

# REPORT ON PUBLIC PRIVATE DIALOGUE ON PRIVATE SECTOR ROLE AND PARTICIPATION IN THE AFRICAN CONTINENTAL FREE TRADE AGREEMENT (AfCFTA)



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## INVITATION TO ATTEND PUBLIC PRIVATE DIALOGUE (PPD) ON PRIVATE SECTOR ROLE AND PARTICIPATION IN THE AFRICAN CONTINENTAL FREE TRADE AGREEMENT (AfCFTA)

**13** OCTOBER  
2022

THURSDAY

9:30 AM-01:30 PM

Alisa Hotel,  
North Ridge, Accra



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Venue: Alisa Hotel, North Ridge, Accra

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**LIST OF ACRONYMS**

AfCFTA

African Continental Free Trade Area

GIZ	Gesellschaft für Internationale Zusamm
MOTI	Ministry of Trade and Industry
MSME	Micro Small Medium Enterprise
SMEs	Small Medium Enterprises

## CHAPTER ONE

### INTRODUCTION

#### 1.0 BACKGROUND

The 18th Ordinary Session of the Assembly of Heads of State and Government 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 liberalize 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 and 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 industrialize 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, information along with other trade facilitation measures such as removal of non-tariff barriers, 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 its 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 Africa region. As part of efforts to leverage on the opportunity of the AfCFTA, Ghana's exports to African countries over the next 10 years is 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 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 dialogues (PPD) have been organised to establish best practices and promote an enabling business environment reform for the success of AfCFTA implementation 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 Private Sector (SMEs) 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 areas of:

- a) Ghanaian SMEs knowledge on AfCFTA and barriers to exports and imports;
- b) Discuss and share various ways of making Ghanaian firms more competitive;
- c) Deliberate on issues with certification both domestic and international; and
- d) Find avenues to value addition to Ghanaian products as well as packaging.

### **1.2 PARTICIPANTS ANALYSIS**

The Forum was graced with high-profile participants from Ministry of Trade and Industry (MOTI), Ministry of Finance (MoF), Ghana National Chamber of Commerce and Industries (GNCCI) Private Enterprise Federation (PEF), Association of Ghana Industries (AGI), Ghana Export Promotion Authority (GEPA), Institute for Statistical, Social and Economic Research (ISSER), 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), academia, economists, trade experts, CSOs, business men and women, media etc. A total of 65 participants, comprising 30 females and 35 males were present at the forum.

## CHAPTER TWO

### PROCEEDINGS

#### 2.0 Introduction

This section reports key statements made at the workshop. It highlights the presentation on improving the framework conditions for the Private Sector to benefit from 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: Mr. Appiah Kusi Adomako, West African Regional Director, CUTS



Mr. Appiah Kusi Adomako welcomed all participants to the Public Private Dialogue on the role of the Private Sector in the AfCFTA, on the theme “Making AFCFTA work for SMEs”. He noted that this is the 1<sup>st</sup> of the three policy dialogues to be held. CUTS international organised the forum to elicit intellectual debate on pertinent issues affecting Ghanaian Small Medium Enterprises (SMEs) in taking advantages of the

opportunities AfCFTA presents, based on research finding. The engagement sought to solicit pragmatic ideas that would provide a basis for improving private sector businesses take advantage of AfCFTA. He stated the need to deploy resources and attention to ensure SMEs in Ghana are seen as a priority to compete both at the regional and global levels.

In concluding, Mr. Appiah Kusi Adomako expressed optimism that discussions from the forum would be translated into policy briefs/actions that would be promptly implemented. He extended his profound gratitude to all stakeholders especially the GIZ, Ghana National Chamber of Commerce for the support and urged all to support the private sector grow.

##### 2.1.2 Welcome Address: Mr. James Hammond, Technical Advisor Programme Support, GIZ

Mr. James Hammond welcomed all stakeholders and commended CUTS International for organising the national dialogue. He indicated that the dialogue serves as a conducive development eco-system for all relevant stakeholders to meet and deliberate on pertinent issues of national interest which ties in with the role and participation of the private sector (SMEs) and how to position them to take advantage of the opportunities AfCFTA present to Ghanaian SMEs. Mr Hammond stated that GIZ together with Ghana Shippers Authority, GEPA and GNCC has carried out sensitisation and awareness programmes as well as capacity building workshops to increase the knowledge of vision and challenges with the implementation of the AfCFTA. He said GIZ conducted a survey in 2001 to unlock the

potential of trade in Africa. The study assessed the competitiveness and growth rate of Ghanaian SMEs for enhanced participation in the AfCFTA and recommended practical steps in addressing gaps. The private sector is directly involved in cross border trade, hence the need to position them well to take advantage of the AfCFTA. He called on all participants to make their submissions to the research findings and improve the role of Ghanaian private sector (SMEs) in trading across African continent.

### **2.1.3 Welcome Address: Mr. Charles Arthur Ntiri- Ghana National Chamber of Commerce, Head of Exports**



Mr. Charles Ntiri, who serves as the head of Exports at GNCC stated that the AfCFTA present great opportunities to SMEs in Ghana. There is a national strategy on trade facilitation, integration, liberalization and financing to ensure Ghanaian products penetrate other markets. He however admonished that SMEs competing in other African countries are few hence the need to support them take advantage of the AfCFTA. He called on stakeholders to build stronger PPP with the academia in positioning Ghanaian SMEs take advantage of the AfCFTA, citing the role of the academia in

Japan's private sector development. They research and provide recommendations in areas, products and services Ghanaian SMEs can take advantage of in other African markets.

Mr. Charles Ntiri argued that it will be difficult for SMEs to take advantage of the AfCFTA. This forum thus presents an opportune time to discuss this subject matter of providing solutions to the challenges SMEs are confronted with in harnessing the opportunities AfCFTA presents.

### **2.1.4 Remarks: Hon. Dr. Ato Panford- Snr. Advisor Enterprise Support Specialist- Technical Audit, National AfCFTA Coordination Office**



Honourable Dr. Ato Panford, commended CUTS International, GIZ and all stakeholders for organising the dialogue bringing stakeholders from diverse institutions to deliberate on making the AfCFTA work for SMEs. He stated that the Ministry of Trade and Industry under the leadership of Hon. Kwadwo Kyeremanteng established the AfCFTA national coordination Office with the mandate of facilitating the

export trade activities under the AfCFTA. In Ghana, SMEs perform major activities in terms of production and trade. The private sector is faced with the challenge of tapping onto the 1.3 billion market size AfCFTA present. The MOTI understand the challenges of the SME's

when it comes to market access and the government's position is critical in stimulating these activities onto the market.

The country has enjoyed free markets like the AGOA, IPA and Ghana UK but it is the responsibility of Government to drive SMES and ensure they tap onto the market. The challenge after signing onto these beautiful and wonderful agreements is that majority of Ghanaian SMEs are not able to access and take advantage of the laudable agreements. The 2022 budget statement of social and economic policy of government indicated MOTI will support about 180 enterprises take advantage of other African markets.

According to Dr. Ato Panford, his role is to audit or assess the challenges of SMEs and prescribe some recommended interventions for the ministry to provide the requisite interventions for the companies. He mentioned that the initial trade opening was launched by Hon. Kwadwo Kyeremanteng on the 7<sup>th</sup> October 2022. Guided trade is meant to stimulate the activity of international trade within Africa. Countries like Kenya, Cameroon, Egypt and Ghana, among others decided to start it up to enable them to test the custom efficiencies of their documentations, logistics issues and ensure the framework is robust to carry out the whole activity. He commended Kayla ceramics for exporting about 2.9 tons of made in Ghana ceramic tiles from Shama constituency in western region to Cameroon. He stated that African countries like Kenya are already exporting tea to Ghana and Egypt exporting poultry or beef. Berko oil palm plantation in the Western Region is also preparing to export palm kernel oil to Kenya. Therefore, there is the urgent need to stimulate Ghanaian SMEs to take advantage of this huge market size. The national coordinating office has categorized SMEs into three: companies that are already exporting to Africa, companies exporting to Europe and those into production for local markets but have the potential to diversify and produce for export onto African markets and the European markets. The national coordination office seeks to support them put up the right interventions through the Ministry of Trade.

On phase one of a project by the national coordination office, the Ministry of Trade engaged a consultant to assess about 1000 enterprises on their readiness to export. Phase two assessed about 235 and the last phase will look at an additional 100 SMEs. One-on-one deep diving assessment of what their challenges are will help prescribe the right interventions provide them. A stable, resilient and efficient economy will be engineered on productivity. He mentioned the MOTI will organise forum to educate SMEs especially women and youth, support additional 100 SMEs and support 75 SMEs penetrate other African markets, by first taking them on a tour to learn from those countries (Kenya, Rwanda, Nigeria, Egypt among others). In August 2020 AfCFTA national policy framework and workplan was launched to ensure successful implementation. He mentioned that pillar five of the industrialisation Agenda for Ghana hinges on SMEs development to fully participate in the industrial value chain which will help create more jobs and boost production for both local consumption and export.



In concluding, Hon. Dr. Ato Panford indicated that Ghana's trade with Africa valued about GHS3.9 billion and this represent about 15 percent of Ghana's global trade in 2019. The country experienced a GHS 2 billion balance trade of in 2019. GEPA reported increases in exports of non-traditional commodities. He was optimistic the conversation was rightly positioned and thanked GIZ and other partners for sponsoring the programme in ensuring Ghanaian SMEs take optimum advantage of the AfCFTA.

## **2.2 summary of Presentation on Improving the framework conditions for the private sector to benefit from AfCFTA- by Mr. Isaac Yaw Obeng-CUTS International, Head of Research**



Mr. Isaac Yaw Obeng indicated that SMEs are the main drivers of the economy in terms of production and exports, and they are about 90 percent. However, the question remains whether these firms are ready to compete in the African markets. He denoted that the objectives of the study were to assess the level of competitiveness and growth readiness of Ghanaian firms to enter other markets (AfCFTA); to identify and develop practical steps in addressing development gaps and challenges; and undertake capacity building to improve on the competitiveness of SMEs. The study employed both qualitative and quantitative methods and relied on secondary data through desk review and primary data through in-depth interviews. Interviews were conducted using questionnaires with quantitative metrics, and focus group discussions. Face-to-face interviews were conducted with a structured questionnaire. Three focus group discussions were held in Accra, Kumasi and Takoradi and in the areas of agriculture, building and construction, manufacturing, retail and wholesale, service and transportation sector among others. The study sampled 1,028 firms (respondents), out of which 494 were in Accra, 266 in Kumasi and 268 in Takoradi.

In assessing the competitiveness of firms, the SME competitiveness analysis framework developed by the International Trade Centre was used. This hinges on analysis at the firm level, the immediate business environment level and at the level of the national environment with specific interest on SMEs capacity to compete, connect and to change. The survey demonstrated that while Ghanaian SMEs are putting in their best foot to remain competitive and relevant, the immediate business environment appears quite distant from their operations.

A large number of the sampled Ghanaian SMEs have no domestic quality certification for export and no internationally recognised quality certification. Most firms have not made sufficient investments in the production, finishing and packaging of their products to meet

international standards. Ghanaian SMEs are uncompetitive and hence, a lot of work and efforts are needed by these firms, policy makers and government to boost their competitive capabilities. The study revealed majority of Ghanaian firms lack connectivity to their clients and suppliers with few using websites and emails. Only 22 percent of SMEs have a quality certification from a relevant domestic regulatory authority while 39 percent of SMEs use emails to communicate with their customers per the survey. The survey revealed 70 percent of SMEs have a savings bank account for their businesses.

29 percent of firms own and use a website to enhance their daily operations while 63 percent of the SMEs use some form of technology like mobile phones with social media platforms to enhance productivity. Out of the 1,028 firms sampled, only 42 percent prepare audited financial accounts annually. It was indicated that 43 percent of the respondents were of the view that access to finance is an obstacle to the current operations of their respective establishments. He mentioned that results from the survey shows Ghanaian SMEs on an average, currently operate at 75 per cent of their respective output capacities. This leaves an excess output capacity of 25 per cent. Most of these firms can, therefore, take advantage of the advent of AfCFTA and serve the large African market besides expanding their capacities.

However, he noted that SMEs in Ghana are hindered by factors including: lack of domestic and internationally quality certification; lack of differentiated or unique products; high price of products and frequent changes in prices; insufficient investments in the production, finishing and packaging of products to meet international standards; and poor financial record keeping among others.

Drawing the curtains down, Mr. Isaac Yaw Obeng indicated that the Ghanaian national environment or macro economy is not conducive to the survival of most SMEs, and this makes firms unable to compete favourably. There is low capacity at the immediate business environment level to compete, connect and change and low productive capacities of SMEs. The survey revealed low knowledge level among Ghanaian SMEs about the existence of AfCFTA.

### **2.3 Open Forum/ Panel 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

#### **Hon. Dr. Ato Panford: Snr. Advisor Enterprise Support Specialist-Technical Audit, National AfCFTA Coordination Office**



There are anchor industries that are trying to promote pharmaceutical, agric, etc. The establishment of the Export Investment and Development Fund was to deal directly with the financial aspects of export. Financial support is crucial in enhancing business activities and although there are a lot of financial institutions, the EXIM bank handles the rates which are more accommodative for businesses that are into exportation of goods than going for the ordinary commercial rates. In that vein, the National Coordinating office of the AfCFTA has a collaboration with the financial institutions of which EXIM bank is a key member.

Dr. Ato Panford stated that about 10 percent of companies under 1D1F are supported financially to be well positioned to take advantage of AfCFTA. He advises SMEs that the timing with which they assess funding is not the best, they do not have to wait till the order is ready before they start to search for financial support. SMEs should look into the research findings by CUTS International initially discussed to prepare themselves to access the funding. He ended his submission by asking the number of Ghanaian SMEs that are ready and able to export.

#### **Mr. Charles Arthur Ntiri: Ghana National Chamber of Commerce, Head of Exports**



Since 1st January 2021, the GNCCI has been working on how best they can support the SMEs to register their products and companies under the AfCFTA scheme. The issue however is that the problem is primarily from the secretariat who have a lot of things that they have not yet completed. The rules of origin imply that there should be a fully completed registration process for which the secretariat could not comply. At this moment, the rules are 88% complete and registration has begun at the initial level.

Another issue is that there must be a lot of sensitizations underway for these companies; GIZ has supported the GNCCI for the past three months and they have toured all the 16 regions in the country to

sensitize the spotters on how to take good advantage of the scheme as well as teaching them the AfCFTA registration process.

Responding to issues surrounding firms' readiness to export, Mr. Ntiri said the inspection of all assessed companies and any other necessary procedure has been done and approval has been given. Mr. Arthur Ntiri gave an assurance that any assessed company that has gone through the laid down procedure and is ready to export will be given the certificate of origin to export. So that is not an issue at all but what seems to be the hindrance is the lack of market access and the hesitance due to fear of failure by the Ghanaian SMEs.

He mentioned that some companies have started exporting. KIDA Ghana has exported tiles to Cameroon under the scheme, there are also a few other companies that are just to export their goods like palm kernel and shea butter. He further admonished that not all made in Ghana products can be exported. Any SME that is into production is being advice to consult a chamber of commerce, GRA, GEPA etc. to know if their products will qualify under the rules they have for exportation. These are the rules of origin, and it is used to determine whether products qualify or not. Their offices have desks that are open for assistance with registration and consultations.

### **Nelly Joana Spio-Abaidoo-Ghana Export Promotion Authority, Principal Export Development Officer**



In addressing the issues of firm's readiness for the AfCFTA, Madam Joana indicated that the Ghana Export Promotion Authority has worked closely with the AfCFTA secretariat, and they have been taking assessments just to bring this in as a trade promotion organization. They have been ready for the AfCFTA and as a matter of fact the institution under the Ministry of Trade and Industry which is implementing the National Export Development strategy, which is in line with promoting Ghanaian products on the international market. Their target is 25.3 billion by 2029 and the surest way to achieve this ambitious target is an agreement

where they can capitalize on agreements within the African continent. It is also important to assess the readiness of the companies as well as their knowledge of the opportunities at their exposure.

Currently all companies registered with GEPA have been grouped and so far, there are 17 products that are ready for export. The strategy has three (3) pillars:

- a) Expanding the supply capacity of companies

- b) Regulations; institutions that facilitate certification and others to work closely with them to enhance the processes aforementioned and most companies do not have these.
- c) Capacity and marketing; GEPA has been supporting trade promotion activities for their SME exporters for the international market with more focus on the sub regions of the African continent

She indicated that GEPA website has “export readiness check” 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

These are priority areas but not the limits as there is a need to have some things that have potential and can be focused on and also serve as pointers for foreign investors.

**Nlaliban Wujangi: Ghana Chamber of Agribusiness, Food and Agric & AfCFTA, Director**



The chamber of Agribusiness decided that it should not be too much of a hurry to start exporting. This is not because the opportunities are not available, but the institution needs to do a lot of background work. For instance, the local retail outlets sometimes find it very difficult to accept local products mainly because there is an assurance of consistency in quality and availability, hence the need for precautionary measures on the side of PERF. As a part of these measures is segmenting them by membership thus, small holder farmers, SMEs (on value chain basis), Large scale farmers.

Some sensitization has been done but there is still a lot more to do to extend the coverage. Some of this information must be translated into the local dialects for them to understand and appreciate what role they can play and identify the advantages. PERF also had a challenge looking at the protocols where there is a bulk of information which is difficult to break down and digest for the farmers. This will all take time, and they also must deconstruct all the false information these farmers have heard about AfCFTA.

## Wisdom Adongo: Private Federation Enterprise, Senior Project Officer



It is very important that these companies receive accurate and timely information on the CFTA and in terms of dissemination and information, PERF is very particular about the kind of information they send out. They can also sensitize a lot of private sectors but what exactly are they sensitizing them on; Is it the general framework of the CFTA? Or unpacking the CFTA to them to understand and the channels for them to participate in AfCFTA?

The desks that have been set up at the private Enterprise Federation which seeks to scale up, is to try to convince other associations to do similar setups that will provide information on how these companies will export especially looking at country specific level information and also looking at internal capacities of some these businesses. PERF has done a diagnostic and have realized that a lot of these businesses have inherent challenges within the respective businesses or firms which is making them unable to produce quality products. It is important to know that this is an international market and standard is very important. These and more are some of the things that PERF is doing to ensure that that the Ghanaian businesses are ripe for the international market and encourage the other institutions to do same.

### 2.3.2 Interventions and Q&A by Participants

- a. The Development bank and the Exim Bank; these two key institutions have been positioned since their main mandate is for some of these important conversations; How have they been woven into the national strategy to make sure that access to finance, which is one of the key things is being taken a look at. As a matter of fact, the expectation was that a year on we would have been having a plethora of businesses exporting, seeing as these targets have not been met, what are the key issues and challenges to this effect?
- b. In that case who is ready? And at what stage? Also how many companies are we taking a look at? And even in categorizing these companies, which of them qualify as SMEs?
- c. At what point will Ghana export?
- d. One common challenge that has run through the discussion so far is the lack of access to information, the fact that these people do not even know what to do. How are the

various institutions who have AfCFTA desks pushing to make sure that their members are well informed? What is the concentration in exporting services?

- e. With the 1D1F, The Ghana EXIM Bank and The Development Bank, how are we weaving these institutions with the export strategy especially from the AfCFTA perspective?

## **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 an enabling environment for private sector development;
- The need to prepare audited financial accounts annually in order to access loans;
- Partner the private sector through Public Private Partnership (PPP);
- The need to actively engage the academia to research in areas of operation as well as products and services that SMEs can take advantage of;
- There should be more cooperatives to ensure transfer of knowledge and technology;
- **lot** of work and efforts are needed by these firms, policy makers and government to boost their competitive capabilities; and
- Ghanaian SMEs should acquire both domestic and internationally recognised quality certification.

#### **3.2 CONCLUSION**

The moderator, Madam Odelia lauded the CUTS international for organising the dialogue to deliberate on matters concerning Ghana's private and SMEs development. She said this initiative by CUTS international should be sustained to ensure the capacities of SMEs are fully developed to take optimum advantage of the AfCFTA. She mentioned that the 2nd and third dialogue on women and financing would be held on 2nd and 23rd November 2022 and all stakeholders would be notified.

## APPENDICES

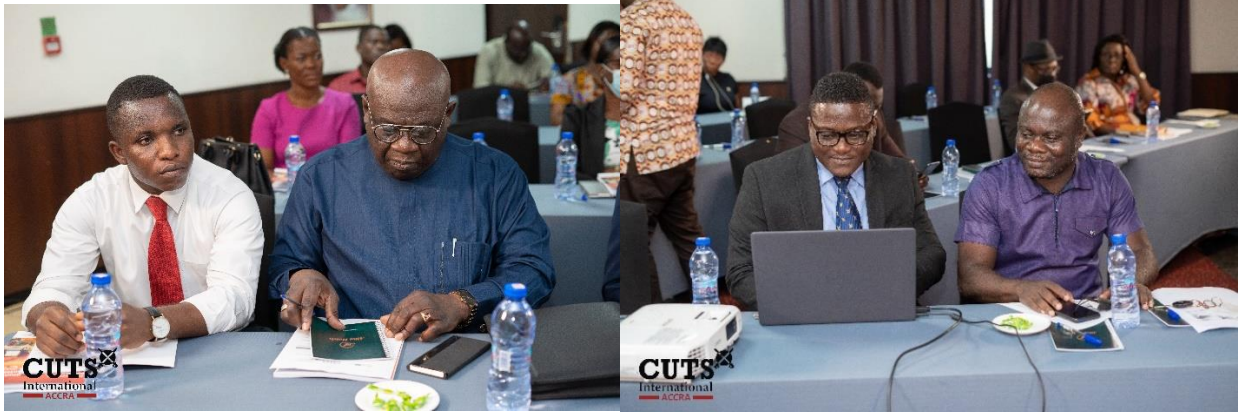
### Appendix 1: Sample Pictures Registration and Pre-Opening Session



### Opening Sessions







## Open Forum





After Forum Engagements



