008), an illustration of how informal authority mediates formal rights. At a broader level, Htun and Weldon (2018) showed that state action on women's rights follows different political logics depending on the type of right at stake, and Levitsky and Murillo (2009) argued that institutions differ widely in how consistently they are enforced and how stable they remain. Recent comparative work finds that de facto progress in women's rights often precedes de jure reform rather than following it (Ammons & D'Amico, 2026). The revision of Women, Business and the Law in 2024 responded to this problem directly: in its first round of the expanded measures, women held on average 64 percent of the legal protections that men enjoy, yet countries had put in place less than 40 percent of the systems needed to implement them (World Bank, 2024).

Three gaps follow from this review. First, studies of support for women entrepreneurs mostly evaluate single programs, and few examine whether the national framework meant to coordinate them is in place: a strategy with targets and monitoring, a responsible agency, an official definition of women owned business, and published sex disaggregated data. Comparative evidence on how far such frameworks are established in Ghana and Rwanda is scarce, and this is the concern of the first research question. Second, the legal literature measures gender neutrality mainly through equal treatment provisions and economy wide indices. Much less is known about the entrepreneurship specific legal environment at country level, and especially about affirmative provisions such as gender responsive procurement and board quotas, which the second research question addresses. Third, the enforcement literature establishes that law and practice diverge, but it rarely examines, within the same countries and the same policy domain, how support infrastructure and perceived enforcement together condition the effect of formal neutrality. Comparable data that separate law, support and enforcement were not available before the 2024 revision of Women, Business and the Law. The third research question uses that separation to examine how support and enforcement shape the relationship between gender neutral law and the conditions women entrepreneurs face in Ghana and Rwanda.

3 Methodology

3.1 Case setting

This study is set in Ghana and Rwanda (Fig. 1), two Sub-Saharan African countries chosen to contrast their governance models offer rather than for any underlying similarity between them. Women make up a substantial share of business owners in both countries, yet their enterprises remain concentrated in small, low yield segments of the economy even where formal legal barriers have been removed (Hallward-Driemeier, 2013; World Bank, 2019). If support interventions have to be read against the institutional conditions surrounding them, as argued above, Ghana and Rwanda offer a natural test of that argument, because their institutional architectures sit at opposite ends of a spectrum even though both have moved toward formally gender-neutral business law.

Ghana runs a decentralized, market driven economy with a large informal sector and a long standing small and medium enterprise base (Abor & Quartey, 2010; Osei-Boateng & Ampratwum, 2011). Entrepreneurs there often resolve disputes and structure business relationships through cooperative and customary arrangements rather than through the formal court system, a pattern that speaks directly to the gap this study investigates between legal entitlement and lived practice (Amoako & Lyon, 2014). Ghanaian women's access to economic opportunity is also shaped by education and land tenure patterns that predate and sit alongside the country's statutory reforms (Berry, 2009; Darkwah, 2010).

Rwanda, by contrast, has pursued a centralized, state led development model built around an explicit gender equality agenda, most visibly through its Vision 2020 planning framework. Scholarship on that agenda has been divided on whether its results represent a genuine transformation in gender relations or a more formalistic, target driven exercise in public relations (Ansoms & Rostagno, 2012; Debusscher & Ansoms, 2013). That open question is itself part of the motivation for pairing Rwanda with Ghana here, since a country can score well on stated policy commitments while the underlying institutional reality remains contested.

The empirical material for both cases comes from the World Bank's Women, Business and the Law dataset, in its 2026 edition (World Bank, 2026), which also reports Legal Frameworks scores for 2024 and 2025, read alongside the 2024 report (World Bank, 2024) and the accompanying methodology handbook (World Bank, 2025). Beginning with the 2024 edition, the index moved to a three-pillar structure of Legal Frameworks, Supportive Frameworks, and Enforcement Perceptions, built specifically to separate what a law says from what supports its implementation and from how consistently it is applied in practice, a distinction that maps directly onto this study's three research questions. Within that structure, the analysis is scoped to the Entrepreneurship topic, which scores four areas: a woman's legal standing to sign a contract, register a business, and open a bank account; non-discrimination in credit access; gender responsive public procurement rules; and mandated board quotas, together with the supportive infrastructure and enforcement perceptions attached to each. The unit of analysis is therefore the national legal and institutional regime governing women's entrepreneurship in each country as of the report year, not individual firms or entrepreneurs, consistent with how comparable cross country benchmarking exercises define their unit of analysis (UN Women, 2023; World Economic Forum, 2023). Following the dataset's conventions, laws and programs are assessed as they apply in each economy's main business city. The findings are ultimately meant to speak to women entrepreneurs operating within that regime and to the government agencies and support programs recorded in the Entrepreneurship Supportive Frameworks indicators, but no firm level or individual data on these groups were collected.

Source: Authors' construct (2026)

3.2 Study design

A comparative, nested case study design following the logic set out by George and Bennett (2005) and Przeworski and Teune (1970) is applied in this study. The cases were chosen to contrast on the

character of the state, centralized in Rwanda and decentralized in Ghana, so that convergence or divergence in outcomes can be interpreted in light of that contrast. Yin (2018) and Eisenhardt (1989) both treated paired case comparison as well suited to questions about how and why an outcome arises rather than how often it occurs. Because the broad pattern has to be established from country level indicators before it can be interpreted, the study follows Lieberman's (2005) nested analysis logic, in which a cross case, index-based pattern and a within case institutional account are read together rather than as separate exercises. Flyvbjerg (2006) and Mahoney (2010) both argued against the assumption that a small number of cases cannot support analytical claims, provided the cases are selected for theoretical reasons rather than convenience, which is the basis for treating Ghana and Rwanda as a deliberate pair. The within case account draws on documentary and indicator evidence rather than on primary qualitative data such as interviews, so the design is best described as a structured, descriptive comparison rather than a full mixed methods study (Creswell & Creswell, 2018; Denzin, 2017).

3.3 Data

The study used secondary data from the World Bank's Women, Business and the Law 2026 dataset (World Bank, 2026), released on 23 February 2026 with the 2026 report. The dataset covers 190 economies and scores each on three pillars across 10 topics that follow women through their working lives: Safety, Mobility, Work, Pay, Marriage, Parenthood, Childcare, Entrepreneurship, Assets and Pension. The World Bank compiles it from a review of laws and regulations, documentary evidence on government policies and programs, and a survey of local legal experts, following the procedures in its methodology handbook (World Bank, 2025). The full dataset was downloaded as a single Excel workbook from the Women, Business and the Law data portal (https://wbl.worldbank.org/en/wbl-data). Three of its worksheets were used. The economy scores sheet reports each economy's 2026 topic scores on all three pillars and comparable Legal Frameworks scores for 2024 and 2025. The regional and income group sheet reports average scores for the Sub-Saharan Africa region, each income group and the global sample. The Entrepreneurship topic sheet reports every indicator and component behind the topic scores, together with the legal basis or documentary source the World Bank recorded for each.

The Legal Frameworks pillar measures what the law says. Its Entrepreneurship topic has four indicators. The first asks whether a woman can undertake entrepreneurial activities in the same way as a man and combines three questions: whether she can sign a contract, register a business and open a bank account. The second asks whether the law prohibits discrimination in access to credit based on gender, the third whether the law prescribes a gender quota for corporate boards, and the fourth whether public procurement law contains gender responsive provisions. Each answer is accompanied by its legal basis, for example the Borrowers and Lenders Act 2020 for Ghana's credit provision and Regulation No. 55/2022 for Rwanda's, or by a note that no applicable provision could be located.

The Supportive Frameworks pillar measures the policies, institutions, programs and data that help put the law into effect. Its four Entrepreneurship indicators ask whether there is a comprehensive framework to support women entrepreneurs, whether the government publishes sex disaggregated data on women owned or women led businesses and on women in private sector leadership, whether there are

government led training or business development programs for women entrepreneurs, and whether there are government led services that widen women's access to financial services. The framework indicator has five components: a plan or strategy, targets and indicators within it, a monitoring and evaluation mechanism, an agency supporting women entrepreneurs, and a national definition of a women owned or women led business. The data indicator has two components, one for business ownership and one for leadership, and the finance indicator has two, a national financial inclusion strategy with a dedicated section on women and government programs that provide women with access to finance. Each component is coded yes or no and linked to the document that supports it, such as the Ghana Enterprises Agency and the Women-MSME Programme for Ghana, or Rwanda's Entrepreneurship Development Policy and its Women and Youth Access to Finance Program. Where no qualifying document is found, the dataset records that insufficient evidence was located.

The Enforcement Perceptions pillar measures how far legal experts in each economy believe public authorities enforce the law in practice. Each of its four Entrepreneurship indicators mirrors a Legal Frameworks indicator, asking, for instance, to what extent authorities enforce a woman's right to undertake entrepreneurial activities in the same way as a man, or existing legislation on gender responsive procurement. Experts respond on a five-point scale, and the dataset reports the median valid response for each indicator. A question is put to experts only where the corresponding provision exists. Where valid responses fall below the reporting threshold, three for economies with more than two million adults, the value is marked as not reported, and the dataset cautions that such a value should not be read as zero. Ghana's credit indicator falls into this category.

The workbook was read into Python in a Google Colab notebook using the pandas library. A data extraction sheet was then built to pull, for Ghana and Rwanda, the 2026 Entrepreneurship topic scores on all three pillars, the 2024 and 2025 Legal Frameworks topic scores, every indicator and component value with its legal basis or source, and the Entrepreneurship averages for the global sample, the Sub-Saharan Africa region, and the low income and lower middle income groups.

Generative AI (Claude, Anthropic, version: Opus 5.5) was used to assist with literature identification, referencing, language editing and structuring the manuscript. The authors checked every reference against its original source, reviewed and edited all output, and take full responsibility for the content. No AI tool was used to collect, code, or analyze the data.

3.4 Data analysis procedure

The analysis was descriptive and comparative and was carried out in the same Colab notebook, using pandas for computation and matplotlib for the figures. It proceeded in five steps. First, the Legal Frameworks, Supportive Frameworks and Enforcement Perceptions topic scores of Ghana and Rwanda were compared. Second, each Legal Frameworks and Supportive Frameworks topic score was rebuilt from its components using the weights in the methodology handbook (World Bank, 2025), so that differences between the countries could be traced to specific provisions and components. Each indicator carries a maximum of one point, and the sum of the four is rescaled to a score from zero to one

hundred. On the supportive side, the five framework components are worth 0.2 each, the two data components and the two financial access components 0.5 each, and training programs a full point. Because several items sit within single indicators, a topic score is not a simple count of the items shown in Figs. 2 and 4. Third, Enforcement Perceptions were examined indicator by indicator. Median expert responses were converted to a scale from zero to one hundred, and the topic score is the simple average of the indicators reported. Since an absent provision scores zero and an unreported indicator is left out, raw topic scores mix perceived enforcement with the absence of law, so enforcement was also averaged over only those provisions each country has and for which a score is reported. Fourth, the 2026 Legal Frameworks scores were compared with each country's 2024 and 2025 scores to trace change over time, and all three pillars were benchmarked against the global, Sub-Saharan African, low income and lower middle-income averages. Fifth, implementation gaps were calculated as each country's Legal Frameworks or Supportive Frameworks score minus its Enforcement Perceptions score. With only two cases, no inferential statistics or correlations were computed. All analyses use the Entrepreneurship topic scores rather than the economy wide index, because the three research questions concern entrepreneurship specifically. The resulting scores and gaps are reported in the results section.

4 Results

4.1 Establishment of entrepreneurship support frameworks for women

This segment focuses on exploring the extent to which entrepreneurship support frameworks for women entrepreneurs are established in Ghana and Rwanda. Table 1 reports the Entrepreneurship Legal Frameworks (LF), Supportive Frameworks (SF), and Enforcement Perceptions (EP) topic scores for Ghana and Rwanda in 2026.

Table 1
Entrepreneurship Legal Frameworks, Supportive Frameworks, and Enforcement Perceptions Topic Scores, Ghana and Rwanda, 2026

Country	LF (0-100)	SF (0-100)	EP (0-100)	LF-EP gap	SF-EP gap
Ghana	75.00	55.00	50.00	25.00	5.00
Rwanda	50.00	90.00	43.75	6.25	46.25

Note. LF = Legal Frameworks; SF = Supportive Frameworks; EP = Enforcement Perceptions. LF-EP gap and SF-EP gap are each pillar's topic score minus the Enforcement Perceptions topic score. EP topic scores average the reported EP indicators; Ghana's credit indicator was not reported, so its EP score averages three indicators and Rwanda's four (Table 2)

Source: World Bank (2025, 2026)

The results showed that Rwanda records the stronger supportive position, with a Supportive Frameworks score of 90 against Ghana's 55, reflecting a published entrepreneurship strategy with

targets, a monitoring mechanism, and sex disaggregated business ownership data that Ghana's framework does not yet provide (Fig. 2). Ghana records the stronger legal position, with a Legal Frameworks score of 75 against Rwanda's 50. The difference comes entirely from Ghana's gender responsive public procurement provisions, which Rwanda's law does not yet contain (Fig. 3). The two countries are close on raw Enforcement Perceptions, at 50 for Ghana and 43.75 for Rwanda, but Table 2 shows that the raw scores cannot be compared directly because they rest on different sets of indicators. Rwanda's score includes two zeros for laws it does not have, while Ghana's leaves out its credit indicator, which was not reported. Women's right to undertake entrepreneurial activities is perceived as fully upheld in both countries (100). Rwanda's credit non-discrimination law scores 75, while Ghana's procurement provision, the source of its legal lead, scores only 50. Averaged over the provisions each country has and for which a score is reported, perceived enforcement is 75 in Ghana and 87.5 in Rwanda.

Table 2
Entrepreneurship Enforcement Perceptions Indicator Scores, Ghana and Rwanda, 2026

Enforcement Perceptions indicator	Ghana	Rwanda
Woman's right to undertake entrepreneurial activities	100	100
Credit non-discrimination	Not reported	75
Board quotas	0 (no law)	0 (no law)
Gender responsive public procurement	50	0 (no law)
EP topic score	50.00	43.75
Mean over existing provisions with a reported score	75.00	87.50

Note. Indicator scores are median expert responses on a five-point scale converted to 0 to 100. Where no law exists, no question is asked and the indicator scores 0. Not reported = fewer expert responses than the minimum threshold; the indicator is left out of the topic average. Source: World Bank (2025, 2026).

Note

The left panel reports each country's Entrepreneurship Supportive Frameworks topic score against the global topic average. The right panel marks which of the ten underlying components each country has in place (1 = present, 0 = absent). Source: World Bank (2026).

Figure 2 presents the Supportive Frameworks comparison together with 10 underlying components. Rwanda has eight of the ten in place, lacking only a dedicated support agency and an official definition of women owned or women led businesses. Ghana has four: a dedicated support agency, sex disaggregated data on business leadership, and training and financing programs. Applying the handbook weights to these components reproduces the published scores of 90 and 55 exactly.

4.2 Formal gender neutrality of entrepreneurship related regulatory environments

The extent to which entrepreneurship related regulatory environments are formally gender neutral in Ghana and Rwanda was examined with respect to the trend in the regulatory environment and the legal provisions present. Figure 3 shows that Ghana's score rose from 50 in 2024 to 75 in 2025 and held at 75 in 2026 (World Bank, 2026). The dataset cites Article 59 of the Public Procurement Act, 2003 and Article 27 of the Affirmative Action (Gender Equity) Act, 2024 as the legal basis for Ghana's gender responsive procurement provision, and the timing of the increase matches the 2024 Act. That provision is what now separates Ghana from Rwanda, whose score was 50 in all three years. Both countries score fully on contractual capacity, business registration, bank account access, and credit non-discrimination, so the core transactional rights on which entrepreneurship depends are already formally equal in both settings (Fig. 4). Neither country mandates board quotas, and only Ghana has procurement rules, so procurement accounts for the whole legal gap between them.

Note

Each country's 2026 Entrepreneurship Legal Frameworks topic score against its 2024 score and the global topic average

Source: World Bank (2026)

Note

The six underlying legal provisions each country has in place (1 = present, 0 = absent).

Source: World Bank (2026)

4.3. Institutional support and regulatory enforcement in women's entrepreneurship in Ghana and Rwanda

This part explored how the supportive institutional frameworks and enforcement mechanisms shape the relationship between gender neutral regulatory environments and the institutional conditions for women's entrepreneurship in Ghana and Rwanda. The results are given in Fig. 5.

Note

Top left: Entrepreneurship Legal Frameworks, Supportive Frameworks, and Enforcement Perceptions topic scores for each country, with the Legal Frameworks to Enforcement Perceptions gap marked. Top right: Legal Frameworks to Enforcement Perceptions and Supportive Frameworks to Enforcement Perceptions gaps compared. Bottom row: each country's Entrepreneurship scores against the Sub-Saharan Africa regional average and the low income and lower middle income group averages (SSA =

Sub-Saharan Africa average; Low Inc = low-income group average; LMI = lower middle income group average). Ghana is classified as lower middle income and Rwanda as low income

Source: World Bank (2026)

In Fig. 5, the first panel places Legal Frameworks, Supportive Frameworks, and Enforcement Perceptions side by side for each country and marks the distance between the Legal Frameworks score and the Enforcement Perceptions score, the law to practice gap central to this study. That gap is 25 points for Ghana and 6.25 points for Rwanda. Its second panel isolates that same comparison alongside the equivalent Supportive Frameworks to Enforcement Perceptions gap, which runs the other way, 5 points for Ghana against 46.25 points for Rwanda. Its third and fourth panels compare each country's Entrepreneurship scores with the Sub-Saharan Africa average and with the low income and lower middle-income averages. Both countries sit above every benchmark on all three pillars, but Ghana's Legal Frameworks score and Rwanda's Supportive Frameworks score clear them by the widest margins, while each country's weaker pillars sit much closer to them.

The results show that both countries share a formally gender-neutral legal base on the core rights to contract, register a business, open a bank account, and obtain credit without discrimination, yet that common base yields different conditions for women entrepreneurs once support and enforcement are taken into account. The two countries show close to a mirror image pattern: Ghana has more law, a thinner supportive structure, and the larger shortfall in perceived enforcement of the law it has, while Rwanda has less law, a markedly stronger supportive structure, and the smaller shortfall. Because the comparison rests on two cases, no correlation statistic is computed or reported; the relationship between supportive frameworks and the law to enforcement gap is treated as a directional, descriptive pattern rather than a statistical one. What the pattern does indicate is that gender neutral law sets a floor of equal entitlement, while supportive frameworks and enforcement determine how far women entrepreneurs can act on it.

5 Discussion

In terms of support frameworks for women entrepreneurs, it was found that they were more fully established in Rwanda than in Ghana. Rwanda has a strategy with targets and monitoring, published sex disaggregated data on business ownership and leadership, and both training and financial access programs, lacking only a dedicated agency and a national definition of women owned or women led businesses. Ghana's framework rests on a single delivery channel, the Ghana Enterprises Agency and the Women-MSME Programme, with no strategy, targets, monitoring, or business ownership data around it. Read against the literature on the durability of policy commitments, Rwanda's configuration is closer to the embedded, monitored structure that Mackay et al. (2010) and Chappell (2006) treat as necessary for support to outlast its initial announcement. Ghana's configuration matches the picture in recent Ghana specific work, which describes public support for women entrepreneurs as spread across several bodies whose effects have yet to be assessed (Zu-Cudjoe & Dvouletý, 2025).

On whether the entrepreneurship related regulatory environment is formally gender neutral, the results show that it is, in both countries, on the rights that matter most for starting and running a business. In Ghana and in Rwanda, women can sign contracts, register a business, and open a bank account on the same terms as men, and the law prohibits gender discrimination in access to credit. This is consistent with evidence that legal reform has steadily reduced explicit barriers to women's economic participation (Hyland et al., 2020; World Bank, 2024). The two countries differ only at the frontier of the index, on provisions that move beyond equal treatment toward active measures. Ghana's gender responsive procurement provision, which the dataset ties to the Affirmative Action (Gender Equity) Act, 2024, gives it the stronger legal score, and neither country prescribes board quotas. Formal neutrality on core rights has therefore largely been achieved, and the remaining legal differences concern affirmative rather than equal treatment provisions.

Turning to the role of support and enforcement, the results are consistent with the asymmetry in support, though the evidence is thin. Women's basic entrepreneurial rights are perceived as fully upheld in both countries, so the difference lies in the other provisions. Ghana's legal lead rests on its procurement provision, which experts perceive as only partly enforced, whereas Rwanda's credit non-discrimination rule, set within a strategy, monitoring, and data infrastructure, scores higher. Averaged over the provisions each country has, perceived enforcement is 75 in Ghana and 87.5 in Rwanda. The two scores concern different provisions, and Ghana's credit indicator could not be scored, so the comparison is suggestive rather than conclusive. It nonetheless fits the expectation that a new law with few institutional supports behind it has fewer channels through which it can be consistently applied (Levitsky & Murillo, 2009). Rwanda's advantage, however, covers only the provisions its law contains; its support architecture cannot enforce procurement rules or board quotas that do not exist. Stronger support without broader law, like broader law without stronger support, leaves women entrepreneurs short of a fully enabling environment, which is the sense in which support alone is not enough.

The mirror image pattern in Fig. 5, a comparatively small law to enforcement gap for Rwanda against a comparatively small support to enforcement gap for Ghana, is consistent with recent evidence that de jure and de facto conditions move independently enough that one cannot be inferred from the other (Ammons & D'Amico, 2026; Metelska-Szaniawska & Lewczuk, 2022). It also echoes cross country evidence that gendered legal reform on its own does not fully explain shifts in women's economic participation without complementary institutional support (Hyland et al., 2020). The pattern likewise fits Adegbile et al.'s (2024) configurational finding that gender policy outcomes across Sub-Saharan Africa depend on how several institutional conditions combine rather than on any single one. Read together, these comparisons suggest that Ghana and Rwanda illustrate, at the scale of two cases, a pattern the wider literature has reported across larger samples.

These findings speak to the institutional and feminist institutionalist debates set out in the introduction. Institutional theory has long held that formal rules shape behavior only through the organizations, practices, and informal rules that give them effect (Helmke & Levitsky, 2004; North, 1990). The Ghana and Rwanda comparison adds a gendered and measurable version of that claim: supportive frameworks

appear to work as a channel through which formally neutral law becomes enforced practice, not as a substitute for law. Ghana's procurement provision illustrates what Mackay (2014) calls nested newness, in which a new gender equality rule is placed inside an older institutional setting, here the Public Procurement Act, 2003, whose routines and actors were not designed to apply it. Its weaker enforcement score is what that perspective would lead one to expect. Rwanda illustrates the opposite risk. A dense layer of strategies, targets, and data can satisfy indicator criteria while leaving underlying practice less changed, a pattern Pritchett et al. (2013) call isomorphic mimicry, and scholars of Rwanda's gender reforms have questioned whether its visible achievements translate into substantive change (Burnet, 2008; Debusscher & Ansoms, 2013). The higher perceived enforcement of Rwanda's existing provisions suggests that its support architecture is more than formal, but the indicators cannot rule this out. Read together, the cases suggest that formal neutrality, support, and enforcement are best treated as distinct institutional layers whose alignment, rather than the strength of any single layer, shapes the conditions women entrepreneurs face (Lowndes & Roberts, 2013; Streeck & Thelen, 2005).

The same patterns fit the governance contrast that motivated the case selection, although two cases cannot separate that contrast from other differences between the countries. Rwanda's centralized, plan led state has produced the strategy, targets, monitoring, and sex disaggregated data that the Supportive Frameworks indicators reward, which is consistent with the planning orientation of Vision 2020 (Ansoms & Rostagno, 2012). Ghana's decentralized, market driven model has advanced statutory provisions such as procurement rules while leaving the coordinating infrastructure around them thin, and the reliance of Ghanaian entrepreneurs on cooperative and customary arrangements rather than courts (Amoako & Lyon, 2014) offers one reason why formal provisions are only partly reflected in perceived enforcement.

6 Conclusions and policy implications

This study set out to determine how far entrepreneurship support frameworks for women are established in Ghana and Rwanda, how far their entrepreneurship related regulatory environments are formally gender neutral, and how supportive frameworks and enforcement mechanisms shape the relationship between the two. Using the Entrepreneurship indicators of the World Bank's Women, Business and the Law dataset, which since the 2024 edition separate legal text from supportive infrastructure and from enforcement perceptions, the study finds that Rwanda has the more complete support framework and Ghana the stronger legal framework. Raw enforcement scores are close, but they cannot be compared directly because Rwanda's score counts zeros for two laws it does not have, while Ghana's leaves out a credit indicator that was not reported. Women's basic entrepreneurial rights are perceived as fully upheld in both countries, while Ghana's newest provision, its procurement rule, is perceived as only partly enforced, and Rwanda's stronger support cannot reach provisions its law does not contain. A two-case design cannot show that this pattern holds beyond Ghana and Rwanda, or that the governance model alone accounts for it.

Within those limits, the study contributes a paired, topic specific reading of the revised Women, Business and the Law framework that complements both the aggregate cross-country reporting of the index itself

(World Bank, 2026) and the single country focus of recent Ghana specific work (Zu-Cudjoe & Dvouletý, 2025). The findings carry distinct policy implications for each country. In Ghana, the Ministry of Gender, Children and Social Protection and the Ghana Enterprises Agency should anchor the Women-MSME Programme within a national women's entrepreneurship strategy that sets time bound targets, establishes a monitoring mechanism, and publishes sex disaggregated data on business ownership each year. The Public Procurement Authority should, in turn, issue operational guidelines for the 2024 procurement provision, train procurement officers to apply it, and report annually on the share of contracts awarded to women owned firms, so that the provision moves from statute to practice. In Rwanda, the priority lies in the legal pillar: gender responsive public procurement rules, such as reserved contract shares or preference margins for women owned firms, would close the gap that separates its law from Ghana's, while a dedicated agency would give its strong strategy and data systems a single body accountable for delivery. Both countries would also benefit from an official definition of women owned and women led businesses, which would let support programs, procurement preferences, and credit schemes target the same firms, and from periodic review of women's board representation to judge whether voluntary measures suffice or a quota is warranted. More broadly, legal reform and support infrastructure should be planned together, so that every new provision arrives with the agency, data, and monitoring needed to enforce it.

This study has three limitations. First, the Enforcement Perceptions pillar records legal experts' judgments rather than observed enforcement outcomes, and one of Ghana's indicators was not reported. Second, the Supportive Frameworks indicators record whether a strategy, agency, or program exists but not its budget, reach, or quality. Third, a two-case design based on a single dataset at one point in time cannot separate the effect of the governance model from other national differences or support generalization beyond Ghana and Rwanda. Accordingly, future studies could combine expert scores with administrative records of complaints, court cases, and procurement awards to women owned firms in order to observe enforcement directly. In addition, program evaluations that trace the funding, coverage, and outcomes of schemes such as Ghana's Women-MSME Programme would show whether the presence of support translates into effective support. Finally, a larger panel of Sub-Saharan African countries observed across successive editions of the Women, Business and the Law dataset would allow the relationships between gender neutral law, support, and enforcement to be tested statistically rather than described.

Declarations

Competing interests

The authors have no relevant financial or non-financial interests to disclose.

Ethics approval

Not applicable. The study analyzed publicly available, country level secondary data and involved no human participants.

Consent to participate

Not applicable.

Consent for publication

Not applicable.

Funding

The authors did not receive support from any organization for the submitted work.

Author Contribution

A. A. S. Z: conceptualization, methodology, formal analysis, data curation, visualization, writing of the original draft. M. N. F: supervision, validation, review and editing. Both authors read and approved the final manuscript.

Data Availability

The data analyzed in this study are publicly available from the World Bank Women, Business and the Law 2026 dataset at https://wbl.worldbank.org/en/wbl-data.

Code availability

The Python notebook used for the analysis is available from the corresponding author on request, or at REPOSITORY and DOI.

References

1. Abor, J., & Quartey, P. (2010). Issues in SME development in Ghana and South Africa. International Research Journal of Finance and Economics, 39, 218–228.
2. Acemoglu, D., & Jackson, M. O. (2017). Social norms and the enforcement of laws. Journal of the European Economic Association, 15(2), 245–295.
3. Acker, J. (1990). Hierarchies, jobs, bodies: A theory of gendered organizations. Gender & Society, 4(2), 139–158. https://doi.org/10.1177/089124390004002002

4. Adegbile, A. S., Ogundana, O. M., & Adesola, S. (2024). Gender-based policies and women's entrepreneurship: An fsQCA analysis of sub-Saharan African countries. International Journal of Entrepreneurial Behavior & Research, 30(7), 1811–1837. https://doi.org/10.1108/IJEBR-04-2023-0394
5. Affirmative Action (Gender Equity) Act, 2024 (Act 1121) (Ghana).
6. Ahl, H. (2006). Why research on women entrepreneurs needs new directions. Entrepreneurship Theory and Practice, 30(5), 595–621. https://doi.org/10.1111/j.1540-6520.2006.00138.x
7. Ahl, H., & Nelson, T. (2015). How policy positions women entrepreneurs: A comparative analysis of state discourse in Sweden and the United States. Journal of Business Venturing, 30(2), 273–291. https://doi.org/10.1016/j.jbusvent.2014.08.002
8. Ahrens, P., & Palmieri, S. (2024). Gender equality reforms in parliaments. Politics and Governance, 12, Article 8954. https://doi.org/10.17645/pag.8954
9. Ali, D. A., Deininger, K., & Goldstein, M. (2014). Environmental and gender impacts of land tenure regularization in Africa: Pilot evidence from Rwanda. Journal of Development Economics, 110, 262–275. https://doi.org/10.1016/j.jdeveco.2013.12.009
10. Amine, L. S., & Staub, K. M. (2009). Women entrepreneurs in sub-Saharan Africa: An institutional theory analysis from a social marketing point of view. Entrepreneurship and Regional Development, 21(2), 183–211.
11. Ammons, J. D., & D'Amico, D. J. (2026). The law is the last to know: Evidence that de facto progress drives de jure women's rights. Kyklos, 79(2), 452–477. https://doi.org/10.1111/kykl.70040
12. Amoako, I. O., & Lyon, F. (2014). "We don't deal with courts": Cooperation and alternative institutions shaping exporting relationships of small and medium-sized enterprises in Ghana. International Small Business Journal, 32(2), 117–139.
13. Ansoms, A., & Rostagno, D. (2012). Rwanda's Vision 2020 halfway through: What the eye does not see. Review of African Political Economy, 39(133), 427–450. https://doi.org/10.1080/03056244.2012.710836
14. Asiedu, E., Fiave, D. M., & Opoku, A. (2025). On the relationship between financial constraints and firm owners' gender: Does Sub-Saharan Africa mirror other regions? Annals of Finance, 21, 459–494. https://doi.org/10.1007/s10436-025-00468-7
15. Aterido, R., Beck, T., & Iacovone, L. (2013). Access to finance in Sub-Saharan Africa: Is there a gender gap? World Development, 47, 102–120.
16. Bardasi, E., Sabarwal, S., & Terrell, K. (2011). How do female entrepreneurs perform? Evidence from three developing regions. Small Business Economics, 37(4), 417–441.
17. Battilana, J., Leca, B., & Boxenbaum, E. (2009). How actors change institutions: Towards a theory of institutional entrepreneurship. Academy of Management Annals, 3(1), 65–107. https://doi.org/10.5465/19416520903053598
18. Berry, S. (2009). Property, authority and citizenship: Land claims, politics and the dynamics of social division in West Africa. Development and Change, 40(1), 23–45.

19. Brush, C. G., de Bruin, A., & Welter, F. (2009). A gender-aware framework for women's entrepreneurship. International Journal of Gender and Entrepreneurship, 1(1), 8–24. https://doi.org/10.1108/17566260910942318
20. Bruton, G. D., Ahlstrom, D., & Li, H.-L. (2010). Institutional theory and entrepreneurship: Where are we now and where do we need to move in the future? Entrepreneurship Theory and Practice, 34(3), 421–440. https://doi.org/10.1111/j.1540-6520.2010.00390.x
21. Burnet, J. E. (2008). Gender balance and the meanings of women in governance in post-genocide Rwanda. African Affairs, 107(428), 361–386.
22. Buvinic, M., O'Donnell, M., & Bourgault, S. (2020). Women's economic empowerment in West Africa: Towards a practical research agenda (CGD Working Paper 557). Center for Global Development.
23. Campos, F., Frese, M., Goldstein, M., Iacovone, L., Johnson, H., McKenzie, D., & Mensmann, M. (2017). Teaching personal initiative beats traditional training in boosting small business in West Africa. Science, 357(6357), 1287–1290.
24. Chappell, L. (2006). Comparing political institutions: Revealing the gendered "logic of appropriateness". Politics & Gender, 2(2), 223–235.
25. Chappell, L., & Waylen, G. (2013). Gender and the hidden life of institutions. Public Administration, 91(3), 599–615. https://doi.org/10.1111/j.1467-9299.2012.02104.x
26. Creswell, J. W., & Creswell, J. D. (2018). Research design: Qualitative, quantitative, and mixed methods approaches (5th ed.). SAGE.
27. Darkwah, A. K. (2010). Education: Pathway to empowerment for Ghanaian women? IDS Bulletin, 41(2), 28–36.
28. Debusscher, P., & Ansoms, A. (2013). Gender equality policies in Rwanda: Public relations or real transformations? Development and Change, 44(5), 1111–1134. https://doi.org/10.1111/dech.12052
29. Denzin, N. K. (2017). The research act: A theoretical introduction to sociological methods. Transaction Publishers.
30. Dutta, N., Stivers, A., & Sobel, R. S. (2025). To equality: Gendered outcomes, economic freedom and gender laws. Kyklos, 78(3), 896–921. https://doi.org/10.1111/kykl.12449
31. Eisenhardt, K. M. (1989). Building theories from case study research. Academy of Management Review, 14(4), 532–550.
32. Elam, A., Hughes, K. D., Samsami, M., & Boutaleb, F. (2023). GEM 2022/2023 women's entrepreneurship report: Challenging bias and stereotypes. Global Entrepreneurship Research Association.
33. Estrin, S., & Mickiewicz, T. (2011). Institutions and female entrepreneurship. Small Business Economics, 37(4), 397–415.
34. Fafchamps, M., McKenzie, D., Quinn, S., & Woodruff, C. (2014). Microenterprise growth and the flypaper effect: Evidence from a randomized experiment in Ghana. Journal of Development Economics, 106, 211–226. https://doi.org/10.1016/j.jdeveco.2013.09.010

35. Fiala, N. (2018). Returns to microcredit, cash grants and training for male and female microentrepreneurs in Uganda. World Development, 105, 189–200. https://doi.org/10.1016/j.worlddev.2017.12.027
36. Flyvbjerg, B. (2006). Five misunderstandings about case-study research. Qualitative Inquiry, 12(2), 219–245.
37. Fredman, S. (2016). Substantive equality revisited. International Journal of Constitutional Law, 14(3), 712–738. https://doi.org/10.1093/icon/mow043
38. George, A. L., & Bennett, A. (2005). Case studies and theory development in the social sciences. MIT Press.
39. Goldstein, M., & Udry, C. (2008). The profits of power: Land rights and agricultural investment in Ghana. Journal of Political Economy, 116(6), 981–1022. https://doi.org/10.1086/595561
40. Gonzales, C., Jain-Chandra, S., Kochhar, K., & Newiak, M. (2015). Fair play: More equal laws boost female labor force participation (IMF Staff Discussion Note SDN/15/02). International Monetary Fund.
41. Gouws, A. (Ed.). (2022). Feminist institutionalism in South Africa: Designing for gender equality. Rowman & Littlefield.
42. Graycar, R., & Morgan, J. J. (2004). Thinking about equality. University of New South Wales Law Journal, 27(3), 833–839.
43. Hallward-Driemeier, M. (2013). Enterprising women: Expanding economic opportunities in Africa. World Bank.
44. Hallward-Driemeier, M., & Hasan, T. (2012). Empowering women: Legal rights and economic opportunities in Africa. World Bank.
45. Helmke, G., & Levitsky, S. (2004). Informal institutions and comparative politics: A research agenda. Perspectives on Politics, 2(4), 725–740.
46. Heymann, J., Sprague, A., & Raub, A. (2023). Equality within our lifetimes: How laws and policies can close, or widen, gender gaps in economies worldwide. University of California Press. https://doi.org/10.1525/luminos.147
47. Htun, M., & Weldon, S. L. (2018). The logics of gender justice: State action on women's rights around the world. Cambridge University Press.
48. Hyland, M. C., Djankov, S., & Goldberg, P. K. (2020). Gendered laws and women in the workforce. American Economic Review: Insights, 2(4), 475–490. https://doi.org/10.1257/aeri.20190542
49. Islam, A., Muzi, S., & Amin, M. (2019). Unequal laws and the disempowerment of women in the labour market: Evidence from firm-level data. Journal of Development Studies, 55(5), 822–844. https://doi.org/10.1080/00220388.2018.1487055
50. Jennings, J. E., & Brush, C. G. (2013). Research on women entrepreneurs: Challenges to (and from) the broader entrepreneurship literature. Academy of Management Annals, 7(1), 663–715.

51. Kenny, M. (2007). Gender, institutions and power: A critical review. Politics, 27(2), 91–100. https://doi.org/10.1111/j.1467-9256.2007.00284.x
52. Klapper, L., Singer, D., Starita, L., & Norris, A. (2025). The Global Findex Database 2025: Connectivity and financial inclusion in the digital economy. World Bank.
53. Krook, M. L., & Mackay, F. (Eds.). (2011). Gender, politics and institutions: Towards a feminist institutionalism. Palgrave Macmillan.
54. Leger, M., Arsenijevic, J., & Bosma, N. (2025). The role and effectiveness of non-formal training programmes for entrepreneurship in sub-Saharan Africa: A systematic literature review. Entrepreneurship & Regional Development, 37(1–2), 214–247. https://doi.org/10.1080/08985626.2024.2348046
55. Levitsky, S., & Murillo, M. V. (2009). Variation in institutional strength. Annual Review of Political Science, 12, 115–133.
56. Lieberman, E. S. (2005). Nested analysis as a mixed-method strategy for comparative research. American Political Science Review, 99(3), 435–452.
57. Lowndes, V., & Roberts, M. (2013). Why institutions matter: The new institutionalism in political science. Palgrave Macmillan.
58. Mackay, F. (2014). Nested newness, institutional innovation, and the gendered limits of change. Politics & Gender, 10(4), 549–571. https://doi.org/10.1017/S1743923X14000415
59. Mackay, F., Kenny, M., & Chappell, L. (2010). New institutionalism through a gender lens: Towards a feminist institutionalism? International Political Science Review, 31(5), 573–588.
60. Mahoney, J. (2010). After KKV: The new methodology of qualitative research. World Politics, 62(1), 120–147.
61. Marlow, S., & McAdam, M. (2013). Gender and entrepreneurship: Advancing debate and challenging myths; exploring the mystery of the under-performing female entrepreneur. International Journal of Entrepreneurial Behavior & Research, 19(1), 114–124. https://doi.org/10.1108/13552551311299288
62. McKenzie, D. (2021). Small business training to improve management practices in developing countries: Re-assessing the evidence for “training doesn’t work”. Oxford Review of Economic Policy, 37(2), 276–301.
63. Metelska-Szaniawska, K., & Lewczuk, A. (2022). Constitutional overperformance: An empirical study of de facto protection of rights with no de jure equivalents. European Journal of Law and Economics, 53(2), 289–317.
64. Meyer, J. W., & Rowan, B. (1977). Institutionalized organizations: Formal structure as myth and ceremony. American Journal of Sociology, 83(2), 340–363. https://doi.org/10.1086/226550
65. Minniti, M., & Naudé, W. (2010). What do we know about the patterns and determinants of female entrepreneurship across countries? European Journal of Development Research, 22(3), 277–293. https://doi.org/10.1057/ejdr.2010.17

66. North, D. C. (1990). Institutions, institutional change and economic performance. Cambridge University Press.
67. Ogundana, O. M., Simba, A., Dana, L.-P., & Liguori, E. (2021). Women entrepreneurship in developing economies: A gender-based growth model. Journal of Small Business Management, 59(S1), S42–S72. https://doi.org/10.1080/00472778.2021.1938098
68. Ojong, N., Simba, A., & Dana, L.-P. (2021). Female entrepreneurship in Africa: A review, trends, and future research directions. Journal of Business Research, 132, 233–248. https://doi.org/10.1016/j.jbusres.2021.04.032
69. Orser, B., Riding, A., & Weeks, J. (2019). The efficacy of gender-based federal procurement policies in the United States. International Journal of Gender and Entrepreneurship, 11(1), 6–37. https://doi.org/10.1108/IJGE-02-2019-139
70. Osei-Boateng, C., & Ampratwum, E. (2011). The informal sector in Ghana. Friedrich-Ebert-Stiftung.
71. Pritchett, L., Woolcock, M., & Andrews, M. (2013). Looking like a state: Techniques of persistent failure in state capability for implementation. Journal of Development Studies, 49(1), 1–18. https://doi.org/10.1080/00220388.2012.709614
72. Przeworski, A., & Teune, H. (1970). The logic of comparative social inquiry. Wiley-Interscience.
73. Public Procurement Act, 2003 (Act 663) (Ghana).
74. Rao, A., & Kelleher, D. (2005). Is there life after gender mainstreaming? Gender & Development, 13(2), 57–69.
75. Scott, W. R. (2014). Institutions and organizations: Ideas, interests, and identities (4th ed.). SAGE.
76. Shane, S., & Venkataraman, S. (2000). The promise of entrepreneurship as a field of research. Academy of Management Review, 25(1), 217–226. https://doi.org/10.5465/amr.2000.2791611
77. Streeck, W., & Thelen, K. (Eds.). (2005). Beyond continuity: Institutional change in advanced political economies. Oxford University Press.
78. UN Women. (2023). Progress on the Sustainable Development Goals: The gender snapshot 2023. UN Women and UN DESA.
79. Vossenberg, S. (2020). Gendered institutions matter: A middle ground between feminist and gender-blind perspectives on enterprise development [Doctoral dissertation, Erasmus University Rotterdam]. http://hdl.handle.net/1765/127243
80. Walby, S. (2005). Gender mainstreaming: Productive tensions in theory and practice. Social Politics, 12(3), 321–343.
81. Waylen, G. (2014). Informal institutions, institutional change, and gender equality. Political Research Quarterly, 67(1), 212–223. https://doi.org/10.1177/1065912913510360
82. Waylen, G. (Ed.). (2017). Gender and informal institutions. Rowman & Littlefield International.
83. Welter, F. (2011). Contextualizing entrepreneurship, conceptual challenges and ways forward. Entrepreneurship Theory and Practice, 35(1), 165–184.

84. Woldesenbet Beta, K., Mwila, N. K., & Ogunmokun, O. (2024). A review of and future research agenda on women entrepreneurship in Africa. International Journal of Entrepreneurial Behavior & Research, 30(4), 1041–1092. https://doi.org/10.1108/IJEBR-10-2022-0890
85. World Bank. (2019). Profiting from parity: Unlocking the potential of women's business in Africa. World Bank.
86. World Bank. (2024). Women, Business and the Law 2024. World Bank. https://doi.org/10.1596/978-1-4648-2063-2
87. World Bank. (2025). Women, Business and the Law 2025: Methodology handbook. World Bank. https://doi.org/10.1596/43281
88. World Bank. (2026). Women, Business and the Law [Data set]. https://wbl.worldbank.org/en/wbl-data
89. World Economic Forum. (2023). Global gender gap report 2023. World Economic Forum.
90. Yin, R. K. (2018). Case study research and applications: Design and methods (6th ed.). SAGE.
91. Zu-Cudjoe, E., & Dvouletý, O. (2025, September 4–5). Women entrepreneurship in Ghana: The role of public support [Paper presentation]. 19th International Days of Statistics and Economics, Prague, Czech Republic.

Figures

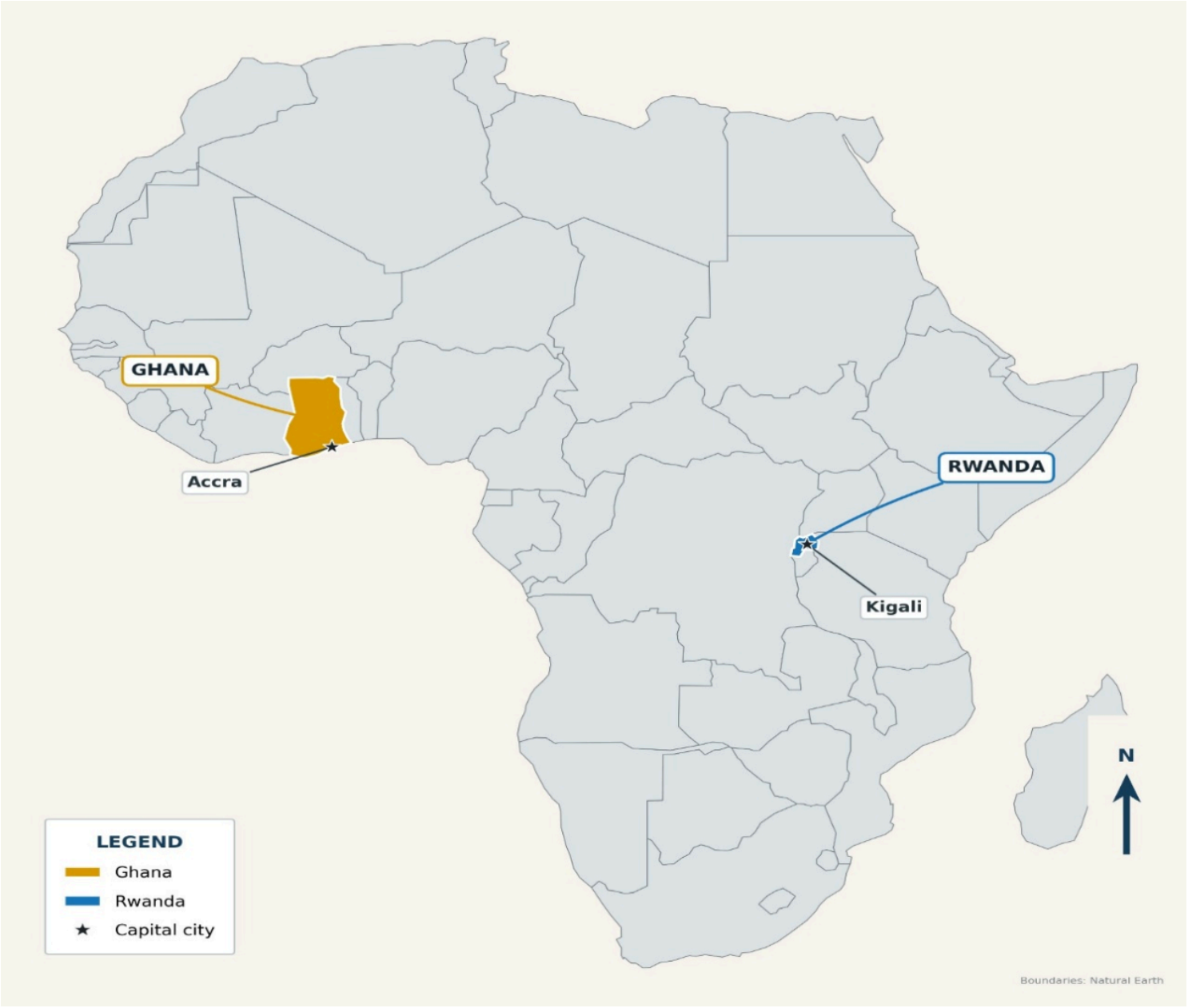

Figure 1

African map showing Ghana and Rwanda

Source: Authors' construct (2026)

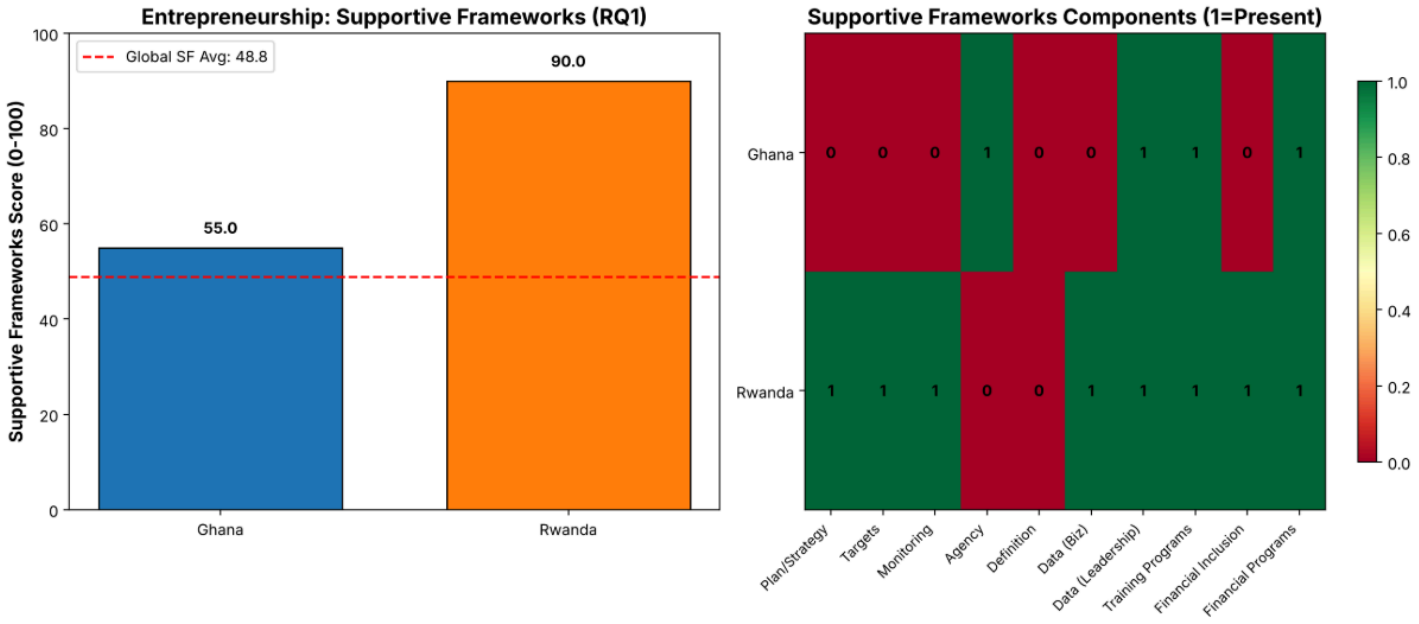

Figure 2

Entrepreneurship Supportive Frameworks Score and Component Presence, Ghana and Rwanda

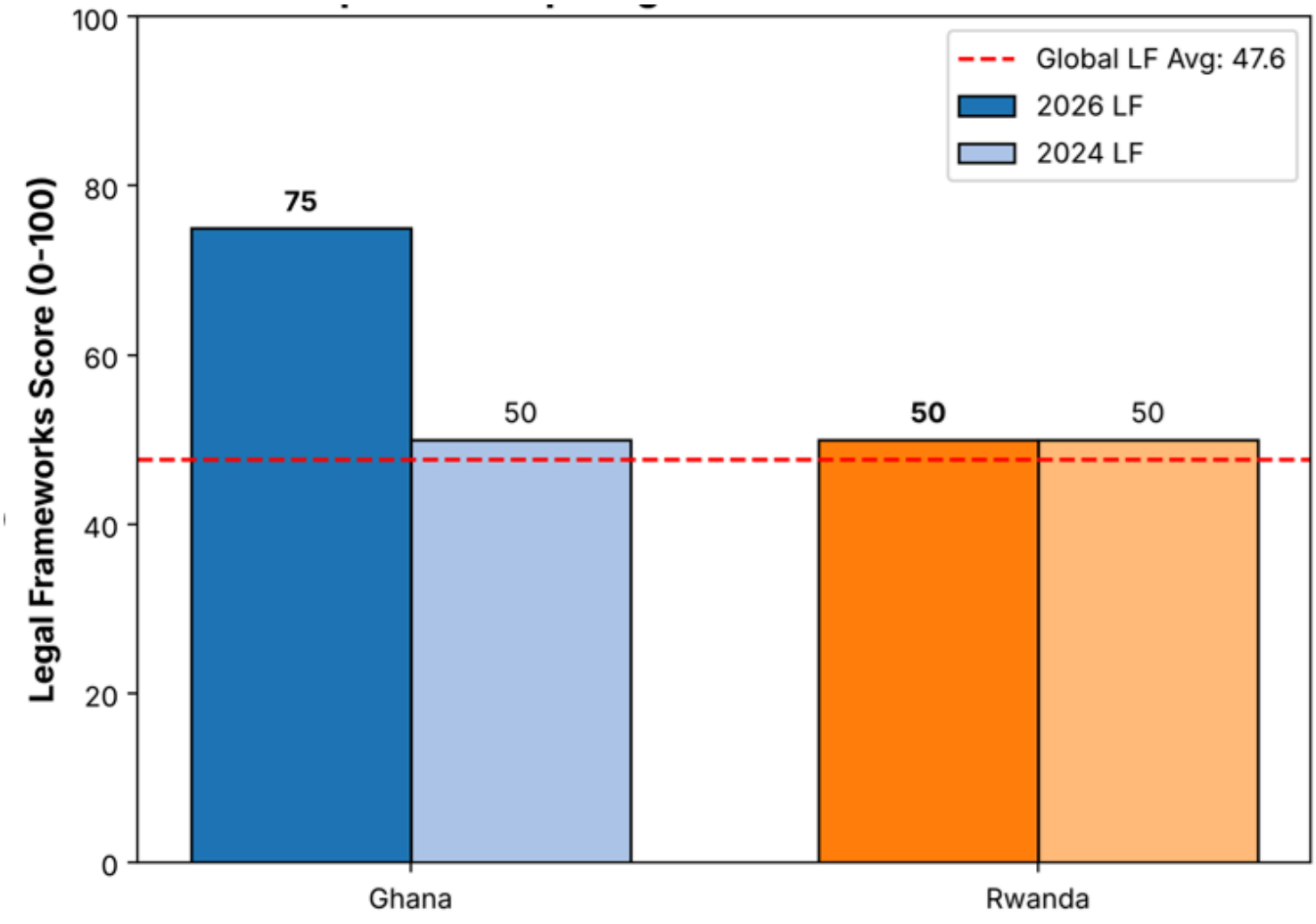

Figure 3

Entrepreneurship Legal Frameworks Score and Trend

Note. Each country's 2026 Entrepreneurship Legal Frameworks topic score against its 2024 score and the global topic average

Source: World Bank (2026)

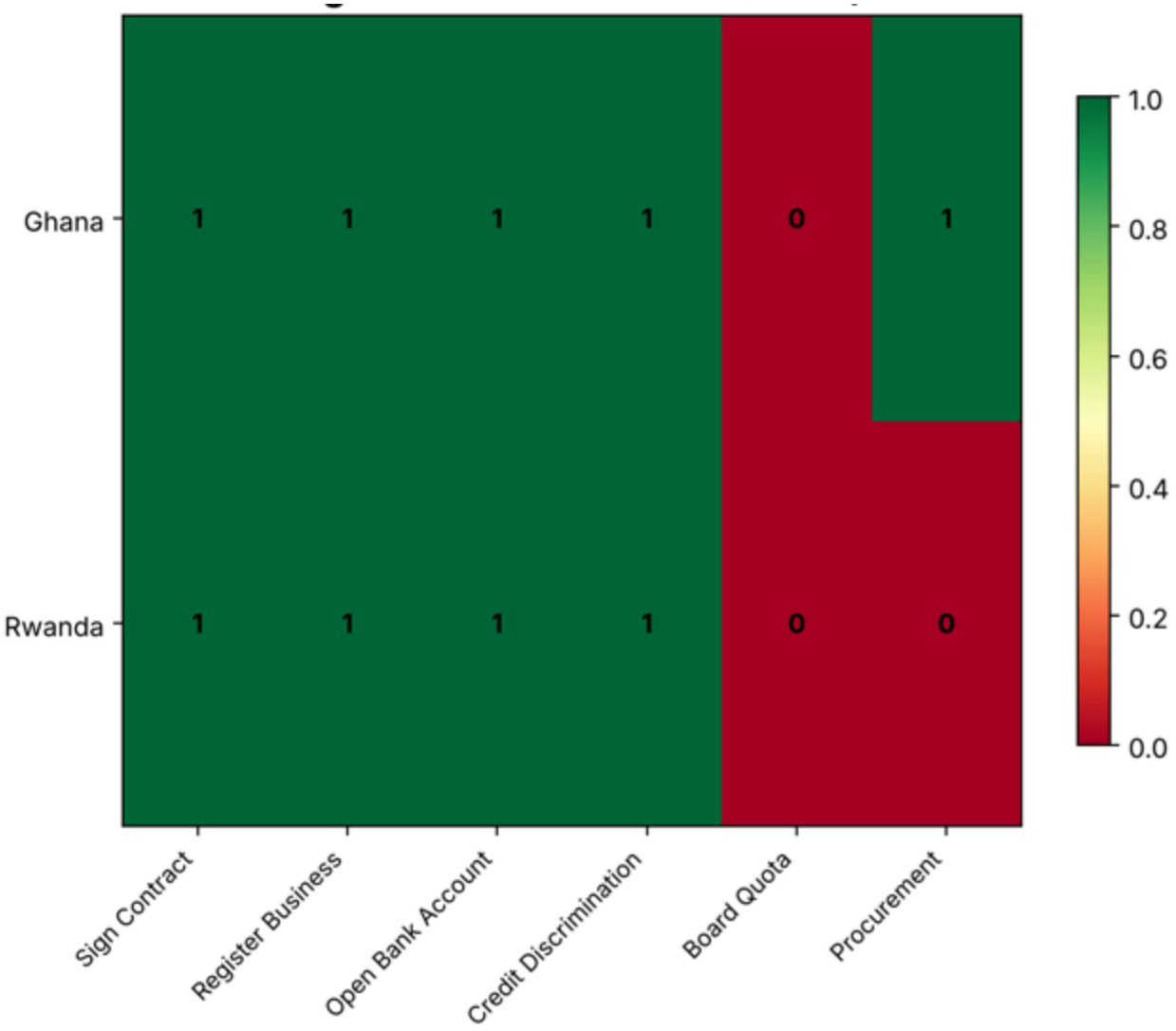

Figure 4

Entrepreneurship Legal Provisions Present

Note. The six underlying legal provisions each country has in place (1 = present, 0 = absent).

Source: World Bank (2026)

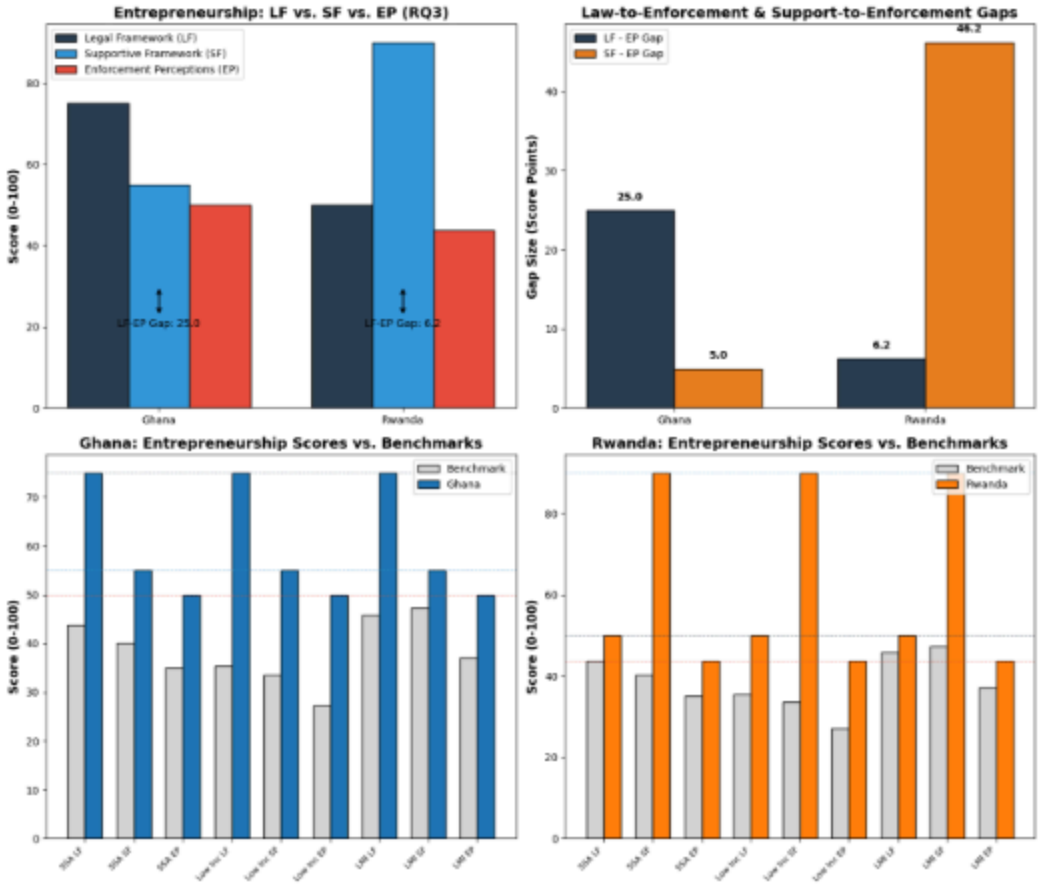

Figure 5

Legal Frameworks, Supportive Frameworks, and Enforcement Perceptions Compared, With Implementation Gaps and Regional Benchmarks

Note. Top left: Entrepreneurship Legal Frameworks, Supportive Frameworks, and Enforcement Perceptions topic scores for each country, with the Legal Frameworks to Enforcement Perceptions gap marked. Top right: Legal Frameworks to Enforcement Perceptions and Supportive Frameworks to Enforcement Perceptions gaps compared. Bottom row: each country's Entrepreneurship scores against the Sub-Saharan Africa regional average and the low income and lower middle income group averages (SSA = Sub-Saharan Africa average; Low Inc = low-income group average; LMI = lower middle income group average). Ghana is classified as lower middle income and Rwanda as low income

Source: World Bank (2026)