

REPORT ON PUBLIC PRIVATE DIALOGUE ON MAKING THE AFRICAN CONTINENTAL FREE TRADE AGREEMENT (AfCFTA) WORK FOR WOMEN LED MSMEs & TRADERS IN GHANA



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2nd CUTS-GIZ Public Private Dialogue (PPD) on Making the AfCFTA Work for Women Traders and Women-Led MSMEs in Ghana

02 NOVEMBER
2022

WEDNESDAY
9:30 AM-01:30 PM

Alisa Hotel,
North Ridge, Accra



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CHAPTER ONE

INTRODUCTION

1.0 BACKGROUND

The 18th Ordinary Session of the Assembly of Heads of States and Governments of the African Union, held in Addis Ababa, Ethiopia, in January 2012, adopted a decision to establish an African Continental Free Trade Area (AfCFTA) by an indicative date of 2017. In March 2018, African countries signed a landmark trade agreement, the African Continental Free Trade Area (AfCFTA) Agreement, which aims to commit countries to remove tariffs on 90 percent of goods, progressively liberalise trade in services, and address a host of other non-tariff barriers. The main objectives of the AfCFTA are to create a single continental market for goods and services, with free movement of business, persons, and investments and thus paving the way for accelerating the establishment of the Customs Union.

Ghanaian businesses need to take advantage of the agreement, produce and export to other countries in Africa. In aid of this, local industries need to expand their capacities to be able to produce in large quantities quality goods and services. However, for Ghana like any other member country to thrive or benefit from this agreement, it must develop its productive capacity and industrialise since a country cannot trade effectively unless it can produce and add value to its raw material endowments. This hinges on the availability of trade-related infrastructure and services, finance, and information along with other trade facilitation measures such as the removal of non-tariff barriers, and simplification of customs procedures and documentation among others. The private sector is the key player in the agreement. This, therefore, calls for an in-depth dialogue between the public and the private to ascertain the best possible measures needed to be implemented to position Ghana's private sector to take advantage of the AfCFTA.

Trading under the AfCFTA commenced on 1st January 2021 and Annex 2 of the AfCFTA on Rules of Origin has agreed on about 88 percent of tariff lines. Additionally, State Parties, individually or through their respective Regional Economic Communities (RECs) have already exchanged their tariff concessions, agreeing to liberalize about 90 percent of tariff lines over the next 10 years all expected to boost intra-Africa trade under the AfCFTA. The Government of Ghana through the Ministry of Trade and Industry (MOTI) recently launched Ghana's AfCFTA Implementation Strategy. This among others would coordinate government resources to ensure that Ghana gets the best from the agreement in terms of job creation, manufacturing and exporting. With all the issues raised and the teething problems confronting the smooth take of the AfCFTA, it is important to have a policy dialogue involving both the private and public actors to look at the issues and address them. The role of the government agencies and private sector in aligning with the protocols and their implementation is very critical towards the success of the agreement.

The AfCFTA presents an enormous opportunity for Ghanaian businesses to connect to the regional market and be deeply integrated into the African single market. Ghana's exports to Africa increased from US\$1.37 billion in 2018 to US\$1.4 billion in 2019, accounting for 2 percent of the total imports into the African region. As part of efforts to leverage the opportunity of the AfCFTA, Ghana's exports to African countries over the next 10 years are expected to triple from current levels of US\$1.4 billion to US\$5.0 billion by the year 2030.

The plethora of opportunities, the main drivers of the AfCFTA agreement and the best methods to harness its opportunities and overcome its risks and challenges need to be understood by all, especially by the private sector, youth and women who are the main drivers of MSMEs. This will advance pathways to boost trade and make the agreement truly transformational. It is for this reason a Public-Private Dialogue (PPD) have been organised to establish best practices and promote an enabling business environment reform for the success of AfCFTA implementation in Ghana on the theme "MAKING THE AFRICAN CONTINENTAL FREE TRADE AGREEMENT (AfCFTA) WORK FOR WOMEN LED MSMEs & TRADERS IN GHANA".

1.1 Objectives

The main objective of the dialogue was to deepen Ghana's public and private relations in improving the business environment for women-led MSMEs to take advantage of the AfCFTA. Specific objectives of the dialogue were to discuss the findings of the research study conducted by CUTS International in the areas of:

- a) Women-led MSMEs awareness, knowledge and understanding of AfCFTA and barriers to exports and imports;
- b) Discuss and share various ways of making Ghanaian women-led firms more competitive; and
- c) Deliberate on the challenges confronting women traders and women-led MSMEs and advocate for institutional reforms and government response.

1.2 PARTICIPANTS ANALYSIS

The Forum was graced with high-profile participants from the Ministry of Trade and Industry (MOTI), the Ministry of Finance (MoF), Ghana National Chamber of Commerce and Industries (GNCCI), Ghana Export Promotion Authority (GEPA), Ghana Revenue Authority (Customs Division) Ministry of Foreign Affairs and Regional Integration, Ghana Investment Promotion Centre (GIPC), Ghana Standard Authority (GSA), Customs, Food and Drug Authority (FDA), Economic Unit of Various Embassies in Ghana, donor agencies, Social and Economic Research (ISSER), Ghana Union of Traders Associations (GUTA), University of Ghana Business School (academia), trade experts, CSOs, businessmen and women, media etc.

CHAPTER TWO

PROCEEDINGS

2.0 Introduction

This section reports key statements made at the workshop. It highlights the presentation on the potential of women-led MSMEs in Ghana to take advantage of the AfCFTA, a panel discussion in an open forum and questions/comments from participants.

2.1 Summary of Addresses and Statements

2.1.1 Welcome Address: Madam Odelia, Moderator



The moderator, Madam Cordelia, welcomed all participants to the 2nd Public Private dialogue on African Continental Free Trade Agreement (AfCFTA), with a specific focus on making it work for Women-Led MSMEs & Traders in Ghana. She indicated that this forum serves as a conducive development ecosystem for all stakeholders to meet and deliberate on issues of national interest so far as AfCFTA is concerned. She urged participants to make their submissions in the course of the forum to ensure women entrepreneurs in Ghana are well positioned to take optimal advantage of the AfCFTA.

2.1.2 Welcome Address: Mr. Appiah Kusi Adomako, West African Regional Director, CUTS



Mr. Appiah Kusi Adomako welcomed all participants to the workshop. He indicated the workshop is the 2nd of the three series of dialogue by CUTS International Ghana with support from GIZ. The purpose of the dialogue is to explore options for empowering and propelling women MSMEs to take advantage of the AfCFTA. He indicated the dialogue stems from a research finding on the potential of women-led MSMEs in Ghana to take advantage of the AfCFTA. A lot needs to be done to support women's businesses fully break through the other African Markets.

On behalf of the board of CUTS International, Mr. Appiah Kusi Adomako expressed his profound gratitude to all stakeholders present especially GIZ for the technical and financial support.

2.1.3 Welcome Address: Mr. James Amissah Hammond, Technical Advisor Programme Support, GIZ



Mr. James Hammond welcomed all stakeholders and commended CUTS International for organizing the national dialogue supporting the successful implementation of the AfCFTA in Ghana. Mr. Hammond seized the opportunity to thank all stakeholders present especially the AYA Institute for Women, Politics and Media for the research work and all media present for the workshop.

Mr. Hammond indicated that the GIZ Support Programme to the AfCFTA under the GIZ Trade Hub focuses on strengthening the framework conditions for achieving the objectives of the AfCFTA through the provision of technical assistance towards negotiations. The GIZ Trade Hub also work with AU Commission and Regional Economic Communities (RECs) as well as trade-related institutions in the member states to enable stakeholders to implement the obligations resulting from AfCFTA. He opined that the

GIZ Trade Hub has a strong focus on supporting women in cross-border trade and Micro, Small and Medium Enterprises acknowledging the significant role Women play in the country's local border markets. This is evidenced in our numerous gender-based approaches including the recently organized Nationwide Sensitization and awareness creation for cross-border women traders on the AfCFTA. He mentioned that women traders travel far and wide to bring food and other essentials to the doorsteps of many. In the pursuit of local and cross-border trade, women are met with numerous challenges such as long processes, harassment, undue delays and corruption among others.

It is for these reasons; A Protocol on Women and the Youth will be negotiated and adopted as part of the African Continental Free Trade Area (AfCFTA) Agreement. The protocol will be a dedicated AfCFTA legal instrument with a specific focus (obligations for the State Parties) and bespoke institutional arrangements. The Protocol is expected to address the specific constraints and barriers women face when trading on the continent. It will create an environment that allows women to utilize the AfCFTA by accessing wider markets, improving their competitiveness and participating in regional value chains.

The GIZ Trade Hub in partnership with stakeholder commissioned a study to “assess the Potential of Women-Led MSMEs in Ghana to Take Advantage of the AfCFTA”. A protocol on women and youth will be adopted with a specific focus on barriers by accessing the wider market, and improving. The objective of the study was to assess the preparedness for the full advantage of the AfCFTA and advocate for policy reforms that would address any legal, administrative, institutional and structural barriers to trade for women traders in Ghana.

Mr. Hammond indicated that a platform has been created for policy dialogue between the Public and Private sectors, especially Women traders, to relook at the findings of the study and discuss the needed policy changes and frameworks to help Women take advantage of the AfCFTA. He called on all participants to make concrete and pragmatic policy recommendations for consideration and action by policymakers to ensure women MSMEs are well-positioned to take advantage of the opportunities AfCFTA presents.

2.1.4 Welcome Address: Prof. Godfred Bokpin, University of Ghana Business School



Prof. Godfred Bokpin stated that Ghana has played a key role in the AfCFTA and together with Kenya was the first two countries to sign on to the agreement. Ghana’s pioneering role included the selection of the secretariat in Accra and this should be leveraged to put wome-led businesses at the forefront of the implementation of the AfCFTA.

The dialogue should lead to policy and administrative reforms that make women MSMEs truly lead and become the engine of growth, as the country seek to guarantee private sector growth. This then requires that we must be intentional and adopt positive discriminatory approaches and strategies that seek to eliminate barriers to women-led businesses in Ghana.

He opined that in hard times, countries have disproportionate distributional effects across the globe. It is therefore in hard times that the patience, endurance, innovation and entrepreneurial skills of women are brought to the fore. Prof. Godfred Bokpin advocated for the promotion and support of women-led businesses. There are too many limitations that do not help motivate youth to venture into agriculture and agribusiness. There is a need to be very intentional about AfCFTA and also simplify the information in the rules of origin to capture a larger target.

2.1.5 Remarks: Dr. Fareed Kwesi Arthur, National Coordinator, AfCFTA Coordination Office



Dr. Fareed Kwesi Arthur mentioned that the key underlying principle of the AfCFTA is to broaden the inclusiveness of the AfCFTA through interventions in supporting women, youth and marginalised portions of Ghanaians. Preparations have already started towards the negotiations and the development of the AfCFTA protocols for women and youth. The protocol will address the constraints and barriers women face trading on the continent. It will create an enabling environment to empower women's trade under the AfCFTA by

accessing wider markets, improving their competitiveness and participating in the regional value chain.

Available data indicates 90 percent of the world's businesses and more than half of world employment are concentrated in MSMEs. Although women constitute over half of Ghana's population, the number of women-led businesses is estimated to be low. Therefore, increasing the participation of women in the labour market could increase the country's productivity, leading to greater economic diversification, innovation and poverty reduction. Trade has an important role in driving economic growth by supporting women's empowerment and by advancing gender equality. New trends in global trade especially the rise in services, global value change and the digital economy are opening up economic opportunities for women.

Trade has the potential to expand women's role in the economy, decrease inequality and expand access to skills and education. Ghana must adopt reforms in trade policies that reduce discrimination against women while building the human capital women represent.

Drawing the curtains down, Dr. Fareed Kwesi Arthur revealed that trading under the AfCFTA has already started through the guided trade. Ghana and seven other countries started meaningful trading. He urged all to support the processes of making the AfCFTA work for women-led MSMEs in Ghana.

2.2 Presentation on the Potential of Women Led MSMEs in Ghana to take advantage of AfCFTA by Madam Offei Eunice Panin, Research Associate, AYA Institute



Madam Offei Eunice Panin said the study elicited responses from MSMEs and traders using a survey questionnaire as a primary instrument. The study thus employed a face-to-face interview approach about the awareness and preparedness of women MSMEs to take advantage of the AfCFTA agreement. The study purposively sampled women traders and women-led businesses in two major regions of

Ghana, Accra (Greater-Accra region) and Kumasi (Ashanti region), and three towns/villages, Aflao (Volta region), Elubo (Western region), and Paga (Upper East region), that border the country.

Ten industries that span from food and tobacco to the electronics/IT industry were assessed due to their business potential and contributions to employment and trade in Ghana. A total of 83 women-led firms and 370 cross-border traders were sampled.

In terms of awareness, knowledge and understanding of AfCFTA, the study revealed a majority of the firms do not know about the agreement. The retail sector recorded the highest level of awareness with the manufacturing sector recording the lowest level of awareness. Among the women in the industry, awareness was high among those in electronics & I.T whilst none of the respondents from plastic and rubber was aware of the AfCFTA. Of the entire traders sampled, 5.4 percent had expert understanding, 66.2 percent had fair understanding while 28.4 percent had little or no understanding. Similarly, 24.2 percent of the sampled firms had expert understanding, 63.4 percent had fair understanding while 12.2 percent had little or no understanding. Access to information on the AfCFTA among firms was primarily from family and friends/strangers while most traders had their information from TV/Radio, the internet and family and friends. Access to information from books, magazines and newspapers was the lowest source of information among both groups.

Madam Offei Eunice Panin indicated that with regard to the preparedness of Women Traders and Women-led MSME Firms to harness the benefits of AfCFTA, it was revealed 32.4 percent of traders had access to finance either from private commercial banks, state-owned banks and other financial institutions. 36.6 and 23.5 percent of traders and firms were not prepared to kick start the AfCFTA with only 4.2 and 6.0 percent ready to trade under the African markets. The major challenges that pose threats to these businesses are access to finance and taxes.

Overall, the study showed that though there is some general optimism about AfCFTA's impact on growth and inclusiveness both in Ghana and Africa as a whole, much work is

needed especially at the knowledge level. The majority of Ghanaian women traders and women-led MSME firms surveyed are completely clueless about AfCFTA's existence. Therefore, there is a need to enhance access to information for women-led MSMEs and cross-border traders, ensure quality infrastructure development, provide innovative financial strategies for MSMEs and create an enabling environment for women led MSMEs to thrive.

2.3 Open Forum/ PANNEL DISCUSSION

Professional bodies and participants provided their input to the discussions on Making the AfCFTA work for SMEs. This section looks at the views and concerns expressed by these professionals and other delegates of the forum.

2.3.1 Comments from Professional Associations

I. Mrs Agnes Gifty Adjei-Sam Ghana Export Promotion Authority, Director Market Development and promotion

One of the key challenges is the lack of coordination and harmonization and this is why the outreach of information is low. GEPA has a Services Export department that supports such cause. GEPA has set up a "GEPA Impact Hub"; lots of information on AfCFTA can be retrieved here.

There are four priority areas under this department of which two of them are;

- a) Higher education (Tertiary)
- b) Medical Tourism

Addressing the issues of special regimes within the GEPA system to support women-led SMEs, Mrs Adjei-Sam specified the need to focus on taking advantage of AfCFTA to gain its benefits. GEPA is helping to resolve issues of supply site constraints. For instance, Northern Ghana is the major supplier of shea nuts but the women have to battle with snakes during the harvesting period. GEPA provides them with boots and disease-resistant pineapple suckers to farmers; these are but a few interventions.

GEPA is looking at raw materials like cocoa whose end products can also be manufactured locally. There is a collaboration with a winery in South Africa to produce chocolates. She indicated that GEPA website has "export readiness checks" where businesses can self-check to find out if they can export. GEPA also trains and gives areas where they can export to. GEPA is found in the old 10 administrative regions of Ghana. The districts are handled by the regional offices and are ever ready to give assistance and information. The 17 areas/products include: Processed cocoa, fish, cashew, industrial starch, sugar, horticulture products, oil seeds, fish and fish products, textile, garments and apparel, natural rubber

sheets, aluminum products, pharmaceuticals, iron & steel, automobiles and vehicles, industrial salts, and machinery & components.

Another important programme run by GEPA is a hub where they select young people with at least half of them being women, attaching them to seasoned farmers for coaching and training and after they pass out, are given an acre of land each and some input to start their own farms. This programme which started last year has shown much success and has been extended to bead making, agro-processing, etc.

In concluding, she indicated the need to emphasis on information sharing, collaboration and harmonization to better position women led MSMEs to take advantage of the AfCFTA.

II. Madam Kakazi Kacyira: AfCFTA secretariat, Project Assistant

On the side of the AfCFTA secretariat, there is a protocol on women and youth in trade being developed and it is also being negotiated and it will be ready in 2023. Some of the objectives are widening the market access, improving the regional value chain and making legally binding commitments as to how women can benefit from that.

There is also an objective that deals more with informal cross-border traders and trying to formalize that sector. As it stands now, the informal cross-border traders are the majority of intra-Africa cross-border trade and there are a lot of barriers these traders face with a majority of them being women. AfCFTA is developing a simplified trade regime which is already working in a few East-African countries and currently ongoing talks to collaborate with ECOWAS. Women SMEs are encouraged to channel all the challenges they face in the course of trading on the continent to the secretariat.

III. Madam Audrey Biney – women of Africa network

The media has play a key role in creating awareness on AfCFTA. She noted that although the findings are not much different from last year, a few improvements stand out, like there is relatively more information out there especially through the media but there's a lot more that needs to be done. There must be a collaborative effort and the media has a critical responsibility when it comes to disseminating information about AfCFTA. She recounted that most people do not know about the manual on the rules of origin. There is an e-tariff book online as well that people are yet to know about. As a country, there is the need to rethink the channel of accessing information especially for the women in the rural areas.

There is a programme that is about to be released, it talks about AfCFTA and all the issues around trade in the Akan language. That is very necessary as all information about the AfCFTA is in English and we assume that everyone has access to the information but for a

wider coverage all these information and intelligence should have translations in the major local dialects.

IV. Madam Grace Akosua Pokua Dzeble: Ghana National Chamber of Commerce, Head of Marketing

GNCCI in collaboration with AfCFTA and support from GIZ has in 2022 trained businesses on AfCFTA and export readiness in all the regional capitals. Some of these regions do not have a GNCCI office but they managed to get key stakeholders in these regions who then mobilized exporters and potential exporters for the program.

The entire AfCFTA institution is still in the mobilization process and the uplift of women in the business field also under consideration. So the search for information of AfCFTA in connection to women-led businesses will not be found in form of a definite data. The talks during the inception of AfCFTA was keen on how it will benefit the participating countries, the markets that will be open for the benefit of the country. Practical steps must be taken in getting people ready to export; positioning our business to be able to compete on the continent.

Government needs to formulate policies that will stabilize the economic environment. AfCFTA-ready exporters are usually discouraged about the surge in inflation, interest and exchange rates. The government needs to collaborate with AfCFTA partners so that ideas can be shared and solutions discussed.

One other issue has to do with the “rules of origin”. When AfCFTA came into being, many were excited about the prospects of exporting locally made goods. It actually turned out that even made in Ghana goods need to satisfy the rules of origin so that has become a focus for the partners; to create awareness especially to producers that for instance in the production process, if above a certain percentage of the raw materials are not made in Ghana, then they may not be able to export under AfCFTA. GNCCI is educating manufacturers throughout the country who are ready for exporting on raw material alternatives to be able to produce and meet the requirements of the rules of origin. Women have been targeted for this cause as well; because when it comes to issues such as this, it is not just about making women represent but not present. The consciousness of giving women opportunities is crucial; ensuring that in the medium term, women who are AfCFTA prospects receive all they need as well as warranting that there is a sustainability and consistency in the supply chain process.

There is a need for policies to be formulated that can be liaised with the educational system because Ghana has a variety and plethora of skills that we are unable to export. The partnering institutions should be able to give SMEs details on barriers, the legalities, how to formalize all the processes.

V. Dr. Mrs Naa Kowah A. Agyemfra: Eye Express, Chief Executive Officer

Women led businesses face numerous challenges but key amongst them are lack of access to information and limited research in areas of potential trade (products and markets). Business people who have the information about AfCFTA will admit that such information is limited. Women entrepreneurs are risk avert and have a very limited environment to operate within.

Women with businesses running are scared to quit their jobs and be fully dedicated to their businesses mainly due to the types of risks associated with running businesses as women in Ghana. Business women who have cultivated interest in AfCFTA and strive for information, constantly complain of having very limited access to the information they seek.

Dr. Mrs Naa Kowah A. Agyemfra advocated that future policies should be aligned with the educational curriculum. GEPA and other relevant institutions should simplify documents and information on AfCFTA and disseminated to the grassroots level.

VI. Madam Fatima Ali Mohammed, Chairperson, Women in Agribusiness, AGI

Responding to the level of awareness and benefits of AfCFTA, Madam Fatima said Ghana has not made any significant progress since last year from what has been shared from this year's findings. This sadly shows the slow pace at which information on AfCFTA is moving amongst MSMEs.

Data needs to be converted into information and then information converted into intelligence; we all need to ask ourselves what intelligence we have received from the research findings and to her (Fatima), there is none. There has to be a breakdown of the responses that were given by the business women. The basis for information is rarely available. In agribusiness, the SMEs stand tall as the engine of everything, they are going to be the feeders of the bigger market so there is the need to be very honest about how limited the information is out there so that they can be tackled head on. It is also important to note that if we are saying that the well-established and big firms do not understand the concept of AfCFTA, then how do we expect the regular Agric person to comprehend and even utilize. In responding to the challenges women face, she noted sharing information on products and rules of origin are key to taking advantage of AfCFTA.

The vast lack information in the participating circles is detrimental to the goal of the AfCFTA. Fortunately, GEPA is one of the most happening institutions within government because export is very crucial. Seeking information should not be taken lightly. For instance, in the next two years, the EU will refuse to accept any goods coming to the country without traceability, this critical information is lacking to many manufacturers and traders especially in Africa. The problem is that Africans are producing what they do not eat and importing what they eat; we import about 950,000 tonnes of rice to Ghana annually. We need to get our

leaders to get away from the “what’s in for me” syndrome, it is high time we uplift our people. Ghana is most likely to face food scarcity in the next couple of months. There needs to be a massive collaboration, be it SMEs or with the bigger firms or SMEs collaborating amongst themselves and countries collaborating. The country need to look at the fundamental issues affecting women led businesses to take advantage of the AfCFTA.

2.3.2 Open Forum: Questions and Contributions by Participants

- a. What are the real issues or challenges in Ghana that needs to be addressed for women to take advantage of the AfCFTA
- b. Are there special regimes within the GEPA system?
- c. What are the synergies/systems in place to make women work given the opportunities and threats AfCFTA presents?
- d. Are people (especially women in business) aware of AfCFTA and its benefits? Are they also well prepared to partake?
- e. What is the status of exporting services?
- f. The research findings indicated that just 5.4% of traders really understand the goods and services protocols. Does this reflect in the number of people that come to register at GNCCI?
- g. What are your thoughts on giving women a quota system to be able to trade fairly? What are the real issues the government should consider in national policy formulation and implementation to get women to play active roles in connection to AfCFTA?
- h. What are some of the challenges faced in service exporting and how is the best way to solve them?

CHAPTER THREE

RECOMMENDATIONS AND CONCLUSION

The national development dialogue provided an opportunity for recommendations to be proposed to ensure the successful development of a policy brief on AfCFTA. This section outlines recommendations made and the concluding remarks.

3.1 RECOMMENDATION

- Government should create tax incentives (regimes) for women entrepreneurs
- Government should have special funding for women in business
- The issue of collateral should also be looked at since culturally women don't own properties to access long term funding with less interest rate.
- Roll more informal businesses into formal businesses to take advantage of the AfCFTA.
- There is the need to enhance access to information for women-led MSMEs and cross-border traders and ensure quality infrastructure development.
- Training of women MSMEs on the rules of origin
- Provide an enabling environment for private sector development;

3.2 CONCLUSION

The moderator, Madam Odelia extoled the CUTS international for organising the dialogue to deliberate on making AfCFTA work for women led MSMEs in Ghana. She said this initiative by CUTS international and its partners should be sustained to ensure the capacities of women MSMEs and youth are fully developed to take optimum advantage of the AfCFTA. She reiterated the need to enable women take advantage of the AfCFTA by giving them access to finance and support them technically. She mentioned that the third dialogue on financing would be held on 23rd November 2022 and all stakeholders would be notified.

APPENDICES

Appendix 1: Participants List

Appendix 2: Sample Pictures Registration and Pre-Opening Session

Opening Sessions



Open Forum





After Forum Engagements

