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# **Higher education gender analysis:** access to employability and entrepreneurship opportunities

**Sub-Saharan Africa: Ghana**

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# Abbreviations

AGEE	Accountability for Gender Equality in Education
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
EDI	equity, diversity and inclusion
FGD/FGI	focus group discussions/focus group interviews
RSCR	International Covenant on Economic, Social and Cultural Rights
ICT	information communication technology
NGO	non-governmental organisation
SSA	Sub-Saharan Africa
STEM	science, technology, engineering and mathematics

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# Executive summary

This study examines gender inequality concerns in Ghana's higher education sector, with a specific focus on barriers and challenges faced by female students and graduates in accessing employability and entrepreneurship opportunities. The report also provides actionable recommendations to integrate gender-sensitive practices into institutional and national policies, contributing to equitable higher education outcomes for all students.

**The objectives of the study were to:**

- Identify barriers and challenges faced by female students in Ghana's higher education system, particularly regarding employability and entrepreneurship
- Analyse existing institutional and national policies for gender inclusivity and their implementation gaps
- Develop recommendations to improve gender-sensitive practices and policies in Ghanaian higher education institutions
- Provide actionable steps for stakeholders, including the British Council, to improve the integration of gender considerations into higher education programmes.

**Using the Accountability for Gender Equality in Education (AGEE) framework to ensure comprehensive insights, the study gathered evidence from diverse higher education institutions across Ghana and employed a mixed methods approach, including:**

- Desk reviews of policies and literature on gender and higher education in Ghana
- Surveys of students and institutional stakeholders
- Focus group interviews (FGI) and discussions with institutional leaders, policymakers and students.

**The following is a summary of important findings from the study:**

- i. Barriers to gender equality:
  - Socio-cultural norms and stereotypes perpetuate gender imbalances in higher education.
  - Financial constraints disproportionately affect female students, limiting their access to quality education and entrepreneurship opportunities.
  - Women remain under-represented in science, technology, engineering and mathematics (STEM) fields, leadership roles and entrepreneurial ventures.
  - Gender-based violence and harassment on campuses hinder female students' academic performance and overall well-being.
- ii. Challenges in employability and entrepreneurship:
  - Limited access to practical skills training, internships and entrepreneurial mentorship programmes for female students.
  - Structural barriers in the labour market and a lack of gender-sensitive employability policies restrict female graduates' opportunities.
  - Entrepreneurship training centres in universities often lack inclusivity with male-dominated participation.
- iii. Institutional and policy gaps:
  - Existing gender-related policies are often inadequately implemented with limited awareness among students and staff.
  - Institutional cultures remain resistant to change, perpetuating systemic gender biases.
  - Resources to support gender-sensitive programmes and initiatives are insufficient.
- iv. Opportunities for change:
  - Ghana's growing emphasis on gender equality in education offers a strong foundation for policy improvement.
  - Collaborations between universities and private sector stakeholders present an opportunity to bridge gaps in employability and entrepreneurship training for women.



### The study makes the following recommendations:

- i. Policy implementation and visibility:
  - Strengthen and enforce gender-sensitive policies in higher education institutions, ensuring that students and staff are aware of their rights and available resources.
- ii. Entrepreneurship and employability support:
  - Integrate entrepreneurship training and employability programmes into academic curricula to better prepare female students for the job market.
- iii. Financial support mechanisms:
  - Expand scholarships, grants and financial aid targeting female students, particularly in STEM and entrepreneurial fields.
- iv. Mentorship and leadership development:
  - Establish mentorship programmes to guide female students in career planning, entrepreneurship and leadership roles.
- v. Socio-cultural work:
  - Conduct community outreach programmes to challenge traditional gender norms and stereotypes.
- vi. Safe learning environments:
  - Develop and enforce mechanisms to prevent gender-based violence and harassment on campuses.



Ultimately, the study concludes that although Ghana has made commendable progress in handling gender disparities in higher education, significant barriers to gender equality persist in Ghana's universities. Institutional policies, societal norms and financial constraints continue to hinder female students' access to quality education and career opportunities. By solving these challenges, Ghanaian higher education can become a transformative space for promoting gender equality and elevating women as leaders in academia, entrepreneurship and beyond.

# 1 Introduction

## 1.1 Background

Gender inequality in higher education is a persistent global challenge, despite various initiatives aimed at solving it. Across Europe, while there have been slight improvements in women's representation at the professorial level, significant gender imbalances and pay gaps remain. For instance, women's representation at the professorial level in the European Union increased marginally from 24 per cent in 2016 to 26 per cent in 2019, and women only held 23.6 per cent of leadership positions in European higher education institutions in 2019 (Rosa & Clavero, 2021). Gender segregation across academic disciplines, particularly in STEM fields, underrepresentation in leadership roles and the prevalence of sexual harassment further exacerbate these disparities (Heijstra et al., 2017; Husu, 2020).

In Sub-Saharan Africa (SSA), gender inequality in higher education is particularly pronounced due to socio-cultural norms that reinforce traditional gender roles, limiting women's access to and success in higher education (Talikadze, 2020). Gender disparities are evident in enrolment rates, especially in STEM programmes, and extend to post-collegiate outcomes where women face additional barriers, such as discriminatory practices and limited support systems (Jacobs, 1996). Economic constraints, societal expectations and gender-biased institutional policies further compound these challenges, making higher education less accessible for women (Myers & Griffin, 2018). The COVID-19 pandemic has only amplified these existing inequalities, disrupting educational opportunities for women and reinforcing traditional gender roles (Gewin, 2020; Kasymova et al., 2021). The pandemic encouraged digital learning, and all genders had to elevate their digital skills to effectively participate in the evolving labour market. The results of Nkegbe et al. (2023) revealed no significant difference in male and female students' challenges in tertiary education in Ghana with online learning after the pandemic. However, the pandemic revealed inequality among students regarding access to study space, online platforms, internet access, data bundles and access equipment such as computers, laptops, tablets and mobile phones.

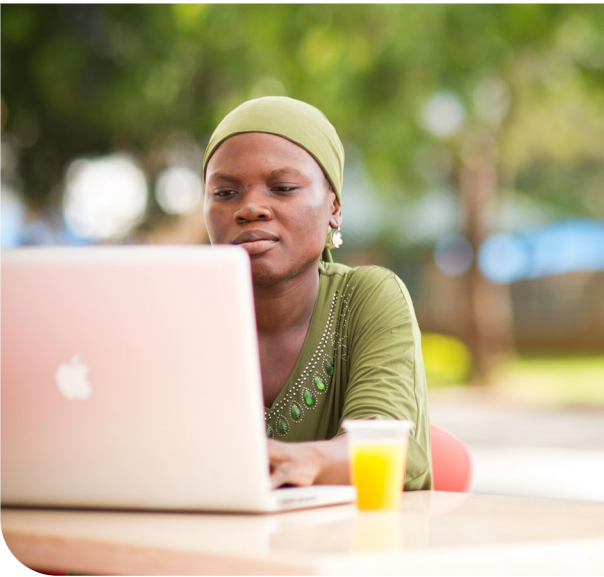
Despite these challenges, countries worldwide have implemented efforts to promote gender equality in higher education. In Europe, initiatives like the European Union's Gender Equality Plans aim to improve recruitment, career progression and work-life balance, thereby creating more gender-inclusive environments (European Commission, 2021). In SSA, institutions have developed specific policies and programmes to support women's education and career advancement, including scholarships, financial aid and initiatives to increase women's participation in STEM fields (Holgado et al., 2020). However, systemic and structural barriers, such as gender stereotypes, lack of female role models and limited access to mentorship and networking opportunities, continue to hinder women's progress in academia (Thelma & Ngulube, 2024).

Historically, colonial legacies that prioritised education for men influenced education systems in SSA, creating significant gender disparities in access to higher education. Although post-independence policies in many SSA countries recognised the importance of education for national development, gender gaps persisted because policies failed to support female students' specific needs (Baten et al., 2020). International frameworks, such as the Millennium Development Goals and Sustainable Development Goals emphasised gender equality, leading to increased efforts to close gender gaps in education (Asongu & Odhiambo, 2019; Tayal, 2019). However, despite progress in female enrolment, retention and graduation rates, significant gender disparities remain, particularly in STEM fields. These disparities limit career opportunities for women and reinforce gender inequities in the labour market, with female graduates less likely to secure high-paying, prestigious jobs (Holgado et al., 2020; Onogwu, 2021).

In Ghana, socio-cultural norms that have historically prioritised male education shape and inform gender concerns in higher education (Oforiwa, 2020). Socio-cultural expectations, financial constraints and gender-based violence on campuses contribute to gender disparities (Nkegbe et al., 2023). Institutional barriers, including gender bias in curricula, lack of gender-sensitive policies and inadequate provisions for childcare and flexible scheduling, also play a significant role (Psaki et al., 2022; Sougou et al., 2022). Personal barriers, such as balancing family responsibilities with academic pursuits and safety concerns on campus, further affect women's educational experiences (Mifsud, 2019).



Employability and entrepreneurship initiatives in Ghanaian universities aim to strengthen graduates' job readiness and foster entrepreneurial skills, but significant gender disparities limit women's access to these opportunities. Gender stereotypes, socio-cultural norms, financial constraints and lack of supportive networks diminish women's participation in these programmes, further contributing to gender disparities in employment rates and career advancement opportunities (Quarshie et al., 2023). The study seeks to explore the challenges faced by students in SSA universities in relation to how gender affects their pursuit of entrepreneurship opportunities and their access to opportunities that can improve their employability.



1.2 Purpose of the study

The study seeks to analyse the gender challenges faced by students in Ghanaian universities and explore how gender affects the pursuit of entrepreneurship opportunities and access to opportunities that can improve employability. The study adopted a holistic approach, focusing on approaches and best practices that Ghana's government and higher education institutions have undertaken to solve gender challenges and critical concerns of access to employability and entrepreneurship opportunities. It is aimed at providing actionable recommendations that confront gender inequalities, elevate outcomes for female graduates and create an enabling environment for students in universities in Ghana.

The study, therefore, analyses gender inequality problems in the universities in Ghana, focusing on barriers and challenges faced by students and graduates, particularly women, in accessing and participating in employability and entrepreneurship opportunities. It considers the broader role of higher education in Ghana in improving gender equality for students and graduates. The gender analysis investigated barriers to entrepreneurship and best graduate outcomes, evaluating evidence regarding women's student experiences (at undergraduate and postgraduate levels), higher education structures (such as timetabling, flexibility of access and provision) and inherent biases concerning gender.

Table 1: Participating Ghanaian universities

S/N	Name of university	Year of establishment	Type (public/private)	Number of students
1.	University of Health and Allied Sciences	2011	Public	4000
2.	University of Ghana	1948	Public	38000
3.	Regional Maritime University	1983	Public	2500
4.	Accra Technical University	1949	Public	25000
5.	University of Cape Coast	1962	Public	78000
6.	Kwame Nkrumah University of Science and Technology	1952	Public	75000
7.	University of Development Studies	1992	Public	20000
8.	Valley View University	1979	Private	5000
9.	Ashesi University	2002	Private	1200
10.	Accra Metropolitan University	2014	Private	500

1.3 Method

We used a multimethod approach including a desk review, surveys (with questionnaires), interviews and focus group discussions (FGDs). The study focuses on ten public and private institutions in Ghana, selected based on age, size, registration type and location. We evaluated the following universities: the University of Health and Allied Sciences, University of Ghana, Regional Maritime University, Accra Technical University, University of Cape Coast, Kwame Nkrumah University of Science and Technology, University of Development Studies, Valley View University, Ashesi University and Accra Metropolitan University.

1.3.1. Desk review

To place the findings in context, we conducted a desk review of policies and literature on gender and higher education in Ghana. Considerations in the selection of the literature aligned with the study's objectives, primarily gender-related barriers and challenges to entrepreneurship and employability. The selected literature focused on developments in policy, funding, enrolment patterns, fields of study and general quality of access to education. The review also gathered information on institutional learning environments, university–industry links, support frameworks for students and the role of development partners, which was necessary for understanding and contextualising the challenges of female students and the opportunities afforded to them by their institutions.

In addition, our review gathered information on relevant government and institutional policy documents, legislations and guidelines concerning gender problems and the specific questions of entrepreneurship and access. The public websites and repositories of participating institutions and the Ghana Tertiary Education Commission offered some information, while research reports and publications provided additional documents. The British Council repository was crucial in informing the study, and resources such as the British Council's report *Universities, employability and inclusive development: Repositioning higher education in Ghana, Kenya, Nigeria and South Africa* provided valuable insights into the status of female students in Ghanaian higher education and the critical barriers and challenges they face.

1.3.2. Questionnaire survey

The second step of the study engaged directly with students to gather information. Students electronically received a survey about various items related to the study's objectives. A total of 479 students from participating universities (228 men, 251 women) responded to the survey questionnaire.

Fig.1 below shows the distribution of students by institution. Most students were from Accra Metropolitan University (21.0 per cent), followed by the University of Ghana (19.9 per cent) and Catholic University (18.9 per cent). The majority of students interviewed, 235 (58.3 per cent), were women, compared to 168 (41.7 per cent) of their male counterparts. The students were 26 years old on average – the youngest was 17 years old and the oldest was 62 years old. Many of the students were Ghanaians; only one per cent were international students, mainly from neighbouring countries.

Institution

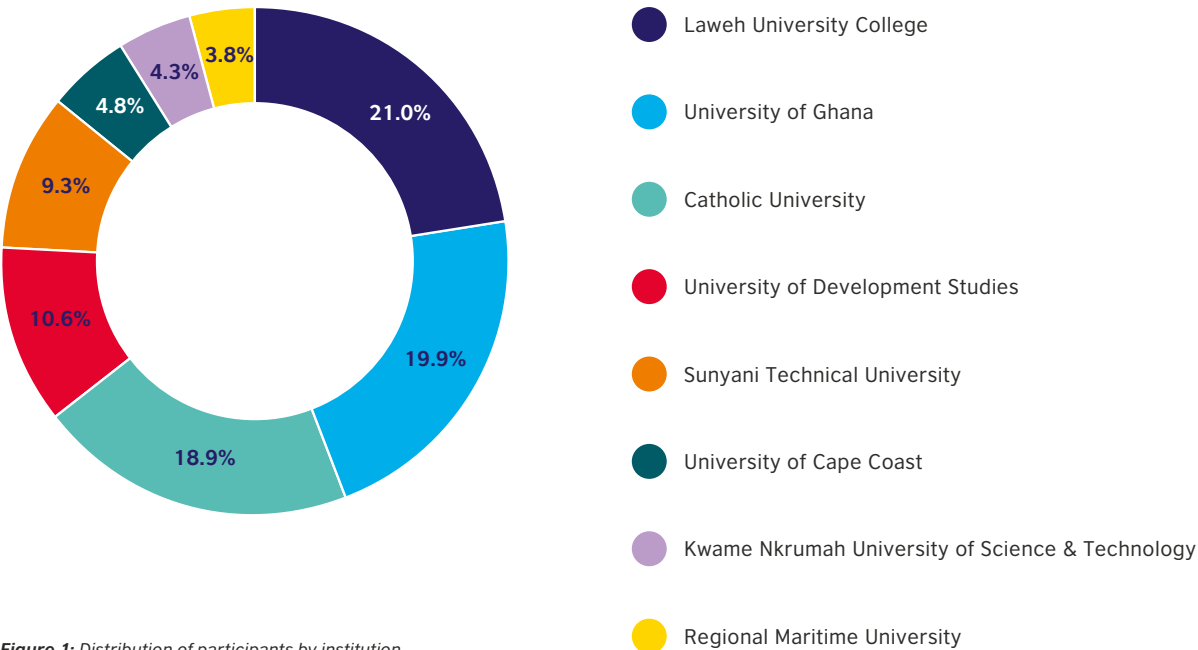


Figure 1: Distribution of participants by institution

Most undergraduates were in their third year of study (28.3 per cent), followed by 22.4 per cent in their fourth year and 21.5 per cent in their first year. However, most postgraduate students were in their first year (38.6 per cent), followed closely by 27.3 per cent in their second year. Out of 350 undergraduate students interviewed, slightly more than half (57.7 per cent) were female students, while 42.3 per cent were males. Similarly, out of 49 postgraduates interviewed, 59.2 per cent were female students, whereas 40.8 per cent were male students.

Most students surveyed studied scientific fields (29.8 per cent), while the fields of education (28.3 per cent) and humanities (22.9 per cent) followed. Most students in business and law were male (85.7 per cent), whereas 14.3 per cent were female. In sciences, 58.6 per cent of students were female, while 41.4 per cent were male. Of the students registered in humanities, 57.9 per cent were female and 42.1 per cent were male. Finally, most of the students in education were female (68.1 per cent, compared to 31.9 per cent who were male).

1.3.3. Focus group discussions and interviews

The interviews and discussions with focus groups provided further insights into the findings from the survey questionnaire. These conversations raised and discussed areas from the survey findings that required further interrogation. The FGIs were online, lasted one hour, and were conducted with 20 staff members, including university leaders and heads of support units, i.e. deans of faculties, deans of students and directors of support units such as guidance and counselling, finance, students' housing, entrepreneurship units and gender and diversity departments. Both FGDs with students and staff were held online and involved selected students who had participated in the questionnaire survey.

1.3.4 Analysis

After all primary and secondary evidence was collected, we systematically organised and thematically corroborated our findings to align with the study's core themes. A critical analysis of relevant literature, including policy documents, helped synthesise important information relevant to the study. Using tools such as a matrix approach enabled the categorisation of research evidence into themes and priorities. This method created a concise summary of critical findings aligned with the study's objectives.

Recorded interviews provided verbatim quotes to illustrate significant findings. The transcripts were subjected to thematic analysis, offering deeper insights and contextual understanding of matters related to national and institutional policies and

frameworks on gender and youth employability, as well as associated challenges and barriers. This comprehensive analysis yielded robust explanations, propositions, patterns and themes, ensuring the research questions were effectively answered and the study's objectives achieved. Further, quantitative tools, specifically the Statistical Package for the Social Sciences software, helped analyse of survey evidence. Lastly, the verbatim quotes were used from interviews and discussions with focus groups to illustrate important findings.

1.3.5 Ethical considerations

The study adhered to relevant ethical standards and requirements for research right from the start, including obtaining approval to conduct the research and assuring the participants of the confidentiality and anonymity of their responses. Participants also gave consent before voluntarily participating in the FGIs and FGDs. In adopting the FGD mode, we knew the safe spaces approach in FGDs was vital to ensure a supportive, respectful and inclusive environment, fostering honest and productive conversation, especially on sensitive or complex matters. We also adhered to the ethics guidelines that the British Council provided for this study.



1.4 Gender analysis framework

The study used several frameworks for gender analysis, primarily adopting the Accountability for Gender Equality in Education (AGEE) framework. The AGEE framework is practical in interrogating complex gender concerns and injustices in higher education. It takes an intersectional approach, looking at gender inequalities and barriers based on six domains, making it a robust and holistic model.

The six domains include 1) resources (money, policies, administrators, schools/institutional support systems and information); 2) values (attitudes, behaviours and beliefs about women and men in education); 3) opportunities (factors that enable or constrain gender equality; and how these factors can convert into opportunities); 4) participation (how factors such as socio-economic status, location, race and ethnicity differ between genders); 5) knowledge, understanding and skills; 6) outcomes (gender equality in all facets of society such as education, employment, access to health care, economic and political opportunities). These domains and dimensions map well onto the concerns and parameters of this study.

AGEE Framework



Figure 2: The AGEE Framework (Unterhalter, et al., 2022)

As shown in Fig. 2 above, the AGEE framework's domains help measure what individuals are able to do and become with educational achievements. This framework includes social contexts and arrangements that affect the distribution of resources that affect individuals' choices. The model brings forth new ways of thinking about gender inequalities in higher education by targeting multiple questions and factors that heighten gender inequality.



We deployed the AGEE framework to frame questions concerning student experiences, institutional practices and social policy contexts in Ghana, especially on how the six main domains influence gender inequality discussions in Ghana's higher education sector. The AGEE framework's intersectional approach to gender inequality recognises the complex and multifaceted nature of gender concerns and barriers make it suitable for this study. The framework does not use of a single-axis dimension of inequality and argues for the need to investigate multiple intersectional factors. It takes a closer look at policy-related problems and how social status and power relations inform our understanding of the gender-related barriers female students face in Ghana's universities.

We also reviewed the British Council's *Gender Equality in Higher Education: Maximising impacts* study and its theory of change. In these we identified five critical components: 1) fair access to resources and opportunities, 2) a supportive legal and policy environment, 3) changes in attitudes and social norms, 4) increased awareness, agency and access to social networks and 5) continuous monitoring and evaluation of gender initiatives. This study on the barriers and opportunities for entrepreneurship and employability for female students in universities in SSA use this framework in the ways outlined below.

The study explored the concept of fair access to resources and opportunities by investigating the educational and financial resources available to female students. Research shows that female entrepreneurs often face significant barriers in accessing capital and financial support compared to their male counterparts (Dawa et al., 2021). By examining the availability of scholarships, grants and entrepreneurial training programmes specifically designed for women, the study sought to identify gaps in resource allocation with the hope of proposing targeted interventions. For instance, programmes that improve financial literacy and provide mentorship could help female students navigate the entrepreneurial landscape more effectively (Manzanera-Ruiz et al., 2022).



The study found that a supportive legal and policy environment is crucial for fostering gender equality in entrepreneurship by analysing policies that affect female students' access to entrepreneurship and employment opportunities. For example, it assessed the effectiveness of policies aimed at promoting gender equality in education and entrepreneurship, such as affirmative action initiatives or gender-sensitive curricula (Langevang & Gough, 2012). By highlighting some of the best practices and identifying areas for improvement, the study advocates for changes that create a more enabling environment for female students.

The study also discussed the need for changes in attitudes, beliefs and discriminatory social norms hindering women's participation in entrepreneurship. Research has shown that societal expectations often dictate the roles women are expected to play, which can limit their aspirations and opportunities (Langevang & Gough, 2012). The study sought to identify relevant social norms at play by investigating cultural perceptions of female entrepreneurship and employability. Combatting negative perception could involve engaging with institutional and community leaders and stakeholders to promote positive narratives about women's capabilities and contributions to the economy.

Increased awareness and agency among female students are critical aspects of the study's theory of change. It is important to explore how awareness of entrepreneurial opportunities and resources affects female students' intentions to start businesses or pursue careers in related fields. For instance, it is essential to examine the role of entrepreneurship education in shaping students' perceptions of their capabilities and the feasibility of starting their ventures (Mshenga et al., 2020). By assessing the influence of entrepreneurship programmes and workshops, we can gain insights on how to improve female students' confidence and agency in pursuing entrepreneurial paths.



Additionally, the study focuses on social networks and their influence on female entrepreneurship. Research suggests that social capital plays a significant role in entrepreneurial success, as networks can provide access to resources, information and support (Dawa et al., 2021). The study highlights the importance of fostering collaborative environments that encourage female students by examining the role of peer networks, mentorship programmes and community support systems. Incorporating and promoting social network connections could involve creating platforms for networking and knowledge-sharing among aspiring female entrepreneurs (Court & Ariekpar, 2022).

Finally, the study emphasises the importance of continuously monitoring and evaluating initiatives promoting gender equality in entrepreneurship and employability. By establishing clear metrics for success and regularly assessing the results of interventions, stakeholders can ensure that efforts to support female students are effective and responsive to their needs (Manzanera-Ruiz et al., 2022). This commitment to accountability will not only strengthen the effects of gender equality initiatives but also foster a culture of inclusivity within higher education.

In conclusion, applying the British Council's theory of change to this study on the barriers and opportunities for female students in universities of SSA required a comprehensive approach that would assess, among other things, access to resources, legal and policy frameworks, social norms and the experience of female students. By focusing on these areas, the study offers a framework and important suggestions for promoting gender equality in entrepreneurship and employability.

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## 2 Gender concerns and inclusion in Ghana higher education

### 2.1 Introduction

The pursuit of gender equality in education and employment remains a critical challenge in many countries, including Ghana. Despite significant progress in policies and interventions, disparities persist, particularly for women in higher education and the labour market. Ghana's commitment to equity, diversity and inclusion (EDI) principles is evident in its legislative frameworks, educational policies and international commitments. However, the persistent barriers to women's access to quality education and employment opportunities demonstrate complex societal norms, institutional challenges and policy gaps. This discussion explores gender equality in Ghana's higher education system, focusing on educational access, entrepreneurial opportunities, employability challenges and the socio-economic implications of these disparities. By examining gender-focused policies, strategies and their outcomes, our analysis highlights both the progress made and the areas requiring urgent attention to foster an inclusive and equitable educational and employment environment for women in Ghana.

### 2.2 Higher education in Ghana: brief context

Ghana, known for its historical significance in the pan-African movement, has long been on a journey towards an inclusive and equitable higher education system. Understanding the negative effect of lacking access to quality education, Ghana has, over the years, committed to EDI principles (Boakye, 2020; Nordensvard, 2014). The 1992 Constitution of Ghana, which forms a foundational pillar for EDI in educational policies, enshrines the principles of equality and non-discrimination in law, thereby committing the country to supporting an inclusive and equitable education system (Ghana Government, 1992).

The Education Act of 2008 also articulates Ghana's unwavering dedication to fostering an educational environment that transcends societal divides (Ghana Government, 2008). This commitment to EDI in Ghana's higher education is not just a principle but a cornerstone that contributes to creating a more equitable, vibrant and inclusive learning and working environments for all. A commitment to these principles is part of legislative frameworks, educational policies and continuing efforts to solve challenges and embrace opportunities for a more inclusive future.

**Regarding gender equality at the international level, guiding instruments include:**

- Convention on the Elimination of All Forms of Discrimination Against Women Optional Protocol
- International Covenant on Economic, Social and Cultural
- Covenant on Economic Social and Cultural Rights
- Nairobi Forward-looking Strategies for the Advancement of Women
- Vienna Declaration on Human Right
- Beijing Declaration and Platform for Action
- African Charter on Human and Peoples' Rights
- Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa
- UN Security Council Resolution 1325 on Women, Peace and Security and Resolution 1820 on Sexual Violence.

Despite these efforts and other interventions targeted at EDI in education, significant problems continue. The Ghana 2022 Annual Household Income and Expenditure Survey Third Quarter Labour Statistics Report revealed that two out of every three unemployed persons in the country are women. Graduate unemployment in recent times in Ghana is alarmingly high, reports indicate that approximately 300,000 graduates enter the labour market each year, but less than 6,000 (approximately three per cent) secure formal employment (Essuman & Nyamekye, 2019). These results underscore the significant challenges that graduates, especially women, face in their search for jobs (Segbenya et al., 2023). Female graduates face more challenges in the job market than males, and gender, education and demographic factors appear to influence job acquisition (Segbenya et al., 2023).

The Ghana Statistical Service report (2022) emphasised that high rates of female unemployment were not solely due to gender and called on the government and other stakeholders to work together to create policies and initiatives that tackle unemployment, especially among women. The report further noted that the unemployment rates are alarming and there is urgent need for entrepreneurship education and employability support for university students upon graduation in Ghana.

### 2.3 Gender analysis in the higher education environment in Ghana

Although Ghana has a reputation for exemplary education policy, with free education for everyone up to senior high school, dropout rates are high, particularly for girls (Nordensvard, 2014). While enrolment rates in higher education are near gender parity, a deeper look into the actual state of education in Ghana reveals that girls face disproportionate barriers to accessing education (Afoakwa et al., 2023).

According to the Ghana Statistical Service and the Ministry of Education report (2025), girls outnumber boys at the junior and senior high school levels, with a Gender Parity Index of 1.1 in the 2022/23 academic year. However, disparities persist in completion rates, although official estimates vary greatly depending on source and evidence gathering methods. This difference in completion rate increases with education level, as attendance rates tend to decrease, and dropout rates increase for students as they move higher up the educational ladder. This phenomenon supports the observations of Afoakwa et al. (2023). On the one hand, Nordensvard argues for expanding the factors influencing gender and inclusion outcomes, emphasising the need to adopt a citizenship perspective that considers how girls' dropout rates from formal education are shaped by their social and economic roles in highly feminised informal labour markets and communities. On the other hand, Afoakwa et al. (2023) conclude that economic factors seem to influence educational inequality more.

Afoakwa et al. (2023) further observes that while we see a significant gender gap at secondary school, the gap in completion rates between female and male students gradually narrows at the tertiary level. The plausible explanation here is that although women's completion rates at the secondary level are low, the few who proceed to the tertiary level perform better than their male counterparts. On the other hand, UNICEF (2022) reports that education policies and practices continue to fail girls who experience early pregnancy. Pregnant girls and young mothers are not always able to return to school to continue or complete their education.

During an interview, one of the university leaders discussed a similar phenomenon that female students face:

For the record, let me say that the university by its mission and vision is an equal opportunity institution. So, I can say the university has tried as much as possible to create the necessary platform for both male and female students. To work on a level playing field. ... I think this is a general country-wide problem. When it comes to admission of students, we normally receive more applications from males than females. I want to believe that this is something that emerges right from the basic school right through to secondary school level. Whereby along the line, some of our female students may drop off for one or two reasons. Sometimes due to financial constraints. For financial constraints, let me indicate this reality – I have come to realise several girls are still struggling, especially those from poor homes. They are struggling to get the attention of their parents in terms of who should be sponsored to further his or her education up to the tertiary level. So, when funds are not available, the male child is given the preference whereas the female child is conscientised to accommodate the situation and let the male child to go on. After all, the female child would, hopefully, get married and a husband would take care of her. So that issue is still lingering in our society, and it is one of the major challenges...

The UNESCO Education Monitoring Report (2023) observes that early pregnancies and early marriages are some of the most critical challenges female students face. Beyond formal provisions, social pressures and young motherhood can prevent female students from returning to school. UNESCO (2023) further observed that 25 per cent of women between the ages of 20 and 24 married before age 18 globally, compared to 35 per cent of women in SSA.<sup>1</sup> Therefore, marriage and reproductive factors can affect women's tertiary education and employability.

Strategic objectives B.1 and B.4 of the Beijing Declaration and Platform for Action (United Nations, 1995) called on countries to remove all barriers to formal education for pregnant adolescents and young mothers, including by promoting affordable and physically accessible childcare facilities and parental education to encourage those responsible for the care of children and siblings to return to, continue and complete their education. There is no evidence of the extent to which gender policies and practices of tertiary institutions in Ghana comply with these provisions. However, anecdotal evidence suggests that pregnant women and young mothers in some Ghanaian public universities are provided some support by the Gender Units to provide guidance and counselling for them. This explains the observation by Afoakwa et al. (2023)

Barrow and Grant (2019) emphasise that equity in higher education hinges on providing equal opportunities, which include both access to education and equitable outcomes such as graduation and employability. Achieving these outcomes requires eliminating barriers and implementing targeted programmes. In Ghana, efforts to promote equality with initiatives like affirmative action – such as lowering university entry requirements for female students – have successfully increased enrolment among marginalised and underprivileged groups (Darvas et al., 2017). However, despite these advances, many academically capable students, particularly women, continue to face challenges in accessing higher education due to institutional barriers, such as inadequate academic resources and insufficient residential facilities to accommodate female students on campus (Atuahene & Owusu-Ansah, 2013).

The African Higher Education Summit (AHES, 2015) observed that equity in higher education does not end with access but requires holistic and responsive strategies to ensure equity beyond access. Institutions must make room for those individuals to meaningfully participate in and interact with the educational system for the best possible result – in this case, gainful employment.



<sup>1</sup> UNICEF 2020 in the UNESCO Education Monitoring Report (2023).

## 2.4 Gender policies in higher education in Ghana

Gender policies develop from recognising a gendered deficiency in the operation of an institution (Bertocchi & Bozzano, 2020). A gender policy is, therefore, an instrument for tackling real or perceived deficiency in an organised manner with stated goals, time frames, methods, strategies and programmes (Paechter, 2021). The goal of a gender policy in education might be to achieve parity in enrolment, retention and achievement for students, staff and other players in higher education.

According to Agbevanu et al. (2021), when institutions' gender gaps are narrowed or eradicated, only then do gender policies become unnecessary. The overarching goal of education policies is to redefine and recast the delivery and management of education services so that they are responsive to all learners' diverse needs (Komabu-Pomeyie, 2023). Since Ghana gained independence, successive governments have recognised the indispensable role of education in the country's socio-economic development. Accordingly, the government initiated policy measures to handle problems of equality, quality access and infrastructural gaps at all levels of the education system (Adasi et al., 2020).

Since the nineteenth century, Ghana has attempted to support marginalised groups and at-risk learners at all levels of the Ghanaian education system (Asravor, 2021). Of the significant policies, strategies and plans that have shaped the education system of Ghana, the Education Strategic Plan 2010-20 and the Inclusive Education Policy are worth discussing further.

The Education Strategic Plan 2010-20 develops out of a policy need to provide education for those with physical and mental disabilities, orphans and slower or faster learners by including them, wherever possible, within the mainstream educational system or special schools (Shinohara, 2021). Learners with disabilities form a significant proportion of the

out-of-school population in Ghana (Senadza et al., 2019), so to realise the country's total enrolment and completion goals, education for learners with special educational needs and from minority groups became a primary concern. The policy also sought to ensure quality education to all learners by means of appropriate curricula, organisational arrangements, teaching strategies, resource use and partnerships with stakeholders in the education system to achieve quality learning outcomes and improve the overall well-being of all learners. However, many of the strategies articulated in national plans fell short of achieving objectives, partly due to limited resources (Emmanuel & Asah, 2019; Senadza et al., 2019).

Ghana's Inclusive Education Policy, as discussed in Komabu-Pomeyie et al. (2020), ensured equal access for all at-risk learners who face barriers because of gender, linguistic differences and other reasons that identify them as members of minority groups such as ethnicity, geographic location, religion or socio-economic status. According to Ayelazuno and Aziabah (2021), this policy is part of the more comprehensive educational system reform aimed at creating an enabling learning environment responsive to the needs of all learners. Ultimately, the goal of the policy is to achieve successful educational outcomes and a more equitable society. At the national level, provisions for gender equality in the 1992 Constitution of Ghana (Article 17) prohibit discrimination of persons based on gender, including educational biases. Article 38 of the 1992 Constitution of Ghana requires the government to provide access to free, compulsory, and universal primary education, depending on resource availability, as well as senior secondary, technical and tertiary education and life-long learning. The policy goes beyond the education system to intervene in the communities in which learners live to ensure that they are welcomed, nurtured and allowed to thrive (Emmanuel & Asah, 2019; Ofori, 2018). Other researchers (Ofori, 2018) emphasised that the policy promoted equal educational opportunity for women and ensured the formulation of gender-specific development policies, guidelines, strategies and plans for implementation in higher education.

Although Ghana introduced educational policies aimed at promoting gender equality (Agbevanu et al., 2021), challenges have remained in terms of societal attitudes and traditional gender roles. The establishment and expansion of higher education institutions, such as the University of Ghana (1961), provided increased opportunities for Ghanaians to pursue tertiary education. While there was progress, gender disparities persisted, with fewer women accessing higher education opportunities than men (Johnson & Kposowa, 2018; Madsen et al., 2021). There have been efforts to encourage more women to pursue higher education and promote the importance of women's education for national development. Such efforts include supporting girls' education and providing scholarships to increase university enrolment for female students (Agbevanu et al., 2021; Christel, 2020).





## 2.5 Gender challenges in higher education

Educating girls and women and eliminating barriers to their education and career advancement are essential steps towards achieving gender equality in society (Leal Filho et al., 2023). The availability and accessibility of formal education, as well as the inclusion of more women in the workforce, significantly affect national economies (Ganguli et al., 2021). Therefore, ensuring equal access to education is essential for effectively reducing poverty and promoting economic development. Education is considered a vital aspect of human development and a fundamental human right that can be useful for confronting challenges such as poverty, unemployment and gender inequality (Ganguli et al., 2021).

Furthermore, Walker et al. (2019) argued that continuous higher education plays a pivotal role in personal growth and development, as it fosters confidence, broadens perspectives and elevates communication and leadership skills, among other benefits. Therefore, obtaining higher education presents opportunities for women to shape their future. Educating girls is essential in a country's efforts to bridge the gender gap across different areas of development and promote economic and social progress (Ganguli et al., 2021). Research indicates that dealing with gender inequality in education at all levels encourages women, elevates their status and reduces the prevalence of poverty among women (Kusi-Mensah, 2019; Melo, 2019). Consequently, higher educational achievements enable women to plan their careers rather than taking manual labour or casual jobs and assuming secondary roles within the household (Christel, 2020).

According to the 2021 Population and Housing Census, women made up 50.7 per cent of Ghana's population. However, gender disparities in education persist, particularly at the tertiary level. Of the total 1,170,759 individuals aged 15 years and above enrolled in tertiary education, women accounted for only 441,816, representing 38 per cent. This underrepresentation highlights significant gender inequality in access to higher education, indicating a misalignment in priorities given Ghana's demographic balance. Achieving gender parity in education, a critical prerequisite for economic development, remains a continuing challenge (Ayelazuno & Aziabah, 2021; Osei-Tutu, 2021).

Gender equality is widely recognised as a fundamental human right and a cornerstone for promoting development and reducing poverty (Dilli et al., 2019). In response, many governments, including Ghana's, have prioritised gender-focused initiatives, particularly in education, to encourage women and reduce female poverty (Dilli et al., 2019; Walker et al., 2019). Ghana has implemented strategic policies to improve girls' access to education, especially at the primary level. These policies include leveraging female role models to inspire and motivate girls to pursue education (Christel, 2020).

While Ghana has made significant progress in promoting gender equality, particularly in girls' education, challenges remain. Regional disparities in adult literacy rates persist, and despite more women acquiring the education necessary to enter the workforce, the proportion of women in self-employment, management, entrepreneurship and leadership roles remains insufficient (Nyukorong, 2022; Takyi et al., 2024).

Although Ghana has made strides to close the gender gap in labour force participation and education, women remain under-represented in decision-making processes, highlighting the need for policies that extend beyond education alone (Ganguli et al., 2021; Tomlinson, 2008). Confronting systemic barriers is essential for enabling women to realise their full potential in leadership, entrepreneurship and the workforce (Amadeo 2021; Nyukorong, 2022; Tomlinson, 2008). Education is crucial for tackling gender inequality; however, it must be complemented by measures that increase women's participation in economic and decision-making spheres. Holistic encouragement of women is critical to achieving gender equality and fostering sustainable development in Ghana (Phuong, 2023; Walker et al., 2019).

One strategy for helping women beyond education is promoting leadership opportunities in various sectors, including politics and agriculture. Historical analyses of women's activism in Ghana reveal that collective organisation and advocacy have led to significant changes in women's rights and gender equality (Amoah-Boampong, 2018). Encouraging women to take on leadership roles, particularly in male-dominated fields such as agriculture and security services, can also challenge existing gender norms and inspire future generations (Adongo et al., 2023; Markwei & Boateng, 2023). Furthermore, gender-responsive budgeting in governmental policies can ensure that women's needs are prioritised, thereby fostering a supportive environment (Asiedu, 2023).



## 2.6 Graduate unemployment in Ghana

Although Ghana's education reforms have established tertiary institutions and increased student enrolment, this work has not improved employment opportunities for graduates, especially for women. There is a growing concern that universities may prioritise access over relevance and quality. Despite policy interventions, there are still high levels of graduate unemployment, underemployment, disguised unemployment and accompanying poverty, which pose a threat to national cohesion, peace and stability (Ampadu-Ameyaw et al., 2020).

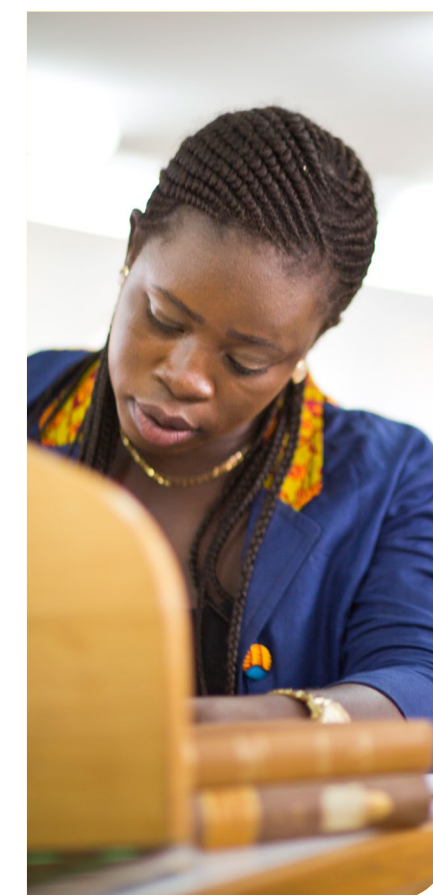
Encouraging tertiary, technical and vocational schools to establish proactive links with industries is considered crucial to improving employment outcomes for students (Afeti, 2018; Owusu-Agyeman & Fourie-Malherbe, 2019). While previous research has studied economic factors and their effect on national development, there has been limited investigation of gender connections to university education, which is a significant gap in our understanding. Therefore, it is instructive to approach this topic with gender-focused research as this could significantly improve education outcomes and national development (Ahmed et al., 2020).

Some researchers (Adu et al., 2020; Zakaria & Alhassan, 2019) believe that the knowledge-based economy and the corresponding changes in the labour markets would provide considerable obstacles for people, even those with post-secondary education. As a result, individuals with academic training must also maintain and grow their employability to adjust flexibly to the labour market (Tomlinson, 2007), as one of the main goals of higher education nowadays is to prepare graduates for the workforce (Adu et al., 2020; Zakaria & Alhassan, 2019).

The study by Santos-Jaén et al. (2022) also confirms the growing pressure to make a connection between university graduates and the labour market (Madsen et al., 2021). A similar debate has been raging in Ghana between industry players and academia (Nyukorong, 2022). According to the President of the Ghana Association of University Administrators, Dr. Beth Offei-Awuku, only ten per cent of all university graduates gain employment in public service annually (Adu et al., 2020). The number of yearly graduations from tertiary institutions in Ghana is estimated at 110,000, and so the role of universities is crucial for achieving a match between academia and the world of business (Ayentimi et al., 2018; Pardo-Garcia & Barac, 2020).

The persistent challenge of high youth unemployment in Ghana underscores the importance of designing policies and programmes that encourage entrepreneurship as a feasible alternative to traditional wage employment (Ampadu-Ameyaw et al., 2020; Pardo-Garcia & Barac, 2020). This emphasis on entrepreneurship presents significant questions and challenges for higher education institutions, which must adapt their curricula to equip students with the necessary skills and mindset for entrepreneurial success (Santos-Jaén et al., 2022).

Usually, discussions on employability in Ghana have focused on preparing students for specific job roles, often overlooking the intersection of employability and entrepreneurship. However, there is growing recognition that fostering entrepreneurial competencies – such as creativity, proactivity and risk management – is critical for handling current labour market demands and the realities of youth unemployment (Pardo-Garcia and Barac, 2020). In recent years, this shift has gained traction, and research on integrating employability and entrepreneurship within higher education has increased globally, although its practical application in Ghana still requires attention (Santos-Jaén et al., 2022).





Higher education institutions in Ghana must prioritise developing these entrepreneurial competencies among graduates to better align with the evolving needs of the labour market and to encourage young people to create their own economic opportunities in an environment where formal employment remains limited. This approach not only manages immediate employment challenges but also contributes to fostering innovation and economic growth.

Furthermore, the frequency, volume and complexity of the changes in the contemporary business world, even with future jobs that are constantly emerging, require these entrepreneurial competencies, so graduates require adequate preparation from higher educational institutions (Iglesias-Sánchez et al., 2022; Phuong, 2023). Modern education programmes promote entrepreneurship to achieve better performance from graduates, whether they opt for entrepreneurship or formal employment (Nyukorong, 2022). Additionally, an entrepreneurial profile also favours the sustainability of socio-economic development (Iglesias-Sánchez et al., 2022). Recent studies also show that entrepreneurial intention among university students influences their employability (Madsen et al., 2021; Pardo-Garcia and Barac, 2020; Santos-Jaén et al., 2022).

This study explored how gender inequalities affect female university students' access to entrepreneurship and employability opportunities. The question of whether gender influences a student's ability to secure employment or start a business remains a persistent topic of debate among policymakers and scholars (Pardo-Garcia and Barac, 2020).

The interviews emphasised the problem of inequality, especially for female students. In responding to a question on this topic, a university director observed the following:

**Considering our situation and the need to develop our country and address unemployment challenges, we need a national entrepreneurship education policy. Backed by the necessary funding. It could be a challenge fund so that we too do not relax and think that there are always funds we can dip our hands into. But at least the various institutions should be giving that support. The money should be disbursed as a challenge for us to use that avenue to support more females to venture into entrepreneurship. I am saying this because from the Labour Statistics, published by Ghana Statistics Office, unemployment rate is at 14.7 per cent. It is highly skewed towards females. For youth unemployment, graduate, it is getting to about 30 per cent. ...We need to come up with such targeted interventions that will support females.**



## 2.7 Entrepreneurship education in higher education in Ghana

Perceptions of entrepreneurship can influence the entrepreneurial intention and employability of university students, and recent studies have examined this problem from different points of view (Nyukorong, 2022). Jena (2020) emphasise that a greater familiarity with entrepreneurship promotes the setting up of a business as a career option. For their part, Irfan et al. (2020) analyse perceived societal contribution, desirability and the influence of entrepreneurship education on university students. Finally, Santos-Jaén et al. (2022) link the positive attributes, competencies and knowledge of entrepreneurs with a greater predisposition to start a business. Some researchers also highlight these questions as challenges for universities (Fayolle et al., 2021; Nyukorong, 2022).

Research by Pardo-Garcia and Barac (2020), Phuong (2023), and Santos-Jaén et al. (2022) highlights the connection between employability and entrepreneurship. These studies emphasise the positive effects of entrepreneurial competencies such as creativity, proactivity and employability (Al-Jubari et al., 2019; Phuong, 2023). Students and lecturers perceive the value of this set of competencies. However, a survey in Ghana indicated that students are generally aware of the job market requirements but are not confident about their employability (Zakaria & Alhassan, 2019).

## 2.8 Gender connections to employability and entrepreneurship

Santos-Jaén et al. (2022) presented the moderating effect of gender on entrepreneurship and employability in higher education and the contrasting position of other researchers that there is no moderating gender effect on employability. The case of Ghana is different. Research has extensively explored the relationship between gender and the employment status of female tertiary graduates in Ghana, highlighting various factors influencing employability and job preferences. The existing literature provides insights into gender-based differences in self-employment preferences, perceptions of employability and the influence of demographic characteristics on job outcomes.

In the case of self-employment preferences, available studies reveal that male tertiary graduates in Ghana have a greater preference for self-employment than female students (Ajayi & Anyidoho, 2017). Ghanaian tertiary students' perceptions of their employability reveal a preference for employment in public or private organisations rather than self-employment. Despite their awareness of job market requirements, many students need more confidence in their employability, which can significantly affect their career choices and employment status after graduation. The study suggests that improving

entrepreneurial training and encouraging more pre-graduate internships and orientation within tertiary institutions could improve the employment outcomes of graduates, particularly for women who may face additional societal and cultural barriers (Ajayi & Anyidoho, 2017; Zakaria & Alhassan, 2018).

Additionally, among tertiary education graduates, there is a significant gender-based difference in employability skills. Male graduates tend to have a greater appreciation for mathematical and information and communication technology (IT- and ICT)-related employability skills, while female graduates show a stronger inclination towards emotional intelligence and communication skills (Segbenya et al., 2023). Notably, this difference between male and female students, if not countered with affirmative actions, may negatively effect female students who will remain under-represented in mathematical and ICT-related employability skills. Regarding job satisfaction and employment outcomes among academic staff in Ghanaian universities, research shows that while age, rank and marital status significantly affect job satisfaction, there are no significant differences between male and female staff members (Milledzi et al., 2017).





Overall, a complex interplay of educational background, societal expectations and demographic characteristics shapes the relationship between gender and employment status of tertiary graduates in Ghana. While male graduates tend to prefer self-employment, female graduates often face additional challenges related to gender norms and limited confidence in their employability. Confronting these challenges with targeted interventions and support systems is crucial to achieving gender equality in employment outcomes for tertiary graduates in Ghana.

Evidence from interviews also corroborated this information in the literature. For example, one of the institutions stated they emphasise entrepreneurship so much that they considered it a fundamental competence alongside mathematics and language. In addition to offering a university-wide course for third-year students in entrepreneurship, this university also offers specialised entrepreneurship programmes for both undergraduate and postgraduate students. The university observed that female students, unlike their male counterparts who were initiative and active, had a layback approach in entrepreneurship assignments and seemed more comfortable not to take the lead but only act as team members (KI -1, interview). On the contrary, this situation was the reverse at another institution where female students were more active than their male

counterparts. At this institution, entrepreneurship is also compulsory as a course for all students, and it is offered either at third- or fourth-year level (KI-3, interview). Another institution counters this challenge by introducing short talks from non-government organisation (NGO) groups to encourage female students to participate in entrepreneurship ventures. In another strategy at the same institution, a stakeholder supported female students with a start-up funding endeavour (KI - 2, interview).

Ghana's strides toward gender equality in higher education and employment underscores the nation's commitment to creating an inclusive and sustainable society. Despite progressive policies and international commitments, significant gaps remain, particularly in solving the challenges women face in accessing education, developing entrepreneurial skills and securing consequential employment. Barriers such as societal norms, early marriage and limited employability confidence highlight the need for a more robust and holistic approach to gender equality. To achieve sustainable progress, it is imperative to elevate entrepreneurial education, strengthen support systems for women and implement targeted interventions to close gender gaps in education and employment.



### 3 Study findings: access to employability and entrepreneurship opportunities

In this section, we present the findings of this study, which aimed to explore the challenges facing female students at Ghanaian universities in accessing employability and entrepreneurship opportunities. As described in the method section, the study involved students, staff and the leadership of participating institutions and analysed information obtained from existing literature. The demographics of the students are presented in the previous section. The study began with an exploration of the backgrounds of the participating students, specifically their perceptions of their financial situations and their involvement in entrepreneurship, summarised in Fig 3. below.

Involvement in entrepreneurship by rating of financial situation

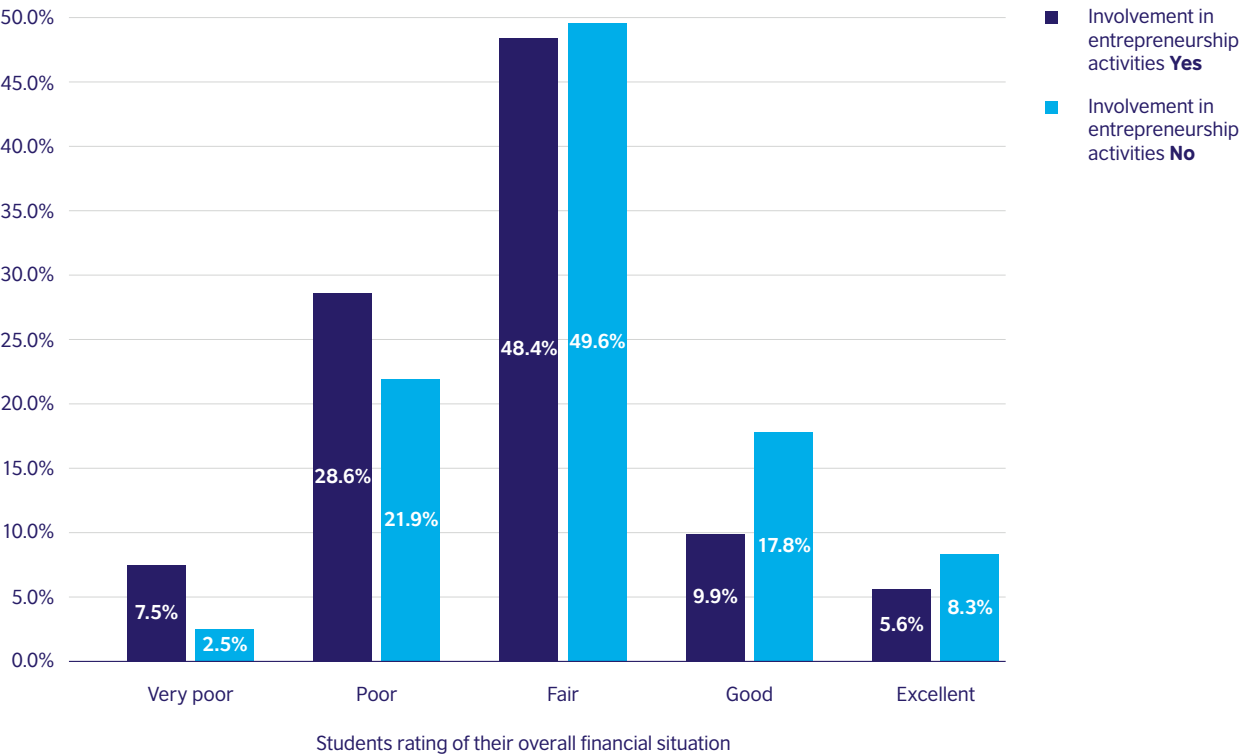


Figure 3: Students rate their financial situation and involvement in entrepreneurship activities.

As shown in Fig. III, most students rated their financial situations as fair, some rated it poor and less than ten per cent rated it excellent. Curiously, most of those who said that their financial situation was fair (49.6 per cent) reported that they were not involved in entrepreneurship, with 48.4 per cent reporting they were. Most students who rated their financial situation as poor or very poor (36.1 per cent) reported that they were engaged in entrepreneurship, with 24.4 per cent reporting that they were not. These results show that, despite most students reporting involvement in entrepreneurship, many of these students believe

3.1 Institutional learning environment

The study examined students’ satisfaction with their institutional learning environment. Most of the students (about 67 per cent) expressed satisfaction with the learning environment, but they reported dissatisfaction with access to funding. Students were pleased with their department and support services, their programme’s relevance to the labour market, the availability of learning facilities such as lecture rooms, support for participation in relevant seminars and workshops and access to information on possible employment opportunities.

The study also assessed the relevance of training programmes in developing students’ entrepreneurial skills and preparedness for the workforce. Of the respondents, 55.94 per cent of the respondents agreed that the university programmes and the knowledge shared helped them develop skills relevant to the work environment. Students expressed satisfaction with how universities develop and apply theories, techniques, methods and tools to solve problems in their field, integrate knowledge across disciplinary boundaries and evaluate the limits of their knowledge and skills. They also appreciated the selection and use of appropriate technology to encourage and manage knowledge communication, understand the requirements of the labour market and identify entrepreneurship opportunities. Despite gaining these skills, students still needed job opportunities from employers.

3.2 Analysis of gender inequality issues

The survey results on gender inequality in universities show mixed experiences among students. While many students disagree or remain neutral about experiencing gender bias or discrimination, significant minorities report such difficulties affecting their access to entrepreneurship (13.7 per cent) and academic performance (14.0 per cent). Some perceived institutional support as inadequate, with 34.5 per cent disagreeing that supportive policies for employment exist and 35.1 per cent dissatisfied with support units for handling gender discrimination. Additionally, 33 per cent of students believe societal expectations based on gender have influenced their career choices, and 13.3 per cent have experienced gender-based violence, indicating persistent severe concerns. Discrimination in accessing employment (16.4 per cent) and financial support also persists for some students, while 16.3 per cent report disparities in mentorship and networking opportunities. Although 38.2 per cent of students acknowledge improvements in handling gender discrimination, a significant portion remains neutral or sceptical. Overall, the findings highlight the need for continued efforts by universities to improve gender equality and support systems to ensure all students have equal opportunities for success.

3.3 Students’ satisfaction with supportive services within the institution

The survey on student satisfaction with university support services shows varied levels of contentment across different departments. The highest satisfaction is with Library Support Services, where 55.4 per cent of students are either satisfied or very satisfied, followed by the University Registrar’s Office (45.2 per cent) and Dean’s Office (45.9 per cent). However, IT and System Support and the Finance Office have lower satisfaction levels, with only 43.0 per cent and 40.7 per cent of students expressing satisfaction, respectively. Campus Eating Places and Student Housing/Accommodation receive some of the lowest satisfaction ratings, with significant dissatisfaction (30.7 per cent and 36.2 per cent, respectively). Support for Female Students and People with Disabilities and the Entrepreneurship Support Unit show a high level of neutrality, with 50.5 per cent and 52.9 per cent of students neither satisfied nor dissatisfied, reflecting a need for improvement or greater engagement with these services. While some services, like Library Support and the Registrar’s Office, are well-received, others, mainly related to IT, housing and entrepreneurship, need attention to increase student satisfaction and support.

3.4 Gender-based inequalities in access to entrepreneurship opportunities

The survey highlights persistent gender-based inequalities in access to entrepreneurship opportunities at universities in Ghana. While many students either remain neutral or disagree on the influence of gender stereotypes in hiring and professional development, a significant minority acknowledges the effect of societal norms, cultural biases and gender-related obstacles in securing funding and investment. Disparities in mentorship, support and opportunities for female entrepreneurs further underscore the challenges women face in these institutions. Despite some disagreement, these findings show that gender continues to play a role in shaping entrepreneurial opportunities, with cultural and societal factors contributing to these inequalities.

3.5 Gender impacts in accessing opportunities that can improve students’ employability

The survey on gender impacts in accessing employability opportunities reveals persistent challenges for students, particularly women. While many students disagree or remain neutral about encountering gender-specific barriers when seeking internships or jobs, 19.7 per cent acknowledge such obstacles. A significant portion (34.4 per cent) agrees that societal norms discourage women from pursuing specific fields and accessing mentorship opportunities. Additionally, while many believe their

institutions offer gender-inclusive programmes and equal access to career resources, a notable portion perceives gender biases in funding, support services and recruitment processes, indicating that gender continues to influence employability outcomes.

Student responses to questions about gender-based and resource inequities, structural and logistical barriers and support for future opportunities highlighted the need for deliberate institutional measures at the policy level and the day-to-day practical level. These measures are essential for overcoming challenges and barriers to students’ academic and professional success, for both men and women.

Table 2: Issues and challenges faced by students in the context of their institution

Item	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Gender stereotypes affect the educational experiences of students in my institution	9.8%	26.6%	39.3%	20.4%	3.9%
Lack of access to resources disproportionately affects young women and men from my institution in accessing higher education opportunities	5.7%	16.1%	38.3%	33.1%	6.8%
Cultural norms affect the educational opportunities of young women and men	2.8%	15.8%	37.7%	36.4%	7.2%
There is gender-based discrimination within my institution	16.8%	35.2%	30.3%	15.5%	2.1%
Access to educational opportunities is, at times, based on one’s gender, race, ethnicity, age, disability and social class	12.1%	23.5%	33.5%	27.3%	3.6%
The scheduling of classes disproportionately affects students in engaging in entrepreneurship opportunities	5.4%	18.9%	38.8%	28.4%	8.5%
Lack of gender-inclusive policies and practices in Ghanaian higher education institutions	2.8%	12.9%	56.3%	25.7%	2.3%
I face several challenges in balancing academic demands with personal responsibilities	4.1%	13.8%	31.8%	40.3%	10.0%
I would need additional support to enable me to succeed in entrepreneurship	2.1%	6.4%	26.5%	40.5%	24.5%
I would need additional support capacity building in some areas to enable me to face the world of work	3.1%	5.9%	22.6%	44.9%	23.6%
I am confident about my future employment prospects after graduation	3.8%	8.7%	36.7%	35.7%	15.1%
I do not think the training we receive from the university adequately prepares us for employment and entrepreneurship	10.0%	22.3%	31.3%	26.4%	10.0%
As students, we have several opportunities for employability and entrepreneurship, which we should courageously take up	2.6%	8.2%	33.0%	42.7%	13.6%



Most student responses to the survey questions were neutral, indicating that these matters have not been explicitly defined or integrated into daily activities (see Table 2). This suggests that institutions of higher education need to clearly define, allocate and supervise the support structures necessary for student success. Additionally, policies must deliberately deal with the day-to-day logistical concerns to foster a more equitable and supportive learning environment. During the interviews, some institutional administrators also indicated that neither the policy realm nor the practical context had explicitly given much attention to gender challenges and institutional support mechanisms, which could help explain the ambivalence seen in the students' survey responses in Table 2.

According to one of the university leaders, gender concerns had suffered or been downplayed because of leadership interests, observing:

**... over the years, we've had issues of, should I say, the heads of institutions not being too keen about the gender issues in the university. Prof ... started about 15 or 20 years ago, but if the people at the top do not have an interest, it becomes a challenge. [The Vice Chancellor (VC)] did something, but it didn't really go down well until the last two years, in 2022, when we had a new VC who is a social scientist and who sees the need for gender mainstreaming and promotion of inclusivity in every aspect of the university, both at the student level and then staff level, and who thought that we should put some synopsis together that can help us to establish a centre for gender.**

The interests of the leadership notwithstanding, interviews also noted that grassroots activities, especially by NGO groups, had enabled female students to obtain emancipation, as another interviewee commented:

**I see a lot of emancipation among female students. Yes, because of NGOs like .... and several others. They are more interested in building the capacities of female students, and so I always really admire them because of those things they are doing. We are the lecturers; female lecturers cannot do it. Let me put it that way: organising conferences and for other female students. I think they're doing very well. I attribute that to NGOs' empowerment programmes over the years, which have targeted female students.**



## 4 Conclusion and recommendations

The study's findings reveal that while students in Ghana's universities generally express satisfaction with their university learning environment, particularly regarding programme relevance to the labour market, departmental support and access to employment information, significant dissatisfaction persists in specific areas, particularly in access to funding. Although over half of the participating students believe that university programmes effectively help them develop entrepreneurial skills and prepare them for the workforce, many still struggle to secure jobs, highlighting gaps between training and employment outcomes.

The findings also show that student satisfaction with university support services varies widely. While library services and administrative offices receive high ratings, other services such as IT, housing and entrepreneurship support show significant dissatisfaction. Furthermore, services targeted at female students and people with disabilities appear underutilised, with many students expressing neutrality, suggesting gaps in engagement or effectiveness.





# The following is the summary of the critical findings of the study;

## Barriers and Challenges

The study results reveal that Ghanaian university students and graduates, especially women and girls, face various barriers and challenges in their academics and accessing and participating in employability and entrepreneurship programmes. These challenges range from family and financial constraints, societal and cultural norms, outdated institutional policies and barriers, limited mentorship and empowerment programmes, sexual harassment and intimidation and lack of support initiatives and resources. The details are discussed as follows:

- Financial Constraints

Financial challenges were considered as the dominant constrain face by female graduates and students in Ghanaian universities in their quest for access to higher education and entrepreneurial ventures. These challenges, including tuition costs, living expenses, and the cost of learning materials, often force female students from low-income families to either access or drop out of higher education institutions. Additionally, many female students, despite having entrepreneurial aspirations, are unable to pursue them due to a lack of initial capital. This financial hurdle not only limits their ability to seize business opportunities, develop business plans, or even acquire basic resources necessary for starting a venture but also dampens their entrepreneurial spirit.

- Sexual Harassment and Gender-Based Violence

The results showed that sexual harassment and gender-based violence is a prominent issues within the higher education space for female students and graduates. Both female graduates and current students noted some level of harassment by their peers, financiers, lecturers and or employers. This impacts female university students' academic performance, entrepreneurial initiatives, and work environments. Urgent and comprehensive policies and supportive measures are needed to create safe and conducive environments for women to thrive academically and professionally.

- Societal Expectations and Cultural Norms

Societal Expectations and Cultural Norms: The study found that traditional gender norms and societal expectations significantly curtail female opportunities in education, leadership, and entrepreneurial roles. This is particularly true for female graduates and girls in higher education. These norms shape perceptions and instil beliefs that hinder women's participation in higher education and professional growth. The results also reveal that certain cultural practices and norms propagate the belief that investing in women and female students is a waste of time and resources. Similar challenges of societal expectations and norms are faced by women entering male-dominated fields. For instance, in higher education in Ghana, only a few female academics get the opportunity to be part of the principal officers. The numerical minority hampers their ability to support and empower themselves to overcome cultural norms.



## and Challenges

The initiatives that can be implemented to overcome the identified barriers and challenges faced by female students and graduates are discussed as follows:

- Establishment of Scholarship Programs:

Establishing and expanding scholarship programs specifically for Ghanaian female students can significantly alleviate the financial burdens and enhance enrolments. Such scholarships should cover tuition fees, living expenses, and learning materials to ensure comprehensive support. The scholarships can focus on high-demand fields such as STEM (Science et al.) to encourage more female students to enter these sectors, in which women are often underrepresented.

- Creation of Collaborative Funding Initiatives:

International development partners and the private sector can collaborate with Ghanaian universities to create joint funding initiatives. These partnerships can result in setting up business incubation programmes, co-funding entrepreneurial and research projects, providing grants for entrepreneurial ventures, and establishing innovation hubs within universities for female students access to capital for start-ups.

- Development of Empowerment and Mentorship Programs:

The private sector and International development organisations can offer capacity-building programs that include financial literacy, ideation, business planning, and entrepreneurship skills. Mentorship from external international experts can also provide guidance and inspiration for female students to pursue entrepreneurial ventures.

- Building Technology and Online Learning Platforms and Programmes:

The cost of tuition, living expenses and data in Ghana is very high. Providing access to online courses and resources can help reduce educational costs and enhance the literacy of females. The private sector and International partners can collaborate with universities to develop platforms offering free or subsidised courses, ensuring that female students in remote areas can access quality education without the high costs associated with traditional learning environments.

- Creating Support for Infrastructure Development:

Investment in educational infrastructure, such as building libraries, laboratories, and technology centres, can enhance the learning environment for female students. This support can come in the form of grants, donations, or public-private partnerships.

- Policy Advocacy and Implementation: Gender-Sensitive Educational Policies:



- Lack of Mentorship and Role Models:

The study reveals that there is an absence of mentors and role models for female students and graduates. This is a result of the numerical minority of women in our higher education space and also in significant leadership and managerial positions. The situation impacts female graduate's career advancement and students' entrepreneurial initiatives on campus.

- Educational and Institutional Barriers:

The results reveal that Some of the universities do not have deliberate entrepreneurship support policies, while others have policies that rather limit the entrepreneurial initiatives of students. For instance, institutional policies like a 'ban on selling in the classrooms' implemented in some universities do not support student entrepreneurship. Also, Poor infrastructure and the absence of institutional support systems for entrepreneurial initiatives hinder effective learning and development, making it difficult for students to acquire the necessary skills for employability and entrepreneurship.

- Limited Infrastructure and learning environment

Respondent noted inadequate learning facilities, poor physical environments, and lack of accessible learning materials disproportionately affect female students, especially those with disabilities. The majority of the learning resources, architectural designs and buildings in the universities in Ghana are not disability friendly, and this contributes to limited access.

- Limited Access to Resources and support systems

Female students in rural areas face significant challenges, including lack of capital, inadequate skills, and limited opportunities, which are crucial for entrepreneurship. Despite the barriers, female students often rely on social relationships and support systems to overcome challenges. These networks provide emotional and moral support, helping them navigate the difficulties of entrepreneurial ventures.

## Strategies to Overcome Barriers



International development agencies and the private sector can advocate for policies that promote gender equity in education. They can work with the Ghanaian government to implement policies that provide quota systems for female enrolments and financial support to female students, such as loan schemes or educational grants.

- **Enforcement of Strong Anti-harassment policies and Reporting Guidelines**

Universities should enforce strict anti-harassment policies and establish clear reporting and support mechanisms. The study reveals the presence of anti-harassment policies, but the enforcement is the challenge. International development agencies and the private sector can support the universities to conduct regular awareness and training programs for students and staff on preventing and addressing sexual harassment and violence. Create an enabling environment to welcome female students' harassment concerns and redress. Develop apps that students can easily access and use for reporting incidents for quick management intervention.

## Best Practices Across the Universities in Ghana

To enhance female access and participation in employability and entrepreneurship programs, universities in Ghana have adopted several best practices as revealed by the study. These practices aim to address gender disparities and create a supportive environment for female students and graduates. Here are some of the best practices gleaned from the data across the universities studied:

- **Gender-Sensitive Policies and Programs:**

Some Universities have established Scholarships and Financial Aid systems such as the Vice-Chancellors Endowments Fund to provide scholarships and financial aid specifically for female students, especially those in male-dominated fields, to encourage their participation in higher education and entrepreneurship programs. Others have also implemented affirmative Action Policies to increase female enrolments in business incubation programmes to enhance student employability and entrepreneurial skills.

- **Established Support Services:**

The universities have established Career Counseling and Guidance Units/departments/directorates to offer career counselling and mentorship tailored for female students, connecting them with successful female entrepreneurs and professionals who provide guidance and inspiration. Also, some of the universities have encouraged female students to create Students Female Entrepreneurship Hubs to support each other with resources, training, and networking opportunities to advance their entrepreneurial capacity.



- **Inclusive Curriculum and Training:**

Some of the Universities have designed a Gender-Inclusive Curriculum that seeks to ensure that entrepreneurship and employability training address the unique challenges faced by women. The curriculum is integrated into some of the courses as mandatory for students' study. Also, intermittent workshops and seminar programs are designed and organised every semester to enhance the skills of female students in areas such as leadership, financial literacy, and digital literacy. A typical example of such programmes is the 'practitioner's forum' organised in one of the studied universities.

- **Collaborations and Partnerships**

The Universities collaborate with non-governmental organisations, government agencies, and private sector partners to create programs that focus on female empowerment and entrepreneurship. Through these partnerships, students have the opportunity for internships and apprenticeships to gain hands-on experience and build professional networks.

- **Awareness Campaigns and Advocacy:**

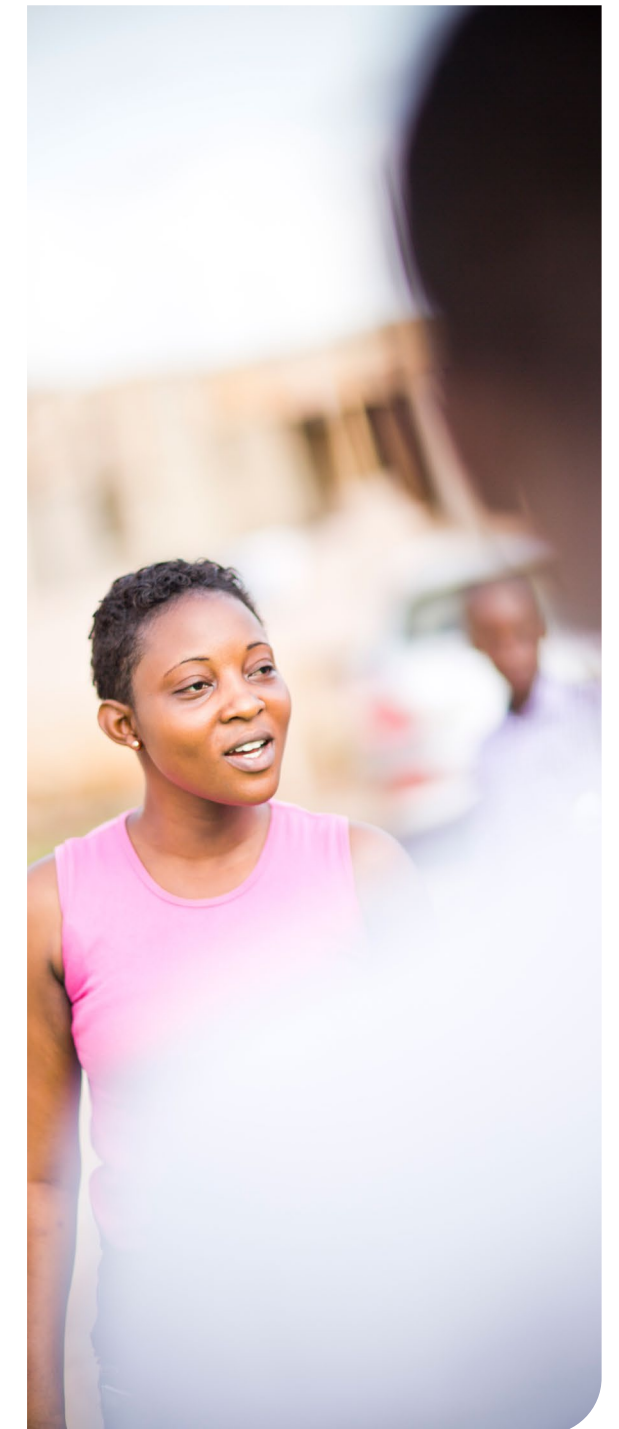
Universities conduct awareness campaigns to promote female participation in employability and entrepreneurship programs, highlighting the success stories of female entrepreneurs and professionals. Also, there is Active advocacy for gender equality in academia and beyond, promoting policies that support work-life balance, flexible working conditions, and equal opportunities for women. In recent times, the affirmative action bill has just been passed in Ghana, and corporate institutions will soon have to comply with the provisions. This would enhance the campaigns, advocacy and promotion of women in accessing employability and entrepreneurship programmes.

- **Research and Supportive Campus Environment:**

Universities offer leadership programs designed to empower female students and prepare them for leadership roles in their careers and entrepreneurial ventures. Also some of the universities focus on researching the barriers and challenges faced by female students to inform policy and program development to attract funding for women empowerment. It is observed that the majority of the female empowerment programmes in the universities receive external funding support for implementation.

- **Establishment of Technology parks and business hub**

The universities have established business incubation hubs and technology parks. Students, including females, are encouraged to form groups of not more than five to develop business ideas and present them to the hub for review and funding. The University seeks to empower students in both financial and managerial capacity to develop and run businesses while on campus. Female students are given much priority in these initiatives.





Policy Implications

The analysis provides several implications and recommendations for institutional leaders, policymakers, private sector and international development agencies:

- i. There should be an increase in the availability of scholarships and financial aid specifically targeted at female students. This includes creating government-funded scholarships, incentives for private-sector scholarships, and establishing international partnerships for educational funding.
- ii. Implement policies that promote gender equality in education, such as gender quotas for admissions and faculty positions, gender-sensitivity training for staff, and the integration of gender studies in curricula to challenge traditional norms.
- iii. Develop mentorship programs that connect female students with successful women in academia and industry. Establish support networks and professional development programs to provide career counselling guidance and career advancement opportunities.
- iv. Enforce strict anti-harassment policies and establish clear reporting and support mechanisms. Conduct regular awareness and training programs for students and staff on preventing and addressing sexual harassment and violence.
- v. Invest in improving university infrastructure, including accessible buildings, well-equipped libraries, and technology centres. Ensure that learning materials are available in formats accessible to all students, including those with disabilities.
- vi. Create initiatives that encourage female students to pursue STEM education, such as scholarships for women in STEM, outreach programs to raise awareness about career opportunities, and partnerships with industries to provide internships and job placements.
- vii. The private sector can partner with universities to offer internships and job placement programs tailored for female students. This helps bridge the gap between education and employment and provides students with real-world experience.
- viii. International agencies and Private companies can invest in and support distance learning and e-learning platforms. Providing access to technology, internet subsidies, and digital learning resources can enable female students to continue their education remotely.
- ix. Private sector involvement in creating safe and inclusive university environments can include funding for on-campus security and promoting gender sensitivity training programs.

Addressing the barriers faced by female students in Ghanaian universities requires a multi-faceted approach involving financial support, gender-sensitive policies, mentorship programs, measures to combat sexual harassment, infrastructure improvements, and promotion of STEM education. Policymakers must implement comprehensive strategies to ensure an inclusive and supportive educational environment for all female students and graduates. Collaborative efforts between private companies, international development agencies and educational institutions can foster a more inclusive and supportive atmosphere for female students, enabling them to achieve their full potential.

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