Small and medium-sized enterprises are engines of growth and job creation in developing countries, particularly in Ghana today. Unfortunately, SMEs today also face a number of barriers on their quest to growth—from poor access to finance to low managerial capabilities—which limit their potential contribution to the national development agenda.

At Innovations for Poverty Action (IPA), we are committed to discovering and promoting effective solutions to global poverty problems, and we are convinced that SMEs can help to provide critical paths out of poverty for millions of people. IPA’s role is to create evidence on the effectiveness of programs that address the barriers faced by entrepreneurs who want to grow their firms and to make this knowledge available to decision-makers in policy and industry.

Since 1985, the National Board of Small Scale Industries (NBSSI) has articulated Ghana’s commitment to the SME sector, by implementing policy initiatives and programs aimed at supporting the sector nationwide. This underscores the importance of Ghanaian SMEs for the national development agenda and has in turn made NBSSI the leading actor in the private sector development space in the country.

NBSSI and IPA first conceived of this event during the planning stages of the Ghana Women Entrepreneurship Summit (GWES), hosted by NBSSI in June. At the time, it became clear that a broader conversation on issues facing Ghanaian SMEs was necessary to complement and inform our strategies moving forward. Today’s conference aims to present lessons from IPA’s existing body of evidence, and to chart a way forward for research and policies that address the outstanding challenges facing our entrepreneurs. Indeed, it is our hope that the discussions between researchers and decision-makers from across the sector inform not only future programs, but also existing ones.

This event is also a step towards creating a culture of evidence-based decision-making for better and more effective SME programs in Ghana. On behalf of IPA and NBSSI, we are very thankful for your interest today and for your support along this exciting journey.

Yours sincerely,

Madeleen Husselman
Country Director
Innovations for Poverty Action (IPA)

Kosi Yankey
Executive Director
National Board of Small Scale Industries (NBSSI)
# Agenda

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00 – 8:30</td>
<td>Registration</td>
</tr>
</tbody>
</table>
| 8:30 – 9:00 | **Introduction**  
*Chaired by Mrs. Bridget Konadu-Gyamfi, Senior Policy Manager, IPA Ghana*  
**Opening Prayer**  
Ms. Emma Odame Antwi, NBSSI  
**Welcome Address**  
Mrs. Kosi Yankey, Executive Director of NBSSI  
**Opening Remarks**  
Ms. Madeleen Husselman, Country Director, IPA Ghana |
| 9:00 – 9:15 | **The Role of Evidence in SME Development in Ghana**  
**Overview of Barriers, Challenges and Opportunities in the SME Sector in Ghana**  
Ms. Habiba Sumani, Director Women Entrepreneurship Development, NBSSI |
| 9:15 – 10:00 | **Speech by Sector Ministry**  
**Overview of Key Policy Priorities in the SME Sector in Ghana**  
Hon. Carlos Ahenkorah, Deputy Minster, Ministry of Trade and Industry |
| 10:00 – 10:30 | Networking and Cocoa Break |
| 10:30 – 12:00 | **Access to Markets**  
**Improving Access to Markets for SMEs: What We’re Learning**  
Ms. Madeleen Husselman, Country Director, IPA Ghana  
**If She Builds It, They Won’t Come: The Gender Profit Gap**  
*An Introductory Video with Dr. Morgan Hardy, Assistant Professor of Economics, New York University Abu Dhabi*  
**Why Do Female Enterprise Owners Earn Less Than Men?**  
Dr. Morgan Hardy, Assistant Professor of Economics, New York University Abu Dhabi |
|             | **Panel Discussion**  
*Moderated by Ms. Madeleen Husselman, Country Director, IPA Ghana*  
- Dr. Morgan Hardy, Assistant Professor of Economics, New York University Abu Dhabi  
- Mr. Sampson Abankwa, SME Division, Ministry of Trade and Industry  
- Ms. Afua Asabea Asare, Executive Director, Ghana Export Promotion Authority  
- Shari-Julianne Hammond, She Trades in the Commonwealth, International Trade Centre  
- Ms. Fafape Ama Etse Foe, Chief Executive Officer, E-90 Ghana Ltd |
<p>|             | <strong>Q&amp;A</strong> |</p>
<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
</tr>
</thead>
<tbody>
<tr>
<td>12:00 - 1:00</td>
<td>Lunch</td>
</tr>
<tr>
<td>1:00 - 2:15</td>
<td><strong>The Process of Formalization</strong>&lt;br&gt;Facilitating Business Registration: What Can We Learn from Malawi?&lt;br&gt;Ms. Kym Cole, Research Manager, IPA Ghana</td>
</tr>
<tr>
<td></td>
<td><strong>Panel Discussion</strong>&lt;br&gt;<strong>Moderated by Christabel Dadzie, Social Protection Specialist, The World Bank Group</strong>&lt;br&gt;• Ms. Constance Adomaa Takyi, Public Relations Officer, Registrar General's Department&lt;br&gt;• Dr. Henry Telli, Country Economist, Ghana, International Growth Centre&lt;br&gt;• Philomena Dsane, Ag. Director, PPME, National Board for Small Scale Industries&lt;br&gt;• Mr. Eben Tawiah Anuwa-Amarh, Chairman, Informal Economy Technical Team (IETT)&lt;br&gt;• Dr. Jesseline Asamoah, Dr. Janny Ventures</td>
</tr>
<tr>
<td></td>
<td><strong>Q&amp;A</strong></td>
</tr>
<tr>
<td>2:15 - 3:45</td>
<td><strong>Managerial Capital</strong>&lt;br&gt;Improving Managerial Capital: What We’re Learning&lt;br&gt;Santiago Sanchez Guiu, Deputy Country Director, IPA Ghana</td>
</tr>
<tr>
<td></td>
<td>Evaluating the Returns to Consulting and Capital for Microenterprise Tailors in Ghana&lt;br&gt;Dr. Christopher Udry, Professor of Economics, Northwestern University</td>
</tr>
<tr>
<td></td>
<td><strong>Panel Discussion</strong>&lt;br&gt;<strong>Moderated by Dr. Christopher Udry, Professor of Economics, Northwestern University</strong>&lt;br&gt;• Mrs. Anna Armo-Himbson, Ag. Deputy Executive Director, NBSSI&lt;br&gt;• Mrs. Leticia Osafo-Addo, Founder and CEO, Samba Foods Ltd.&lt;br&gt;• Mr. Andrew Lala, Senior Business Development Manager, Technoserve&lt;br&gt;• Ms. Fanny Esi Atta-Peters, Executive Director, The Hopeline Institute</td>
</tr>
<tr>
<td></td>
<td><strong>Q&amp;A</strong></td>
</tr>
<tr>
<td>3:45 - 4:15</td>
<td><strong>Closing</strong>&lt;br&gt;Key Take-Aways and Calls to Action&lt;br&gt;Ms. Philomena Norman, BAC Head, NBSSI&lt;br&gt;Mrs. Bridget Konadu-Gyamfi, Senior Policy Manager, IPA Ghana</td>
</tr>
<tr>
<td></td>
<td>Closing Remarks&lt;br&gt;Mrs. Kosi Yankey, Executive Director, NBSSI&lt;br&gt;Ms. Madeleen Husselman, Country Director, IPA Ghana</td>
</tr>
<tr>
<td>4:15 – 6:00</td>
<td>Early Evening Reception</td>
</tr>
</tbody>
</table>
The National Board for Small Scale Industries (NBSSI) is a public sector organisation under the Ministry of Trade and Industry. Among other responsibilities, NBSSI serves as the principal government agency for developing, implementing and monitoring policies and programmes that create the right enabling environment for private sector businesses, including micro, small and medium (MSMEs). It was established in 1981 by an Act of Parliament of the Third Republic of Ghana (Act 434 of 1981) because of the Sector’s potential to contribute substantially to the reduction of high unemployment rate and the growth of the economy of Ghana. The Act became operational in 1985. NBSSI has its Head Office in Accra, secretariats in all the regional capitals and Business Advisory Centres (BACs) in one hundred and seventy-six (176) district capitals. Services offered by the NBSSI include business development services for MSMEs.

The Small & Medium Enterprise (SME) Program at Innovations for Poverty Action (IPA) is a coordinated research effort that brings together policymakers and researchers to test innovative solutions to the most binding constraints to SME growth. By working with governments, non-profits, donors, multilateral organizations, and the private sector, the SME Program promotes the use of evidence in the design of SME development programs and policies.

Innovations for Poverty Action (IPA) is a research and policy nonprofit organisation that discovers and promotes effective solutions to global poverty problems. IPA exists to bring together leading researchers and decision-makers to ensure that the evidence we create leads to tangible impact on the world. Since its founding in 2002, IPA has worked with over 575 leading academics to conduct over 650 evaluations in 51 countries. This research has informed hundreds of successful programs that now impact millions of individuals worldwide.