

National Business Agenda (NBA)

on Youth & Women Entrepreneurship



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List of Acronyms

Acronym	Full Name
AGI	Association of Ghana Industries
ASSI	Association of Small-Scale Industries
BDS	Business Development Services
CAG	Chamber of Agribusiness Ghana
DBG	Development Bank Ghana
ESOs	Enterprise Support Organisations
GEA	Ghana Enterprises Agency
GCYE	Ghana Chamber of Young Entrepreneurs
GSS	Ghana Statistical Service
GNCCI	Ghana National Chamber of Commerce and Industry
MASLOC	Microfinance and Small Loans Centre
MDAs	Ministries, Departments, and Agencies
MoGCSP	Ministry of Gender, Children and Social Protection
MoTI	Ministry of Trade and Industry
MoYED	Ministry of Youth Empowerment Development
M&E	Monitoring and Evaluation
NDPC	National Development Planning Commission
NEIP	National Entrepreneurship and Innovation Programme
NBA	National Business Agenda
NYA	National Youth Authority
PPD	Public–Private Dialogue

SMEs	Small and Medium Enterprises
SOEs	State-Owned Enterprises
TWG	Technical Working Group
VSLA	Village Savings and Loan Association
WDB	Women Development Bank
YEA	Youth Employment Agency

Executive Summary

Ghana's entrepreneurs — particularly its youth and women — are driving innovation, creating jobs, and contributing to inclusive economic growth. Yet the systems designed to support them remain fragmented, short-term, and often misaligned. Too many promising businesses stall after startup. Too many policies are disconnected from implementation. Too many institutions operate in silos.

The National Business Agenda (NBA) is a shared private-sector-led reform agenda to address these system-level challenges.

It is a coalition-built roadmap that identifies the most critical reforms needed to strengthen Ghana's entrepreneurship ecosystem for youth and women — and provides a structure for government, private sector, development partners, and civil society to deliver them together.

What the NBA aims to do

The NBA focuses on five core goals:

- Make policy coordination more inclusive, transparent, and accountable
- Improve access to finance and investment readiness, especially for youth and women
- Open up markets and procurement opportunities for small and growing businesses
- Build enabling infrastructure — from hubs to broadband to reliable utilities
- Strengthen national systems for business development services and post-startup growth

Each of these goals is addressed through a dedicated reform pillar, backed by evidence from a national Gap Analysis and refined through multi-stakeholder consultation. Each pillar includes clear reform priorities, an implementation plan, and defined roles for delivery partners.

How it was developed

The NBA is the output of a process initiated and co-led by the NBA Secretariat (explained below), grounded in the findings of a national Entrepreneurship Ecosystem Gap Analysis conducted in early 2025 with support from the multi-donor backed Investment Climate Reform (ICR) Facility.

The final reform agenda outlined in this document was finalised through a three-stage co-creation process with the NBA Secretariat— including representatives from five leading business associations across Ghana: the Ghana National Chamber of Commerce and Industry (GNCCI), Chamber of Agribusiness Ghana (CAG), Association of Ghana Industries (AGI), and the Association of Small-Scale Industries (ASSI), and Ghana Chamber of Young Entrepreneurs (GCYE).

This process ensured that the NBA is not just technically sound — but politically relevant, institutionally feasible, and co-owned by its intended users.

How it will be delivered

The NBA will be taken forward through the NBA–PPD platform — a national coordination and accountability mechanism that links each reform pillar to a public–private delivery track. This platform will:

- Convene working groups to drive pillar implementation
- Host regular national roundtables to track progress and sustain political engagement
- Launch a public dashboard to monitor reform delivery, inclusion, and alignment

The NBA Secretariat will coordinate these efforts, working with nominated institutional leads, endorsing partners, and ecosystem coalitions.

Who the NBA is for

This agenda is meant for all actors shaping entrepreneurship among youth and women in Ghana:

- Ministries, departments, and agencies implementing enterprise and employment policy
- Business associations, chambers, and sector coalitions
- Hubs, ESOs, and innovation support organisations
- Donors, funders, and development partners
- Youth and women entrepreneurs — and the networks that represent them

The NBA is coordinated by a multi-stakeholder Secretariat comprising representatives from the private sector, public institutions, and civil society. The Secretariat is currently co-chaired by the Ghana Chamber of Young Entrepreneurs (GCYE)—which holds a permanent chair—and an elected representative from another private-sector institution.

Institutionally, the NBA is hosted within GCYE to provide a stable anchor within the ecosystem, while ownership of the initiative is shared among all Secretariat members. The Secretariat functions as the central hub for NBA delivery, facilitating coordination among partners, guiding the implementation of key pillars, and establishing the NBA–PPD platform.

As the NBA moves into its full implementation phase, the Secretariat will transition into a formal governance structure with broader institutional representation to ensure long-term leadership, continuity, and national alignment.

What comes next

The NBA was formally launched in June 2025, alongside the activation of the NBA–PPD working tracks. From this point forward, it will function as a national tool for:

- Aligning programmes and policies
- Coordinating reform delivery
- Advocating for systemic change
- Tracking results — transparently and collaboratively

The NBA is a starting point — not a finished product. Its strength depends on how it is used, by whom, and with what level of shared commitment. It is a practical invitation to move from scattered efforts to collective reform.

Mandate and Endorsement

The NBA was co-developed through a structured reform process led by the Ghana Chamber of Young Entrepreneurs (GCYE), with technical support from the ICR Facility and active co-leadership from a cross-sector Technical Working Group (TWG). Over 60 ecosystem actors were engaged through bilateral consultations, validation workshops, and technical reviews.

The TWG includes five national business associations — GCYE, AGI, GNCCI, ASSI, and CAG — representing the voice of youth and women entrepreneurs, SMEs, and enterprise support organisations across Ghana. These members provided direction, validated priorities, and shaped each pillar through a three-stage co-design process.

The final NBA draft was validated by the TWG in May 2025, where there was consensus on the reform pillars, proposed implementation pathways, and delivery mechanisms. Formal endorsement from wider stakeholders will occur from the NBA–PPD Launch Moment in June 2025, where public institutions, private sector actors, and development partners are invited to confirm alignment, join working tracks, and support coordinated reform delivery under the NBA–PPD platform.

This document is structured to guide readers from the "why" to the "how" of the National Business Agenda. Section 1 outlines the NBA's purpose, context, and development process. Section 2 presents the five reform pillars, each with its own rationale, priorities, and delivery roadmap. Section 3 focuses on implementation architecture, governance mechanisms, and opportunities for stakeholder engagement. Each section is designed to offer both high-level vision and practical detail to support alignment, action, and accountability across the ecosystem.

Section 1: Purpose and Strategic Framing

Introduction and Context

Entrepreneurship in Ghana is growing — but the systems designed to support it are not keeping pace. Youth and women across the country are starting businesses, entering new sectors, and creating jobs. Yet many of them still face avoidable barriers: fragmented support programmes, limited access to finance and markets, poor infrastructure, and policies that don't reflect their lived experience.

For most entrepreneurs, especially those outside Accra, support is short-term, inconsistent, or hard to access. Programmes rarely work together, and fewer initiatives are designed to target businesses moving beyond the startup phase to sustainable growth.

The National Business Agenda (NBA) is a shared response to these challenges.

It brings together the priorities and reform proposals of youth and women entrepreneurs, business associations, enterprise support organisations (ESOs), hubs, and public institutions. Its goal is not to add another strategy to the shelf — but to help better align and coordinate reforms supporting Ghana's ecosystem. The NBA identifies what needs to change to make entrepreneurship support for youth and women more inclusive, coordinated, and accountable. It is designed to help government, private sector, and development actors align their efforts and deliver real results for youth and women-led businesses.

Why the NBA — and why now?

Ghana has no shortage of programmes or policy commitments. But too often, initiatives are implemented in silos, without coordination, continuity, or clear reform goals. As a result, entrepreneurs — especially young people and women — are left navigating a fragmented system with limited visibility or support at critical stages of growth.

The NBA comes at a time when there is growing recognition that Ghana's entrepreneurship system must be strengthened to deliver on national goals for inclusive growth, youth employment, and gender equity. While there are numerous public and donor programmes in place, there is no unified national reform agenda focused on fixing the delivery gaps that youth and women entrepreneurs continue to face. The NBA addresses this by identifying the structural reforms needed to make existing systems more coherent, responsive, and impactful — and by providing a shared platform for implementation through dialogue, coordination, and public–private accountability.

This is a chance to focus not just on more programmes, but creating better systems that can deliver consistent, equitable, and long-term value. The NBA and PPD platform serve as both a reform accelerator and accountability mechanism — ensuring that youth and women entrepreneurship reforms are not only advanced, but meaningfully implemented and sustained across Ghana.

Who the NBA is for

The NBA is meant for the people and institutions who shape, fund, and deliver entrepreneurship support in Ghana. These include:

- **Business associations and private sector leaders** advocating for reform and inclusive growth
- **Youth and women entrepreneurs** and their representative networks
- **Enterprise support organisations and hubs** working across sectors and regions
- **Public sector institutions** leading national entrepreneurship programmes and policy (e.g. NEIP, GEA, MoYED, MoTI, MoF, NYA, MoGCSP)
- **Development partners and donors** funding entrepreneurship and employment initiatives
- **Local governments and civil society organisations** playing a role in service delivery and accountability

The NBA is both a strategic reform agenda and a practical coordination tool. It provides clear entry points for ecosystem actors to align around shared priorities, focus on the most critical system-level challenges, and coordinate efforts in a way that improves delivery and accountability. It also serves as the foundation for a more structured model of public–private dialogue — one that moves beyond consultation to enable joint planning, reform monitoring, and sustained implementation across sectors.

Strategic Vision and Approach

The NBA was developed to help the people and institutions supporting entrepreneurship in Ghana work better together — with a shared focus on what needs to change to create real opportunities for youth and women entrepreneurs.

The NBA is not a new programme or funding mechanism. It’s a reform agenda that highlights where the current system falls short, what needs to be fixed, and how different actors can contribute. It provides a starting point for aligning programmes, coordinating action, and improving delivery.

What the NBA is trying to achieve

The NBA aims to enable a more inclusive, coherent, and accountable entrepreneurship support system in Ghana — one that delivers consistent and effective support to youth and women entrepreneurs at every stage of their business journey.

The objective is not to introduce new programmes, but to ensure that existing systems are better aligned, more responsive to real enterprise needs, and capable of sustaining progress over time. The NBA sets out targeted reforms across five priority areas that reflect both policy gaps and delivery constraints identified through national diagnostics and stakeholder engagement.

The NBA–PPD platform functions as both a reform accelerator and a delivery accountability mechanism — providing a structured forum for government, private sector, and ecosystem actors to coordinate implementation, monitor progress, and resolve system-level challenges. It is designed to ensure that entrepreneurship reforms are not only well-articulated, but actively driven forward, resourced, and sustained as part of a broader national strategy for inclusive economic growth.

Mandate and Endorsement

The NBA was co-developed through a structured reform process led by the Ghana Chamber of Young Entrepreneurs (GCYE), with technical support from the ICR Facility and active co-leadership from a cross-sector Technical Working Group (TWG). Over 60 ecosystem actors were engaged through bilateral consultations, validation workshops, and technical reviews.

The TWG includes five national business associations — GCYE, AGI, GNCCI, ASSI, and CAG — representing the voice of youth and women entrepreneurs, SMEs, and enterprise support organisations across Ghana. These members provided direction, validated priorities, and shaped each pillar through a three-stage co-design process.

The final NBA draft was validated by the TWG in May 2025, where there was consensus on the reform pillars, proposed implementation pathways, and delivery mechanisms. Formal endorsement from wider stakeholders will occur from the NBA–PPD Launch Moment in June 2025, where public institutions, private sector actors, and development partners are invited to confirm alignment, join working tracks, and support coordinated reform delivery under the NBA–PPD platform.

How the NBA works

The NBA is guided by five core principles that reflect the realities of Ghana’s entrepreneurship landscape and the lessons of past reform efforts:

1. **System reform:** The NBA focuses on strengthening how existing systems function — improving coordination, continuity, and delivery at scale.
2. **Centre youth and women in reform design and delivery:** The agenda directly addresses the structural barriers these groups face and embeds their participation in implementation mechanisms.
3. **Shared ownership and co-delivery:** The NBA is not tied to one institution or programme. It is designed as a common roadmap that ministries, agencies, private sector bodies, and development partners can collectively use and align with.
4. **Implementation and accountability:** The NBA is integrated into a live delivery platform (NBA–PPD), ensuring reforms are tracked, tested, and adjusted based on progress and evidence.
5. **National-Regional alignment:** The NBA supports national policy goals, while enabling regionally context-specific delivery partnerships.

Pillars of the NBA

The NBA is organised around five reform pillars, each targeting a specific area where change is both necessary and achievable — including policy coordination, access to finance, market linkages, infrastructure, and enterprise growth support.

Each pillar outlines:

- Strategic reform priorities informed by diagnostic evidence and extensive consultations

- A draft phased implementation pathway grounded in Ghana’s political and institutional realities
- Clear roles for public institutions, private sector actors, ESOs, and development partners
- Mechanisms for follow-up, coordination, and integration into national planning processes

The NBA is designed to support alignment across programmes, funding mechanisms, and policy frameworks — allowing diverse actors to coordinate around shared reform goals, monitor delivery, and avoid duplication.

Process and Methodology

The NBA was developed as the flagship output of a broader system reform process led by the GCYE, with technical support from the ICR Facility. It is grounded in the findings of the 2025 Gap Analysis and refined through a structured, multi-stakeholder co-creation process involving a cross-sector Technical Working Group made up of representative’s business member associations from across Ghana.

The NBA is not just a set of proposals — it is a product of evidence, ecosystem insight, and shared ownership. It was shaped to respond to the real barriers facing youth and women entrepreneurs across Ghana and provide a practical reform roadmap that government, private sector, and development partners can act on together.

How the NBA was developed

The NBA was developed in two interlinked stages:

Stage 1: Gap Analysis and Diagnostic Review (January-April 2025)

A national entrepreneurship Gap Analysis was conducted to assess systemic challenges across core areas including policy, coordination, finance, infrastructure, markets, and enterprise support. Drawing on interviews, surveys, national policy reviews, and input from over 60 ecosystem stakeholders, it identified widespread fragmentation, institutional misalignment, and gaps in post-startup support — particularly for youth and women entrepreneurs outside major cities.

Stage 2: NBA Co-Creation Process (April-May 2025)

Following the Gap Analysis, and based on its findings, a draft reform roadmap was developed and used to guide a structured co-design process with members of a cross-sector Technical Working Group. This process aimed to ensure the NBA was grounded in evidence while shaped by the experience and priorities of ecosystem actors.

The TWG included representatives from the Ghana National Chamber of Commerce and Industry (GNCCI), Chamber of Agribusiness Ghana (CAG), Association of Ghana Industries (AGI), and the Association of Small-Scale Industries (ASSI), and Ghana Chamber of Young Entrepreneurs. These members brought insight from across the private sector, youth entrepreneurship networks, and enterprise support.

The TWG engagements followed a three-stage process that moved from diagnostic review to collective drafting:

- Session 1 focused on reviewing the Gap Analysis findings and identifying the most critical reform areas to address through the NBA.
- Session 2 focused on refining the draft reform pillars, discussing technical feasibility, and shaping implementation priorities and stakeholder roles.
- Session 3 (finalisation and validation) involved reviewing and finalising the NBA for launch. This current version is oriented toward securing endorsement and aligning on next steps through the NBA–PPD platform.

Additional bilateral and follow-up consultations were conducted in between sessions to test proposals with relevant ecosystem actors and ensure alignment with institutional mandates and national policy frameworks.

This process ensured that the NBA was not only technically sound, but also co-owned by its intended users and implementers — and grounded in the political and institutional realities of entrepreneurship reform in Ghana.

Ownership Principles

The NBA is deliberately coalition owned. It is not a government document, nor the work of a single institution. It was co-developed with the expectation that all ecosystem actors — including ministries, private sector groups, ESOs, and development partners — can use, align with, and help deliver its reform proposals.

Institutional Coordination and Leadership

The NBA is coordinated by a designated NBA Secretariat, which currently operates as a multi-stakeholder body co-chaired by the Ghana Chamber of Young Entrepreneurs (GCFYE), members of the TWG, and will eventually consist of other elected public sector, civil society, and donor representatives.

This Secretariat plays a leadership role in:

- Managing stakeholder engagement,
- Coordinating the NBA–PPD platform setup,
- Facilitating implementation planning across the five reform pillars.

As the NBA moves from design to delivery, the Secretariat’s structure and mandate will be formalised through the NBA–PPD platform. This will include expanded coordination roles, clearer institutional representation, and a more permanent governance arrangement to support long-term reform management and monitoring. This includes the scope for membership and leadership expansion for key functions of both NBA Secretariat and pillar tracks.

The NBA Secretariat does not replace existing public institutions. Instead, it functions as a national coordination mechanism that helps align programmes, track progress, and sustain joint ownership across government, private sector, and ecosystem actors.

NBA-PPD Platform Delivery Architecture

Following the NBA’s launch, the NBA–PPD Platform will operate through the following delivery architecture:

Component	Function	Composition	Cadence
NBA Secretariat	National coordination body; convenes working tracks; oversees reform timelines and stakeholder engagement	Co-chaired by GCYE + private sector rep; includes TWG members, ecosystem actors, public sector liaisons	Ongoing (core convenor and facilitator)
Working Tracks (1 per Pillar)	Drive implementation of each reform pillar; coordinate actors; escalate delivery issues	Co-led by public institution + private/economic actor; supported by Secretariat focal points	Quarterly or as resourced
NBA–PPD Roundtables	National-level forum for reform review, accountability, visibility, and alignment	Secretariat, Working Track members, Parliament, MDAs, business associations, youth/women networks, development partners	Biannual
NBA–PPD Dashboard (in development)	Public-facing monitoring tool for tracking pillar outcomes, representation targets, and reform delivery	Managed by Secretariat with NDPC/GSS input; fed by Working Tracks and ecosystem actors	Updated on a rolling basis with biannual synthesis

Section 2: National Business Agenda — Reform Pillars

Overview of the Five Pillars

The NBA is organised around five interlinked reform pillars. Each pillar focuses on a system-level constraint that continues to undermine inclusive entrepreneurship in Ghana — particularly for youth and women. These pillars reflect national priorities, gaps identified through the Gap Analysis, and practical reform proposals validated through stakeholder consultation.

Together, the pillars form a reform package that balances policy-level change, institutional coordination, and programme delivery improvements. They are designed to be a living document, with the current version set to guide government action and ecosystem alignment over the next 18–24 months. Bi-annual reviews, and reform updates will amend each pillar to keep priorities responsive and aligned to the needs of ecosystem.

NBA Pillars

Pillar	Focus Area	Strategic Goal
Pillar 1	Policy systems, coordination, and inclusion	Strengthen cross-government coordination, ensure inclusive policymaking, and protect continuity of entrepreneurship reforms
Pillar 2	Access to finance and investment readiness	Expand financial inclusion for youth and women-led enterprises and improve investment readiness across the enterprise lifecycle
Pillar 3	Markets, trade, and procurement	Open up access to public and private markets through inclusive procurement, trade facilitation, and regulatory reform
Pillar 4	Infrastructure for innovation	Build decentralised, reliable infrastructure for innovation and growth — including hubs, broadband, and energy access
Pillar 5	Enterprise support and post-startup growth	Strengthen national systems for BDS, mentorship, and coordinated enterprise growth pathways beyond startup

Each pillar includes a set of strategic reform priorities, a draft implementation pathway, and clearly defined stakeholder roles. These have been designed with practical timelines and institutional feasibility in mind — and will be taken forward through the NBA–PPD platform.

How to Engage with the NBA

The NBA is designed to be a shared reform tool — not just a policy document. Every ministry, agency, association, funder, or support organisation working in entrepreneurship has a role to play in its implementation. The NBA is a tool for shared implementation, and it is only as strong as the partners who use it.

Here's how stakeholders can engage with the NBA from launch (June 2025) onward:

1. Align programmes and priorities

Use the NBA pillars and reform pathways to:

- Review your institution's existing programmes and investments
- Identify areas of alignment or duplication
- Adapt programme design to support stage-sensitive, inclusive, or coordinated delivery

2. Join the NBA–PPD platform

Stakeholders are invited to participate in NBA–PPD working tracks that:

- Convene public–private actors around each reform pillar
- Monitor reform implementation and troubleshoot bottlenecks
- Share learning, evidence, and delivery innovations

3. Nominate and collaborate

- Endorsing partners can nominate representatives to join NBA coordination groups, contribute to dashboard data, or co-lead delivery pilots in specific regions or sectors.

4. Co-develop and test solutions

Use the NBA as a basis for:

- Designing collaborative pilots (e.g. sector growth pipelines, policy experiments, hub partnerships)
- Coordinating public–private investments in infrastructure or programme reforms

5. Track and hold accountable

- Use the NBA–PPD dashboard (to be launched in 2025) to track progress, monitor delivery, and hold the system accountable to youth and women entrepreneurs.

Pillar 1: Strengthen Policy Systems, Coordination and Inclusion

Strategic Rationale

A coherent and inclusive entrepreneurship policy environment is fundamental to unlocking economic opportunities for youth and women in Ghana. However, Ghana's current institutional architecture is fragmented: overlapping mandates among ministries and agencies, lack of cross-sector coordination, and ad hoc programme implementation have undermined the consistency and sustainability of reform efforts.

Despite existing initiatives, most policies are not designed with the active involvement of youth and women entrepreneurs and rarely reflect the structural barriers they face. Engagement mechanisms remain largely consultative or symbolic, lacking institutional permanence or legislative force. Furthermore, public and donor programmes tend to be reactive and short-term, often disconnected from a unified national vision or reform roadmap. This creates implementation gaps, duplication of efforts, and a low accountability threshold.

Addressing these challenges requires a fundamental reconfiguration of how entrepreneurship policies are structured, coordinated, and delivered—anchored in a shared long-term strategy, governed by inclusive structures, and tracked by evidence-based accountability systems.

Strategic Reform Priorities

- 1. Establish a cross-government coordination mechanism with private sector and civil society representation.**
This structure will align the efforts of key public institutions (e.g., MOYED, MoTI, NYA, NDPC, GEA, YEA, NIEP) around a unified youth and women entrepreneurship agenda, reducing duplication and promoting long-term coherence.
- 2. Develop and implement a National Youth and Women Entrepreneurship Strategy.**
The strategy should be legislated or endorsed at a high level, clearly define institutional roles, include a financing plan, and ensure alignment with national development and private sector strategies.
- 3. Institutionalise youth and women participation in policymaking platforms.**
Propose a 40% inclusion target should be embedded in national planning platforms, such as NDPC committees, inter-ministerial advisory boards, and entrepreneurship working groups (e.g. NYA). This ensures policy ownership and relevance from those most affected.
- 4. Institutionalise private sector participation in policymaking platforms.**
Establish a formal mandate for including private sector representatives in public sector agencies—such as GEA, NYA, YEA, and NIEP—by appointing them to project or programme management boards and teams. This inclusion ensures that initiatives are aligned with private sector needs, enhancing policy relevance, fostering ownership, and securing critical stakeholder buy-in.

5. **Establish a national monitoring and accountability system.**

Government and partners should co-develop a shared M&E framework with gender- and age-disaggregated indicators to track reform delivery, support budget alignment, and improve planning responsiveness.

6. **Embed inclusive participation and policy continuity into legislation.**

Youth and women representation, as well as programme continuity commitments, should be protected through legal mandates—ensuring implementation is not subject to political cycles or arbitrary adjustments.

Implementation Pathway

To drive this pillar forward, implementation must begin immediately after the NBA launch with a focus on coordinated leadership, early wins, and setting up the foundations for strategic reform. Key actions are sequenced across four phases, prioritising what is politically and institutionally feasible in the short-to-medium term.

Note: The following implementation pathway is presented as a draft reform roadmap — based on stakeholder input, technical feasibility, and ecosystem priorities. It is intended to guide discussion and alignment during NBA–PPD working track sessions and will be refined and formalised as implementation begins.

Phase	Priority Actions	Proposed Lead Actors	Timing
Post-Launch Activation (June–Sep 2025)	<ul style="list-style-type: none"> Convene the first multi-stakeholder coordination platform to initiate alignment across key public institutions and private sector actors. Begin internal Secretariat-led process to nominate youth and private sector representatives for programme boards (e.g. GEA, YEA, NEIP...). Confirm MoYED, NDPC commitment to lead co-development of a national strategy. 	NBA Secretariat (convener), NDPC, MoTI, MoYED, NYA, business associations	June–Sept 2025
Foundational Design Phase (June–Oct 2025)	<ul style="list-style-type: none"> Launch co-creation process for the National Youth and Women Entrepreneurship Strategy, including stakeholder consultations, issue framing, and early drafting. Establish a technical drafting team under NDPC, MoYED, NYA, and MoGCSP. Begin a parallel evidence and advocacy campaign led by GCYE and NBA Secretariat to build momentum for legislative support. 	MoYED/NDPC (technical leads), NYA, MoGCSP, GCYE, NBA Secretariat, Development Partners	June–Oct 2025
Early Reform Mobilisation (Oct–March 2026)	<ul style="list-style-type: none"> Pilot formalised youth and private sector representation on 2–3 public programme boards. 	MoYED, NYA, MoTI, GEA, YEA, NEIP, NDPC, GSS, GCYE/NBA Secretariat	Oct–Dec 2025

	<ul style="list-style-type: none"> • Begin co-development of a basic national M&E framework for youth and women entrepreneurship, with disaggregated indicators aligned to NDPC systems. 		
Legislative Engagement and M&E Pilot (Q2 2026)	<ul style="list-style-type: none"> • Finalise the draft National Strategy and submit for ministerial and Cabinet review. • Engage the Attorney General’s Department and Parliamentary Select Committees on legal clauses for inclusive participation and programme continuity. • Present a pilot M&E dashboard or progress tracker at the second NBA PPD roundtable. 	NDPC, MoYED, NYA, AG’s Dept., Parliament, GCYE, NBA Secretariat	Jan–June 2026

Proposed Stakeholder Roles

Stakeholder	Strategic Role(s) in Implementation
NBA Secretariat Co-Chair (current: GCYE + Secretariat member)	Convene NBA coordination platform; lead NBA engagement; manage nomination process for youth/private sector reps; coordinate advocacy push for legal reform and strategy endorsement.
NBA Secretariat (current: GNCCI, AGI, ASSI, CAG, GCYE)	Nominate board reps; contribute to advocacy and evidence building; track delivery progress; represent the private sector voice in strategy co-creation. A dedicated secretariat member/sponsor with co-lead the pillar.
NYA	Co-lead in drafting the national strategy; support mobilisation of youth-focused actors and institutional alignment. Holds an ex-officio membership to NBA secretariat.
MoYED	Own and align youth and entrepreneurship policies with the national strategy; support implementation continuity across employment-focused public programmes; coordinate with NYA, NEIP, YEA, NDPC etc. on integration of youth priorities.
MoTI	Champion and coordinate cross-ministerial engagement; support design and institutionalisation of the coordination platform.
NDPC	Technical co-lead role for co-creating the National Youth and Women Entrepreneurship Strategy; align strategy with national development plans; oversee M&E framework design.
MoGCSP	Ensure integration of gender inclusion mandates into strategy and governance reforms; support participation clauses.
Attorney General's Department & Parliament (Select Committees)	Draft and review legislative provisions to embed inclusive participation and policy continuity.
GEA, NEIP, YEA, MASLOC etc.	Pilot inclusive board governance structures; support appointment and onboarding of NBA/private sector representatives.
GSS & NDPC (supported by MoYED and NYA)	Design and implement gender- and age-disaggregated indicators for entrepreneurship reforms; feed into public accountability frameworks.

Development Partners	Provide technical assistance for M&E and strategy design; fund consultation processes and dashboard development; support long-term capacity building.
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PPD Coalition Members / Endorsing Stakeholders	Participate in advocacy coalitions; contribute data or research; join NBA roundtables; support implementation through programming or policy partnerships.
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Public–Private Dialogue (PPD) Integration

This pillar will anchor one of the core reform tracks of the emerging NBA–PPD platform and will be used to drive structured, cross-sector engagement on policy coherence, institutional accountability, and inclusive governance. The PPD mechanism will serve as both a dialogue space and an accountability tool for monitoring reform progress.

Key mechanisms and integration points include:

- **NBA Launch Roundtable (June 2025):**
This first national platform engagement will include a formal endorsement of the need for improved coordination and inclusion. Stakeholders will be invited to express support for co-developing the National Strategy and contributing to early implementation steps (e.g. coordination platform, nominations).
- **Dedicated PPD Working Track on Governance and Policy Reform:**
A standing theme under the NBA–PPD mechanism will focus on reforming institutional coordination and inclusion practices. This working track will convene quarterly (or biannually, as resourced) to:
 - Review implementation of representation reforms
 - Share progress on national strategy development
 - Identify alignment gaps across ministries or programmes
- **Coalition Advocacy and Mobilisation via PPD:**
The PPD platform will provide a vehicle for business associations, youth and women’s organisations, ESOs, public bodies, and development partners to coalesce around joint reform messaging — particularly on legal mandates and continuity safeguards. Advocacy coalitions can be formed and supported through NBA–PPD secretariat structures.
- **Stakeholder Contribution Opportunities:**
Endorsing stakeholders and future PPD participants will be invited to:
 - Join working sessions on the national strategy
 - Contribute case studies or evidence for dashboard indicators
 - Support policy dialogue events or technical design work

Through these channels, the PPD will move from consultation to co-governance — enabling not just feedback, but shared responsibility for reform delivery.

Expected Outcomes 2025-2026

By 2026, Pillar 1 aims to deliver structural reforms that embed inclusion, coherence, and accountability in Ghana’s entrepreneurship policy landscape. These outcomes represent tangible shifts in both governance and participation:

- National Youth and Women Entrepreneurship Strategy is co-developed, endorsed by Cabinet, and integrated into national policy planning frameworks.
- Cross-government coordination platform is operational and includes formal representation from private sector, youth, and women’s organisations.
- Minimum 40% representation of youth and women is institutionalised in at least three national policymaking or programme governance bodies.
- National M&E framework for youth and women entrepreneurship is established, with gender- and age-disaggregated indicators and baseline data collected across key institutions.
- Public dashboard or reform tracker is launched under the NBA–PPD platform to monitor progress on participation, policy delivery, and coordination reforms.

Through the NBA–PPD platform, the TWG and NBA Secretariat will also support time-bound accountability by tracking delivery milestones across institutions. Reform commitments under this pillar will be subject to periodic review to avoid delays or institutional drift.

Opportunities for Ecosystem Activation

Pillar 1 provides multiple entry points for ecosystem actors, including associations, hubs, advocacy coalitions, development partners, and civil society organisations. Endorsing partners of the NBA — and those joining through the PPD platform post-launch — are encouraged to identify areas where they can support, co-lead, or align with ongoing implementation efforts.

Key activation opportunities include:

- **Strategy Co-Creation and Policy Dialogue**
Organisations with relevant experience are invited to contribute to the co-development of the National Youth and Women Entrepreneurship Strategy — through issue briefs, community consultations, or technical working groups.
- **Advocacy and Representation Mobilisation**
Ecosystem actors can help lead advocacy for inclusion mandates (e.g. 40% representation targets), continuity clauses, and legislative change by engaging Parliament, media, and other influencers. NBA Secretariat will coordinate joint campaigns where appropriate.

- **Programme Governance Participation**
Private sector, youth, and women’s organisations can nominate qualified individuals for representation on the boards or advisory committees of public programmes such as GEA, YEA, NEIP and MASLOC — supporting early pilots of inclusive governance structures.
- **Data and Monitoring Partnerships**
Institutions with research and M&E capabilities are encouraged to co-develop indicators, share disaggregated data, and help design or test elements of the national entrepreneurship dashboard.
- **Capacity Support and Knowledge Sharing**
ESOs, hubs, and networks can offer training, tools, or peer learning opportunities to prepare youth and women leaders for meaningful participation in policy design and programme oversight.

These pathways are open-ended by design and will evolve through the PPD mechanism. As the NBA shifts from launch to delivery, all partners are invited to contribute in ways that reflect their strengths and strategic focus — turning shared reform goals into shared reform action. Similarly, these engagement opportunities are flexible and tiered — institutions are encouraged to contribute where most aligned, rather than take on all activities. The NBA Secretariat will support onboarding, coordination, and technical guidance for those joining delivery tracks post-launch.

Pillar 2: Expand Access to Finance and De-risk Early-Stage Ventures

Strategic Rationale

Access to appropriate and affordable finance remains one of the most persistent barriers facing youth- and women-led enterprises in Ghana. Despite the proliferation of financing institutions and programmes, few cater specifically to the risk profiles or growth stages of early-stage businesses. Eligibility requirements are often designed around formalised, asset-backed businesses, leaving out the majority of youth and women entrepreneurs operating informally or without collateral.

Development banks and state-backed financial initiatives have made commitments to inclusive finance — such as the 10% women-led business financing pledge by the Development Bank Ghana (DBG) — but actual delivery has fallen short of expectations. Rigid loan conditions, high interest rates, and complex application procedures continue to deter participation. Meanwhile, the proposed Women’s Development Bank (WDB) remains under operationalisation, and lessons from the DBG’s deviation from its developmental mandate raise concerns about design and governance.

Moreover, early-stage businesses lack the support ecosystems needed to become investment-ready. Gaps in financial literacy, limited access to business development services (BDS), and the absence of incubator-linked financing instruments make it difficult for ventures to mature into credible loan or equity recipients.

Without bold reform, Ghana risks repeating cycles of finance exclusion — particularly for youth, women, and businesses outside of Accra. Addressing these barriers requires not just new financing institutions, but a deliberate reorientation of public finance towards development outcomes, a stronger enabling environment for early-stage capital, and mechanisms to de-risk lending to underserved segments.

Strategic Reform Priorities

- 1. Operationalise the Women’s Development Bank with accessible, inclusive financial products**
Ensure that WDB is not only established but designed with simplified processes, youth- and gender-responsive products, and built-in safeguards against over-formalisation. WDB must avoid the commercial-bank mimicry that limits access to developmental finance.
- 2. Strengthen DBG’s guarantee structures and on-lending governance to improve SME affordability**
Advocate for the scale-up of DBG’s guarantee and risk-sharing tools to help PFIs and other intermediaries extend accessible, appropriate finance to youth- and women-led enterprises. Encourage mechanisms that ensure de-risking benefits are passed on to end borrowers — including through pricing transparency, more flexible collateral models, and incentives tied to SME outreach and performance.

3. **Introduce and pilot de-risking mechanisms for early-stage businesses**
Promote the design and scaling of blended finance models, credit guarantees, and co-investment platforms that crowd in capital and reduce lender risk. These should be coupled with pipeline development and investment readiness programmes.
4. **Expand incubation-linked financing and enterprise pipelines**
Link financing instruments to structured incubation and acceleration programmes. Development banks and public financiers should embed business development support as part of the financing journey, rather than treating it as separate or optional.
5. **Strengthen last-mile and rural finance channels**
Advocate for targeted funding to rural and community banks, credit unions, and microcredit schemes that are closer to the informal and underserved market. Encourage innovations such as longer-term lending products, digital transformation to support on-lending or agent model mechanisms (e.g. digital transformation of last-mile lenders/savings actors), further VSLA-backed lending to deepen grassroots access to capital, review interest rate policies to ensure regulated MFIs remain competitive with informal lenders.
6. **Establish a tri-sector finance dialogue mechanism**
Create a regular dialogue platform between regulators (e.g. BoG), financial providers (e.g. banks, MFIs), and business actors (e.g. associations, ESOs) to surface constraints, share evidence, and jointly improve the accessibility and relevance of financial products for youth and women entrepreneurs.

Implementation Pathway

Access to finance reforms must focus on both short-term advocacy and coordination wins and the longer-term restructuring of public finance institutions and mechanisms. Initial momentum will centre around the DBG and WDB policy dialogue, while deeper reforms will require cooperation with financial regulators, public institutions, and private capital actors.

Note: The following implementation pathway is presented as a draft reform roadmap — based on stakeholder input, technical feasibility, and ecosystem priorities. It is intended to guide discussion and alignment during NBA–PPD working track sessions and will be refined and formalised as implementation begins.

Phase	Priority Actions	Proposed Lead Actors	Timing
Post-Launch Activation (June–Aug 2025)	<ul style="list-style-type: none"> • Convene a targeted policy dialogue with DBG and MoF on aligning lending practices with strategic and emerging development finance priorities, including a review of 10% women-led commitment. • Map existing financial support programmes and identify gaps in early-stage and gender-responsive financing. 	NBA Secretariat, GCYE, MoF, DBG, Development Partners	June–Aug 2025
Incubation-Linked Finance Design (Q3 2025 – Q1 2026)	<ul style="list-style-type: none"> • Engage DBG and NEIP (and/or other nominated partners) to pilot a structured, incubation-linked financing model for early-stage youth/women-led businesses. • Identify 1–2 existing hubs or accelerators as delivery partners. • Mobilise NBA Secretariat/PPD input into WDB product design. 	NEIP, DBG, GCYE, Hubs Network, NBA Secretariat, NYA, Development Partners	Aug 2025 – March 2026
Policy Advocacy and De-risking Mechanism Development (Q4 2025)	<ul style="list-style-type: none"> • Develop a shared advocacy brief calling for: (a) audit of DBG practices, (b) streamlined WDB operations, and (c) introduction of blended finance/de-risking tools. • Initiate technical design of one de-risking mechanism (e.g. guarantee facility or first-loss capital). • Continue engagement with rural banks and microfinance actors on access improvement. 	NBA Secretariat, MoF, Development Partners, Financial Experts, GNCCI, GEA	Oct–Dec 2025

**Tri-sector Finance
Dialogue and M&E Pilot
(Q1–Q2 2026)**

- Launch a standing tri-sector finance dialogue mechanism (public, private, regulators) under the NBA–PPD platform.
- Introduce a dashboard or tracking tool for youth/women access to finance (ensure this is fluent to M&E framework from Pillar 1).
- Support rollout of tailored financial products through WDB pilot branches (if operational).

NBA Secretariat, BoG, DBG,
MoF, NDPC, Development
Partners

Jan–June
2026

Proposed Stakeholder Roles

Stakeholder	Strategic Role(s) in Implementation
NBA Secretariat (co-chaired by GCYE + designated member)	Lead stakeholder coordination for finance-related reforms; organise policy dialogues (e.g. with DBG and MoF); coordinate Secretariat contributions to advocacy and design processes.
MoF (Ministry of Finance)	Oversee public financing policy; provide mandate guidance to DBG and WDB; engage on blended finance and de-risking models; align reforms with fiscal policy and budget cycles.
DBG (Development Bank Ghana)	Champion innovative reforms in internal lending criteria to reflect youth and women SME objectives; co-design incubation-linked financing pilots; engage in tri-sector finance dialogue.
WDB (Women's Development Bank – when operational)	Develop and roll out youth- and gender-responsive financial products; collaborate with ecosystem actors on access and outreach; embed financial literacy and incubation support.
BoG (Bank of Ghana)	Provide regulatory oversight and support for financial inclusion measures; participate in tri-sector dialogue mechanism; advise on de-risking structures and rural finance innovations.
NEIP, GEA etc.	Link financing access to incubation, skills, and BDS services; partner in pipeline development for early-stage ventures.
NYA & MoYED	Align youth-focused financial interventions across public programmes; support identification of early-stage ventures and underserved groups.
Private Sector (e.g. NBA Secretariat + other NBA partners)	Provide evidence on access gaps and enterprise needs; nominate finance-focused experts to design or monitor new instruments; engage in advocacy campaigns.
Enterprise Support Organisations / Hubs Network	Identify and prepare finance-ready early-stage businesses; co-deliver incubation-linked financing pilots; support M&E and feedback collection.

Development Partners	Provide technical and financial support for product design, de-risking tools, M&E system development, and rural finance strengthening.
PPD Coalition Members / Endorsing Stakeholders	Participate in finance working group under PPD; share data, case studies, or programme models; advocate for reforms through joint statements or campaigns.

Public–Private Dialogue (PPD) Integration

Pillar 2 will serve as a focal reform track within the NBA–PPD platform, providing a space for sustained engagement between the private sector, public financial institutions, regulators, and development actors on improving access to finance for youth and women entrepreneurs.

The PPD platform will help surface challenges, co-create solutions, and track delivery of financial reforms through structured, recurring mechanisms:

Key Integration Channels

- **Policy Dialogue with Financial Institutions (DBG, WDB, BoG)**
The PPD platform will be used to convene targeted dialogues with public financial institutions, beginning with DBG and extending to the operationalisation of WDB. These engagements will address lending criteria, derisking to on-lenders, and the accessibility of financial products for underserved groups.
- **Tri-sector Finance Dialogue Mechanism (from Q1 2026)**
Under the NBA–PPD structure, a dedicated finance dialogue track will be established to bring together:
 - Regulators (e.g. BoG, MoF)
 - Financial providers (e.g. DBG, rural banks, MFIs)
 - Enterprise actors (e.g. business associations, hubs, youth/women entrepreneurs)

This forum will meet biannually to identify systemic constraints, evaluate reforms, and recommend improvements.

- **PPD Advocacy and Monitoring Functions**
The PPD mechanism will support coalition-led advocacy around:
 - Completion and reform of the Women’s Development Bank
 - Review and promote reforms of DBG access policies
 - Introduction of blended finance and de-risking mechanisms

NBA Secretariat and NBA coalition partners will also feed into M&E tools to track access outcomes by gender, age, and geography — aligned with the national dashboard under Pillar 1.

- **Stakeholder Activation through the PPD Platform**

PPD endorsing partners will be invited to:

- Share case studies of access barriers or innovation models
- Nominate representatives to join dialogue tracks
- Contribute to policy briefs or research on de-risking and inclusive finance
- Support outreach and engagement around new public finance instruments

Through these mechanisms, the PPD will help ensure that access-to-finance reforms are not only designed inclusively but also implemented transparently and responsively — with real-time input from those most affected.

Expected Outcomes 2025-2026

Into 2026, this pillar aims to deliver measurable improvements in access to finance for youth- and women-led enterprises through both institutional reforms and inclusive financial mechanisms. The following outcomes will serve as indicators of meaningful progress:

- Women’s Development Bank (WDB) is operationalised with gender- and youth-responsive financial products and simplified access procedures.
- Development Bank Ghana (DBG) has reformed its access criteria, including demonstrable progress toward meeting its 10% financing target for women-led businesses.
- At least two blended finance or de-risking instruments (e.g. credit guarantee scheme, first-loss capital facility) are co-developed and piloted in partnership with government, private capital, and development partners.
- Incubation-linked financing model is piloted through at least two public-private partnerships with ESOs/hubs and public financiers (e.g. DBG, NEIP).
- Tri-sector finance dialogue mechanism is institutionalised under the NBA–PPD platform and meets at least twice annually.
- Financial access monitoring indicators are embedded in the national M&E dashboard, disaggregated by gender, age, and location.

Opportunities for Ecosystem Activation

Pillar 2 offers multiple points of entry for ecosystem stakeholders. NBA Partners are invited to actively support and co-deliver elements of the reform agenda.

Key activation opportunities include:

- **Policy and Product Co-Design**
Ecosystem actors — especially ESOs, financial inclusion advocates, and business associations — are encouraged to contribute to the design of youth- and gender-responsive financing products and to the reform of DBG and WDB operations.
- **Pilot Partnerships for Incubation-Linked Finance**
Hubs, accelerators, and business networks can partner with public institutions to test new models of early-stage, de-risked financing bundled with business support services.
- **Advocacy for Inclusive Finance Mandates**
Coalitions can jointly advocate for changes to development finance mandates, simplified access conditions, and allocation targets through campaigns, parliamentary engagement, or media efforts.
- **Research, Data, and M&E Contributions**
Researchers, think tanks, and technical agencies are encouraged to support indicator development, disaggregated data analysis, and impact tracking of financial access reforms.
- **Support for Last-Mile Access and Rural Finance**
Civil society and financial literacy organisations can play a key role in connecting entrepreneurs in rural and underserved areas to financial services and building capacity to engage with new instruments.

These pathways remain open and evolving. All partners endorsing the NBA — and those joining through the NBA–PPD process — are invited to align their strengths with the national access-to-finance reform agenda and help ensure finance works for all. Similarly, these engagement opportunities are flexible and tiered — institutions are encouraged to contribute where most aligned, rather than take on all activities. The NBA Secretariat will support onboarding, coordination, and technical guidance for those joining delivery tracks post-launch.

Pillar 3: Open Up Markets, Trade, and Public Procurement

Strategic Rationale

For youth and women entrepreneurs in Ghana, access to markets is often the missing link between business survival and scalable growth. Despite growing interest in regional trade, public procurement, and digital commerce, these opportunities remain highly centralised, poorly structured, and largely out of reach for smaller and informal firms.

Export services are overly concentrated in Accra and limited in scope. Complex certification procedures, high compliance costs, and weak coordination between trade facilitation actors (e.g. MoTI, GEPA, FDA, GSA) create formidable barriers to entry. Youth and women-owned businesses — especially those in rural regions — face significant disadvantages navigating these systems without dedicated support.

Public procurement presents another missed opportunity. While Ghana's Public Procurement Act includes provisions for inclusive sourcing, enforcement is weak, and data on youth and women participation is lacking. Many businesses lack the documentation or networks to access procurement tenders, while procurement officers lack incentives or systems to source inclusively.

Further, Ghana's approach to AfCFTA lacks a targeted agenda for preparing youth and women entrepreneurs for continental trade. There is no clear pathway for informal cross-border traders — many of whom are women — to transition into formal, competitive trade environments.

Market reforms must therefore go beyond deregulation or “awareness raising.” What's needed is a deliberate national approach to localise trade support, enforce inclusive procurement, and equip marginalised entrepreneurs to access both domestic and regional market opportunities.

Strategic Reform Priorities

- 1. Establish regional export readiness hubs with bundled services**
Create one-stop centres outside Accra that integrate trade facilitation, certification support, financing access, and AfCFTA advisory services — tailored for SMEs, youth, and women entrepreneurs.
- 2. Enforce youth- and women-responsive procurement quotas under the Public Procurement Act**
Push for institutional adoption of minimum procurement targets (e.g. 30%) for youth- and women-owned businesses, supported by tracking mechanisms and procurement officer incentives.
- 3. Develop a national policy strategy and support package for AfCFTA readiness for youth and women entrepreneurs**
Introduce a dedicated initiative to prepare youth and women entrepreneurs for intra-

African trade — including funding, compliance assistance, and mentoring from experienced exporters.

4. **Simplify and digitise certification and export compliance processes**
Coordinate reforms to reduce the cost, complexity, and duplication across agencies (e.g. GSA, FDA, CEPS), and digitise key processes to improve transparency and accessibility.
5. **Support the formalisation and empowerment of informal cross-border traders**
Work with border authorities and trader associations to extend formal protections, facilitate access to finance, and pilot simplified customs schemes for women-led trading groups.

Implementation Pathway

Reforms under this pillar require coordinated action across trade, procurement, and SME development institutions. Early focus will be on piloting regional market access centres, establishing procurement monitoring benchmarks, and initiating dialogue with AfCFTA stakeholders. Momentum will be built through concrete pilot programmes and national policy alignment by mid-2026.

Note: The following implementation pathway is presented as a draft reform roadmap — based on stakeholder input, technical feasibility, and ecosystem priorities. It is intended to guide discussion and alignment during NBA–PPD working track sessions and will be refined and formalised as implementation begins.

Phase	Priority Actions	Proposed Lead Actors	Timing
Post-Launch Activation (June–Nov 2025)	<ul style="list-style-type: none"> • Convene a trade and procurement-focused NBA–PPD dialogue to validate key reforms and coordinate efforts between MoTI, GEPA, PPA, and private sector actors. • Map women/youth participation in procurement to establish a baseline. • Identify 1–2 regions to pilot a Regional Export Readiness Hub with bundled AfCFTA support, in partnership with local ESOs and GEPA. 	NBA Secretariat, MoTI, MoYED, GEPA, PPA, Hubs Network, SheTrades	June–Dec 2025
Policy Alignment and Pilot Development (Q3–Q4 2025)	<ul style="list-style-type: none"> • Begin co-design of a national AfCFTA Youth and Women Readiness Initiative, with participation from National AfCFTA Coordination Office. • Finalise concept and business model for regional export hubs, including agency roles, financing options, and sustainability mechanisms. • Develop and test procurement reporting and monitoring framework with PPA. 	MoTI, National AfCFTA Office, GEPA, PPA, Development Partners, NBA Secretariat	Sept–Dec 2025
Pilot Rollout and Systems Reform (Q1–Q2 2026)	<ul style="list-style-type: none"> • Launch at least one operational Regional Export Hub (e.g. in Kumasi or Tamale) with certification, export advisory, and trade financing services. 	MoTI, PPA, GEPA, FDA, GSA, CEPS, Regional Authorities, NBA Secretariat	Jan–June 2026

	<ul style="list-style-type: none"> • Roll out procurement inclusion pilot in 2–3 MDAs with 30% youth/women sourcing target and embedded monitoring system. • Begin coordination across GSA, FDA, and CEPS to simplify and digitise export certification procedures. 		
Monitoring, Scaling, and Policy Integration (Q2-Q4 2026)	<ul style="list-style-type: none"> • Submit proposal for integration of AfCFTA support package for youth and women into national trade policy or MSME strategy. • Institutionalise procurement inclusion metrics into national M&E dashboard (as per Pillar 1). • Publish findings from export hub pilot and use as basis for scale-up roadmap. 	NDPC, MoTI, PPA, NBA Secretariat, Private Sector Associations	April–Dec 2026

Proposed Stakeholder Roles

Stakeholder	Strategic Role(s) in Implementation
NBA Secretariat (co-chaired by GCYE + designated member)	Convene relevant stakeholders across trade, procurement, and SME sectors; coordinate export hub pilot design; lead follow-up on AfCFTA and procurement reforms; oversee engagement through NBA–PPD platform.
MoTI (Ministry of Trade and Industry)	Lead national coordination of export hub development; align reforms with MSME and trade policy; convene inter-agency working group on export process simplification and certification reforms.
GEPA (Ghana Export Promotion Authority)	Co-lead design and delivery of regional export readiness hubs; provide market intelligence, trade support services, and certification assistance to SMEs.
PPA (Public Procurement Authority)	Implement inclusive procurement pilots; lead reform of procurement systems and data collection; support development of youth/women sourcing benchmarks and reporting standards.
National AfCFTA Coordination Office	Co-develop national AfCFTA youth and women readiness package; align interventions with AfCFTA protocols and national trade integration strategy.
GSA, FDA, CEPS	Reform and harmonise certification, quality standards, and customs processes; participate in export simplification/digitalisation taskforce.
Regional Coordinating Councils (RCCs) and MMDAs	Host and support Regional Export Hubs; facilitate local business mobilisation and outreach; provide decentralised support for market access initiatives.
NYA & MoYED	Link youth-led businesses to export support services; ensure youth participation in export and procurement opportunities.
NBA Secretariat (GNCCI, AGI, ASSI, CAG) and other BMOs	Identify export-ready members; engage in advocacy for procurement inclusion; provide feedback on hub and AfCFTA support design; support mobilisation of business participation in pilot programmes.

Enterprise Support Organisations / Hubs Network	Serve as delivery partners for export readiness services; promote and prepare businesses for certification and regional trade; co-lead incubation-to-export pathways.
Development Partners	Provide technical support and funding for export hub pilots, policy design, procurement tracking systems, and certification reforms.
PPD Coalition Members / Endorsing Stakeholders	Participate in dialogue forums; contribute to procurement and trade reform tracking; join advocacy for inclusive market access policies and systems.

Public–Private Dialogue (PPD) Integration

Pillar 3 will serve as a thematic track within the NBA–PPD platform, focused on making market systems — especially trade and procurement — more accessible to youth and women entrepreneurs. It will leverage the PPD mechanism to connect policymakers, regulatory agencies, and private sector actors around shared reform delivery.

The platform will serve both as a dialogue space and a coordination tool, supporting the design, piloting, and scaling of key interventions under this pillar.

Key Integration Channels

- NBA–PPD Market Access Roundtable (Post-launch, Q3 2025):**
 A dedicated session will bring together stakeholders from MoTI, GEPA, PPA (and other public bodies), and private sector associations to review reform priorities, validate export hub models, and shape the national AfCFTA youth/women readiness initiative.
- Regional Export Hub Advisory Forums (2025–2026):**
 As export hubs are piloted in selected regions, localised PPD structures will facilitate coordination with RCCs, ESOs, and traders. These forums will support service design, identify capacity gaps, and track impact.
- Inclusive Procurement Dialogue Track:**
 A working group under the NBA–PPD platform can be established to monitor implementation of procurement inclusion pilots, advocate for quota enforcement, and assess reporting and enforcement progress.
- Reform Tracking and Monitoring:**
 Indicators related to youth/women participation in procurement, number of export-ready businesses supported, and regulatory simplification milestones will be tracked via the NBA–PPD dashboard and reviewed at PPD forums.
- Stakeholder Engagement Opportunities:**
 PPD partners and endorsing stakeholders will be invited to:

- Participate in advisory groups on export hub design or certification reform
- Share procurement access case studies or legal analysis
- Support research on informal cross-border trade and AfCFTA integration
- Contribute funding, expertise, or tools to expand export readiness support

Through these platforms, PPD will aim to move beyond issue identification to coordinated delivery — supporting key reforms that help Ghanaian youth and women entrepreneurs enter and thrive in public and regional markets.

Expected Outcomes 2025–2026

By the end of 2026, this pillar aims to deliver structural and programmatic reforms that enable youth and women entrepreneurs to access public procurement, trade opportunities, and regional markets more equitably and effectively.

Key outcomes include:

- At least two Regional Export Readiness Hubs launched and operational, providing bundled support services (e.g. certification, trade advisory, financing facilitation) to youth- and women-led businesses outside Accra.
- National AfCFTA Youth and Women Readiness Initiative designed and adopted, with clear funding commitments and implementation roadmap endorsed by MoTI and the National AfCFTA Coordination Office.
- Procurement inclusion pilots implemented in at least three MDAs or SOEs, with 30% sourcing target for youth/women-led businesses and functioning tracking mechanisms.
- Monitoring system for inclusive procurement developed and institutionalised by PPA, including baseline data and biannual reporting under the NBA–PPD dashboard.
- Clear progress of simplification and digitalisation reforms made across key certification and trade agencies (GSA, FDA, CEPS), with one or more streamlined services piloted for SME exporters.
- Engagement of informal cross-border traders improved through dialogue and support pilots, including participation of women-led trade associations in regional trade facilitation mechanisms.

Opportunities for Ecosystem Activation

Pillar 3 presents a wide range of opportunities for ecosystem actors — including private sector associations, hubs, trade networks, development partners, and civil society — to contribute to the opening of market systems for youth and women entrepreneurs. These opportunities are designed to promote shared ownership and collective reform delivery through the NBA–PPD platform.

Key activation opportunities include:

- Export Hub Design and Delivery**
Hubs, ESOs, and local chambers are invited to co-develop and deliver services within Regional Export Readiness Hubs — including trade facilitation, certification support, AfCFTA guidance, and access to export financing.
- Inclusive Procurement Advocacy and Monitoring**
Business associations, CSOs, and legal advocacy groups can support the design, testing, and oversight of procurement inclusion pilots. This includes contributing to data collection, drafting policy briefs, and advocating for quota adoption and enforcement.
- AfCFTA Readiness Programme Co-Development**
Trade and enterprise actors can collaborate with the National AfCFTA Coordination Office to shape a youth/women-focused national readiness package. This includes co-leading consultations, mentorship programmes, or export financing pilots.
- Certification and Process Reform Support**
Technical institutions, researchers, and digital solution providers can assist with process mapping, simplification proposals, and digitisation of certification and export systems.
- Support for Informal Cross-Border Traders**
Civil society and grassroots organisations can engage with women’s trader associations, border authorities, and ministries to support formalisation pathways, rights awareness, and pilot support schemes.

These roles are open to all stakeholders endorsing the NBA and participating in the PPD process. Contributions can range from technical input and service delivery to public advocacy, research, and regional mobilisation. As the market access reform agenda evolves, ecosystem partners will play a critical role in ensuring that reforms reach the entrepreneurs they are designed to serve. Similarly, these engagement opportunities are flexible and tiered — institutions are encouraged to contribute where most aligned, rather than take on all activities. The NBA Secretariat will support onboarding, coordination, and technical guidance for those joining delivery tracks post-launch.

Pillar 4: Build Infrastructure for Innovation and Inclusive Growth

Strategic Rationale

The physical infrastructure required to support inclusive innovation and entrepreneurship in Ghana remains highly uneven. Innovation hubs, broadband connectivity, and stable energy supply are largely concentrated in Accra and a few urban centres, leaving rural and peri-urban entrepreneurs with limited access to enabling environments.

This structural imbalance undermines national equity goals and restricts the ability of youth and women in underserved regions to participate in and benefit from innovation-led enterprise opportunities.

Compounding this is the stalled finalisation of the Ghana Innovation and Startup Bill (GISB) — a key policy instrument meant to provide the legal and institutional backbone for innovation support across Ghana. The absence of a national framework for startup support, coupled with fragmented infrastructure delivery, has left innovation services vulnerable to short-termism, donor dependency, and political cycles.

Unlocking inclusive innovation requires decisive investment in decentralised physical infrastructure (hubs, energy, broadband) and accelerated implementation of enabling legislation such as GISB. A coordinated, public–private approach is critical to ensuring these investments are regionally distributed, sustainable, and responsive to local enterprise needs.

Strategic Reform Priorities

- 1. Expand digital infrastructure, broadband and energy access in rural enterprise zones**
Work with digital and energy sector actors (e.g. MoC, ECG, regulators) to invest in reliable infrastructure for enterprise zones outside urban centres — supporting digital inclusion and productivity for innovators and entrepreneurs.
- 2. Pass and support the operationalisation of the Ghana Innovation and Startup Bill (GISB)**
Finalise the legislative process and ensure full rollout, including creation of a startup registry, operational structures, innovation support fund, and a governance framework that connects national strategy with regional ecosystems.
- 3. Support public–private innovation hub partnerships in priority regions**
Facilitate co-investment in new or upgraded regional innovation hubs, especially where there is clear demand from youth, women, and high-growth sectors — enabling shared infrastructure delivery.
- 4. Embed innovation infrastructure targets in national development strategies**
Ensure that innovation hubs, broadband access, and energy infrastructure are recognised as core development priorities within national planning and MSME

strategies — with measurable targets for reach and equity relating to youth and women.

Implementation Pathway

This pillar will move forward through a dual track: (1) accelerating the passage and rollout of GISB to anchor innovation in national policy, and (2) coordinating targeted infrastructure investments — starting with hub pilots, broadband expansion, and energy access improvements in underserved enterprise zones.

Note: The following implementation pathway is presented as a draft reform roadmap — based on stakeholder input, technical feasibility, and ecosystem priorities. It is intended to guide discussion and alignment during NBA–PPD working track sessions and will be refined and formalised as implementation begins.

Phase	Priority Actions	Proposed Lead Actors	Timing
Post-Launch Activation (June 2025 – March 2026)	<ul style="list-style-type: none"> • Convene national and regional stakeholders to prioritise GISB passage and identify key policy gaps. • Support mapping of innovation infrastructure needs (e.g. hubs, broadband, power) by region to inform funding criteria, and standards and support gaps. • Identify 1–2 regions for piloting hub and infrastructure investment partnerships. 	NBA Secretariat, MoTI, MoC, Parliament Select Committees	June 2025 – March 2026
Policy and Programme Design (Q3 2025- Q2 2026)	<ul style="list-style-type: none"> • Champion GISB for legislative approval; support drafting of operational instruments (e.g. governance, registry, innovation fund). • Develop a design and scaffolding brief for supporting key instruments under GISB including regional investment plan, and framework for improving innovation hubs. • Develop joint digital infrastructure and energy investment plans for selected enterprise zones. 	NBA Secretariat, MoTI, MoC, ECG, NDPC, GISB Coordination Body, Development Partners	Sept 2025- March 2026
Pilot Rollout and Infrastructure	<ul style="list-style-type: none"> • Support launch of GISB implementation with startup registry and fund governance structure. • Begin hub co-investment pilots in selected regions using the innovation fund. 	NBA Secretariat, MoTI, MoC, ECG, RCCs, NBSSI/GEA	Jan–June 2026

Mobilisation (Q1–Q2 2026)	<ul style="list-style-type: none"> • Champion approval and implementation of first-phase digital and electricity upgrades (e.g. in two rural/peri-urban enterprise zones). 		
Integration and Monitoring (Q2 2026)	<ul style="list-style-type: none"> • Integrate innovation infrastructure goals into national development strategies and Coordinated Programme. • Embed access and infrastructure indicators into NBA–PPD dashboard. • Publish pilot learnings and roadmap for scale-up. 	NDPC, GCYE, NBA Secretariat, GSS, Development Partners	April 2026 – Dec 2026

Proposed Stakeholder Roles

Stakeholder	Strategic Role(s) in Implementation
NBA Secretariat (co-chaired by GCYE + designated member)	Coordinate national engagement on GISB, infrastructure mapping, and hub investment partnerships; oversee pilot implementation and dashboard integration.
GCYE and other youth/women BMOs	Lead engagement with youth-led innovation actors and regional stakeholders; mobilise ecosystem input on GISB rollout and hub location needs.
MoTI (Ministry of Trade and Industry)	Lead policy development and GISB operational rollout; integrate innovation infrastructure priorities into MSME and national development plans.
MoC (Ministry of Communications and Digitalisation)	Plan and implement broadband expansion strategies in underserved enterprise zones; coordinate with ECG on infrastructure integration.
Parliament (Select Committees)	Support passage of GISB; engage ecosystem and review implementation instruments.
ECG & Utility Regulators	Lead energy infrastructure improvements in enterprise zones targeted for innovation hub investment.
GISB Implementation Coordination Body	Oversee design and launch of startup registry, innovation fund, and governance structure in line with the bill.
RCCs and MMDAs	Champion/host regional infrastructure pilots; co-develop site plans for hubs; engage with local innovators and communities.
NBSSI / GEA	Align hub and infrastructure support with existing MSME and enterprise development initiatives.
Development Partners	Fund infrastructure pilots, GISB technical tools, and capacity-building efforts for local innovation infrastructure managers.
PPD Coalition Members / Endorsing Stakeholders	Support GISB advocacy; contribute insights or funding to hub co-investment pilots; engage in regional infrastructure dialogues.

Public–Private Dialogue (PPD) Integration

Pillar 4 will anchor a dedicated track within the NBA–PPD platform focused on closing Ghana’s innovation infrastructure gap. The PPD mechanism will facilitate dialogue, coordination, and accountability across key public institutions, utilities, regional authorities, and ecosystem actors involved in physical and policy infrastructure for inclusive innovation.

Key Integration Channels

- **Innovation Infrastructure Policy Roundtable (Q3 2025 – Q1 2026)**
A dedicated PPD convening to align GISB priorities, hub investment pilots, and rural infrastructure plans — bringing together MoTI, MoC, ECG, Parliament, RCCs, and private partners.
- **Regional Hub Co-Investment Dialogues**
PPD structures will support partnership building between local governments, development partners, and private actors around the design and delivery of regional innovation hubs.
- **Rural Access Advocacy and Evidence Forum**
Through the PPD platform, business associations, ESOs, and regional stakeholders can advocate for improved broadband and power access in enterprise zones — sharing data, use cases, and financing models.
- **GISB Reform Monitoring**
NBA–PPD will track implementation of GISB provisions, including rollout of the startup registry, governance body, and fund — with NBA members and endorsing partners contributing to oversight and ecosystem feedback.
- **Dashboard Integration**
Innovation infrastructure indicators (e.g. number of hubs supported, regions with upgraded broadband/electricity) will be included in the NBA–PPD dashboard for public monitoring and accountability.

Expected Outcomes 2025–2026

By the end of 2026, this pillar aims to deliver durable improvements in the enabling environment for inclusive innovation — grounded in new legislation, decentralised infrastructure investment, and regional equity in access.

- Ghana Innovation and Startup Bill (GISB) passed and operationalised, with a national startup registry, innovation fund governance body, and implementation tools launched.
- Innovation Fund under GISB is designed and piloting underway in underserved regions, with investment linked to infrastructure eligibility criteria.
- Broadband and electricity infrastructure upgraded in at least two rural or peri-urban enterprise zones, supporting ecosystem access to digital tools and stable power.

- New or revitalised regional innovation hubs launched in partnership with RCCs and development partners, focused on youth and women entrepreneurs.
- Innovation infrastructure targets integrated into national development plans and MSME frameworks, with clear budget commitments.
- Infrastructure and access indicators embedded in the NBA–PPD dashboard and national M&E systems, enabling public tracking of regional equity and rollout progress.

Opportunities for Ecosystem Activation

Pillar 4 creates practical opportunities for ecosystem actors — including regional governments, utility providers, development partners, hubs, and private sector players — to shape and co-deliver inclusive innovation infrastructure across Ghana.

While some ESOs operate within hub spaces, Pillar 4 focuses on the infrastructure, geographic distribution, and co-investment models of these facilities — rather than the service delivery or programme content they offer.

These opportunities are especially relevant for those working on digital access, physical infrastructure, and startup policy reform.

Key activation opportunities include:

- **GISB Advocacy and Implementation Support**
Legal and policy organisations, business associations, and development partners can contribute to the passage of the Ghana Innovation and Startup Bill and support rollout activities (e.g. startup registry, governance structures, operational guidelines).
- **Infrastructure Mapping and Diagnostics**
Ecosystem partners, research institutions, and technical consultants can support national and regional infrastructure diagnostics, providing data and analysis on gaps in broadband, power, and hub distribution.
- **Public–Private Partnerships for Hub Development**
Investors, real estate developers, and regional actors can co-invest in the development or refurbishment of regional innovation hubs, aligned with the criteria of the Innovation Fund.
- **Broadband and Energy Access Advocacy**
Private telecom and utility actors, civil society organisations, and regional chambers can collaborate on policy dialogue and advocacy to expand infrastructure to underserved enterprise zones.
- **Monitoring and Transparency Mechanisms**
Data partners and M&E specialists can contribute to designing and operationalising indicators for infrastructure rollout, regional access, and GISB implementation within the NBA–PPD dashboard and broader national systems.

These roles are designed to be open-ended and responsive to evolving needs and political momentum. As the NBA moves from policy to delivery, all ecosystem actors — especially those outside Accra — have a key role to play in building the infrastructure foundations for inclusive innovation. Similarly, these engagement opportunities are flexible and tiered — institutions are encouraged to contribute where most aligned, rather than take on all activities. The NBA Secretariat will support onboarding, coordination, and technical guidance for those joining delivery tracks post-launch.

Pillar 5: Strengthen Enterprise Support and Post-Startup Growth Pathways

Strategic Rationale

In Ghana's current entrepreneurial landscape, most formal support systems for youth- and women-led businesses concentrate at the startup phase. While registration, ideation, and early-stage funding pilots are increasingly available, there are few coordinated pathways to help businesses grow, formalise, and scale sustainably.

Business Development Services (BDS) remain fragmented, short-term, and donor-driven. Many Enterprise Support Organisations (ESOs) lack stable funding, sustained partnerships with public programmes, or nationally recognised quality benchmarks. As a result, entrepreneurs often receive one-off interventions, inconsistent training delivery models, often with no follow-up — especially outside major cities.

Public agencies and BDS providers also lack a shared language to describe where a business is in its development journey — whether at seed stage, early growth, or ready to scale. Most classify businesses simply by size (e.g. employee count or turnover), which doesn't capture the type of support required. This limits the ability of government, funders, and ESOs to target services, coordinate referrals, or track whether support is helping businesses progress over time.

Sector-specific growth pathways are also underdeveloped. High-potential areas such as agribusiness, digital services, and creative industries require targeted pipelines of support — but public programmes often offer generalised interventions that don't respond to sector needs.

Addressing these challenges requires a shift toward a coordinated, quality-assured and stage-sensitive enterprise support system — backed by national service standards, shared frameworks for tracking business progression, and deeper collaboration across ESOs, funders, and public institutions.

This pillar complements infrastructure-focused reforms under Pillar 4 by concentrating on the quality, consistency, and coordination of support services provided by ESOs, hubs, and donor-funded programmes — particularly post-startup.

Strategic Reform Priorities

- 1. Introduce national quality standards for BDS and post-startup support services**
Develop and institutionalise minimum quality benchmarks for Enterprise Support Organisations (ESOs) and BDS providers — covering mentorship, diagnostics, follow-up support, and outcome tracking. These standards should be tied to public programme eligibility and funding access.
- 2. Develop a shared enterprise development stage framework for public programmes and BDS providers**
Co-design a practical classification system (e.g. seed, early growth, scale-up) to help

agencies and ESOs target support more effectively, track progression, and coordinate referrals. This should be integrated into public entrepreneurship programmes (e.g. NEIP, GEA, WDB) and ecosystem learning tools. This classification system will enable more accurate targeting of financial and non-financial support based on the actual stage of business development (e.g. seed, startup, growth, scale). It will enable better coordination across funders and institutions and ensures support is responsive to real growth challenges. It will also help improve disaggregated reporting and avoid generic programming that fails to match enterprise needs.

3. **Develop sector-sensitive growth pipelines in priority sectors**

Co-invest in structured post-startup growth tracks for sectors such as agribusiness, digital services, and creative industries. These pipelines should bundle access to finance, technical assistance, and market entry support, and be led through public–private collaboration.

4. **Improve coordination between ESOs, funders, and public institutions**

Establish coordination mechanisms — nationally and regionally — to align service delivery, reduce duplication, and support shared learning and data exchange between BDS providers and public programmes.

5. **Embed growth-stage continuity into public entrepreneurship programmes**

Ensure agencies like WDB, NEIP, GEA and YEA provide multi-stage support with clear progression milestones, transitions, and referral pathways — so entrepreneurs are not lost after early interventions.

Implementation Pathway

This pillar focuses on laying the structural foundations for a coordinated, stage-sensitive enterprise support system. Initial efforts will build consensus around service quality standards and enterprise classification tools, before transitioning to pilot delivery in key sectors and institutionalising coordination mechanisms.

Note: The following implementation pathway is presented as a draft reform roadmap — based on stakeholder input, technical feasibility, and ecosystem priorities. It is intended to guide discussion and alignment during NBA–PPD working track sessions and will be refined and formalised as implementation begins.

Phase	Priority Actions	Proposed Lead Actors	Timing
Post-Launch Activation (June–Sept 2025)	<ul style="list-style-type: none"> • Convene an NBA–PPD working group on enterprise growth pathways to validate reform focus and identify system gaps. • Map existing BDS offerings, ESO service models, and progression tracking practices across selected regions. 	NBA Secretariat, NEIP, GEA, Hubs Network, ESO Collective GSS	June–Dec 2025
Standards and Framework Co-Design (Q3 2025 – Q1 2026)	<ul style="list-style-type: none"> • Champion efforts to co-develop national BDS quality benchmarks with ESOs, funders, and public programmes which serve youth and women. • Facilitate working sessions to co-design a shared enterprise development stage framework, informed by ecosystem input and international examples for youth and women entrepreneurship support. • Secure early commitments from NEIP, GEA, and WDB to integrate tools into programme delivery. 	GCYE, NBA Secretariat, MoTI, NEIP, GEA, ESO, Collective, Development Partners, NDPC	Sept 2025 – March 2026
Sector Pipeline Piloting and Programme Alignment (Q1-Q2 2026)	<ul style="list-style-type: none"> • Identify and launch sector-specific growth pipeline pilots (e.g. agribusiness, creative industries, digital tech), including tailored BDS, mentorship, and finance bundles. • Integrate the stage framework and BDS standards into intake, targeting, and M&E systems of pilot public programmes. 	NEIP, GEA, WDB, GCYE, MoGCSP, Sector Associations	Jan–June 2026

Accreditation Launch and Ecosystem Coordination (Q2 2026)	<ul style="list-style-type: none"> • Support launch of a voluntary BDS accreditation system linked to access to public funding or partnerships. • Roll out the enterprise stage classification toolkit for use across ESOs and selected public agencies. • Formalise coordination platforms (national + pilot regional) to align BDS delivery and data exchange. 	NBA Secretariat, ESO Collective NDPC, GSS, NEIP, Hubs Network, Development Partners	June 2026 – Sep 2026
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Proposed Stakeholder Roles

Stakeholder	Strategic Role(s) in Implementation
NBA Secretariat (co-chaired by GCYE + designated member)	Convene and manage the national working group on enterprise growth pathways; support and coordinate dialogues on co-design of BDS standards and stage framework; track pilot progress and support programme alignment.
GCYE + youth/women BMOs + ESO member reps (e.g. ESO collective members)	Stakeholder engagement across BDS providers and youth- and women-led enterprises; co-develop classification and quality tools; support sector pipeline design and mobilisation.
NEIP & GEA	Integrate stage framework and BDS standards into programme targeting, delivery, and M&E; lead rollout of sector pipeline pilots; track business progression.
MoTI & MoGCSP	Embed growth-stage continuity and quality-assured support into MSME and gender strategies; support inter-agency alignment and policy direction.
WDB, YEA, NIEP	Implement multi-stage support for youth and women-led enterprises; align with national BDS standards and referral systems.
NDPC & GSS	Support development and integration of progression indicators into national M&E systems and NBA–PPD dashboard.
Hubs and ESOs (via Hubs Network/ ESO Collective)	Participate in co-creation and testing of BDS quality benchmarks and stage framework; pilot accreditation system; deliver tailored support across enterprise stages.
Sector-Specific Associations (e.g. agribusiness, digital, creative)	Identify businesses for sector pipeline pilots; co-deliver technical and market readiness support; advise on sector-specific support needs.
Development Partners	Provide funding and technical assistance for standards development, data tools, pilot rollout, and ESO capacity building.

PPD Coalition Members / Endorsing Stakeholders

Support advocacy and reform uptake; referrals, contribute research, tools, or data to improve targeting and delivery; participate in monitoring and learning activities.

Public–Private Dialogue (PPD) Integration

Pillar 5 will anchor a core NBA–PPD reform track focused on building a coordinated, inclusive, and growth-oriented enterprise support system in Ghana. This track will enable collaboration among ESOs, public programme managers, funders, and ecosystem actors to shape the design, delivery, and scaling of stage-sensitive support services.

Key Integration Channels

- **National Enterprise Support Roundtable (Q3 2025 – onwards)**

A dedicated NBA–PPD convening to:

- Validate BDS quality benchmarks and service principles to youth and women
- Review ESO mapping and fragmentation diagnostics
- Inform design of a shared enterprise stage framework for public-private use

- **Coalition-Led Sector Pipeline Design Sessions**

These sessions will bring together ecosystem stakeholders in agribusiness, digital, and creative sectors to:

- Identify barriers beyond startup
- Co-develop bundled support pathways
- Mobilise technical partners and delivery resources

- **BDS Quality and Accreditation Taskforce**

A standing group under the PPD mechanism to:

- Support and champion efforts to finalise minimum standards for mentorship, diagnostics, and progression tracking
- Support and champion efforts to pilot a voluntary accreditation model tied to public funding and referrals

- **Programme Monitoring and Dashboard Reporting**

Enterprise stage data and BDS accreditation status will be tracked through the NBA–PPD dashboard. Progress will be reviewed biannually to:

- Assess alignment between programme targeting and enterprise needs
- Monitor transitions between support stages
- Inform national coordination and funding alignment

- **Ecosystem Contribution Channels**

PPD partners will be invited to:

- Nominate ESOs for pilot participation
- Contribute to research and knowledge products on support models
- Support advocacy for structured, multi-stage programme reform

By embedding these mechanisms into the NBA–PPD platform, Pillar 5 will move from isolated support efforts to a coordinated, accountable system where entrepreneurs receive tailored services aligned with their growth journey.

Expected Outcomes 2025–2026

By the end of 2026, this pillar aims to establish the structural and programmatic foundations for a coordinated, quality-assured, and growth-oriented enterprise support system in Ghana. These outcomes reflect the move from fragmented startup support to a more systematic and inclusive post-startup development approach.

- National BDS quality benchmarks developed and piloted, with at least 10 ESOs engaged in testing and refinement through a voluntary accreditation process.
- A shared enterprise development stage framework co-designed and adopted by at least three major public entrepreneurship programmes (e.g. NEIP, GEA, WDB), improving support targeting, referral systems, and outcome tracking.
- Sector-specific growth pipelines launched in at least two priority sectors (e.g. agribusiness, digital, creative industries), combining BDS, finance, and market support for post-startup enterprises.
- Coordination platforms formalised at national and regional levels, supporting alignment across public agencies, donors, and BDS providers for more efficient delivery and shared learning.
- Enterprise progression indicators embedded into the NBA–PPD dashboard and national M&E systems, enabling public tracking of business movement across growth stages.
- Youth- and women-led businesses demonstrate increased access to follow-on support and mentorship beyond startup, documented through programme transitions and ESO referrals.

Opportunities for Ecosystem Activation

Pillar 5 creates actionable roles for a wide range of ecosystem actors — including ESOs, hubs, research institutions, funders, programme implementers, and public agencies — to co-design and deliver an enterprise support system that extends beyond the startup phase.

Key activation opportunities include:

- **Co-Development and Testing of BDS Quality Standards**
ESOs, hubs, and technical partners can participate in shaping national service delivery benchmarks and piloting the accreditation system. This will improve access to public programme partnerships and funding opportunities.
- **Contribution to the Enterprise Stage Framework**
Researchers, programme evaluators, and BDS providers can help co-design and validate a shared classification model for tracking business progression. This tool will enable better targeting, referrals, and M&E across the ecosystem.
- **Sector Pipeline Delivery Partnerships**
Sector-focused actors (e.g. in agribusiness, creative industries, digital tech) can lead or co-lead growth-stage pipelines — providing bundled mentorship, market support, and access to finance for enterprises ready to scale.
- **Public Programme Alignment and Support**
Ecosystem partners can provide advisory support to NEIP, GEA, and WDB as they adopt the classification framework and BDS standards, and advocate for continuity in multi-stage programme design.
- **Knowledge Sharing and Monitoring Contributions**
Think tanks, research bodies, and data platforms can help develop indicators and track how businesses move through the support system — contributing to NBA–PPD dashboards and shared learning products.

These pathways are designed to be inclusive and practical, offering both short-term entry points and long-term roles for ecosystem partners committed to making enterprise growth support more effective, equitable, and nationally coherent. Similarly, these engagement opportunities are flexible and tiered — institutions are encouraged to contribute where most aligned, rather than take on all activities. The NBA Secretariat will support onboarding, coordination, and technical guidance for those joining delivery tracks post-launch.

Section 3: Implementation, Delivery, and Governance

NBA–PPD Platform and Delivery Mechanism

The NBA is more than a set of reform proposals — it is also a framework for collaborative implementation. To support delivery, the NBA is embedded within a structured Public–Private Dialogue (PPD) platform, which will serve as the operational mechanism for coordination, reform tracking, and joint solutioning.

How the NBA–PPD platform works

The platform will convene actors across sectors — including public institutions, business associations, enterprise support organisations (ESOs), youth and women networks, and development partners — to jointly advance reforms under each NBA pillar.

Delivery Architecture: Secretariat, Working Tracks, and Roundtables

The NBA’s delivery structure is designed to move from fragmented efforts to a nationally coordinated reform system — one where institutions work together, progress is tracked, and youth and women have a meaningful voice in shaping outcomes. This architecture is built around three core components:

The NBA is designed to operate through a shared delivery structure, anchored by a national coordination mechanism and linked to reform delivery tracks under the NBA–PPD platform. The Delivery Architecture of the NBA-PPD platform consists of the following structure.

NBA Secretariat (Coordination Body)

The NBA Secretariat serves as the central coordination hub for implementation. It is currently made up of members of the TWG and is co-chaired by the Ghana Chamber of Young Entrepreneurs (GCYE) and another nominated private sector institutional representative.

The Secretariat operates as an enabling mechanism — not a programme manager — and its role is to ensure alignment, visibility, and momentum across the NBA objectives. As the NBA matures, the Secretariat’s structure will be formalised to include a wider set of public and private institutions with clearly defined governance functions.

Post-launch, the NBA Secretariat will consist of the existing TWG members, and a handful of public and private sector liaison representatives that sit alongside the Secretariat as strategic contributors. A core size of 7 to 12 members is ideal. A recommended composition is

1. Private Sector Leadership (4-5 seats)

- Youth- and women-led business associations (e.g. GCYE, AGI, GNCCI, ASSI, CAG)
- Sectoral or regional business coalitions

2. Enterprise Ecosystem Actors (2–3 seats)

- Innovation hubs or ESO network representatives
- Financial inclusion or access-to-finance champions
- Sector-specific actors (agribusiness, digital, creative industries)

3. Public Sector Liaison Partners (2 seats)

- Key coordinating institutions (e.g. NYA, MoYED, MoTI)
- Representing public policy alignment, not governance

4. Development Partner/Observer Role (Optional, 1 seat)

- Non-voting technical or funding partner for advisory input

The Secretariat's primary responsibilities include:

- Convening and facilitating NBA–PPD working tracks
- Coordinating across MDAs, business associations, and ecosystem partners
- Liaising with parallel national working groups, boards, or committees (e.g. NYA subcommittee of entrepreneurship)
- Supporting stakeholder onboarding and institutional nominations
- Tracking progress against reform timelines
- Managing development of the NBA–PPD dashboard and knowledge systems¹
- Ensuring youth and women representation across governance and delivery

TWG member institutions will continue as active contributors to the NBA Secretariat and relevant working tracks. Their role in ongoing coordination, monitoring, and reform advocacy will be critical to sustaining momentum and institutional alignment.

NBA–PPD Working Tracks (One Per Pillar)

Each reform pillar will be implemented through a dedicated NBA–PPD Working Track. These multi-stakeholder delivery groups will be established post-launch and convened on a quarterly or as-resourced basis to drive forward the reform agenda.

Each Working Track will:

¹ The dashboard will serve as a public-facing accountability tool. It will be used during biannual NBA Roundtables to review progress against reform commitments, highlight delivery bottlenecks, and inform programme adjustments across institutions. Stakeholders will also be encouraged to use dashboard insights to inform advocacy, budgeting, and policy design.

- Develop detailed action plans based on a revised version of the NBA implementation roadmap
- Coordinate programme alignment, joint initiatives, and budget advocacy
- Monitor delivery milestones and escalate bottlenecks to the NBA Secretariat
- Facilitate active participation from MDAs, business associations, ESOs, and development partners
- Identify opportunities for regional pilots, technical input, and co-investment

Structure and Leadership

Each Working Track will be co-led by a relevant public sector institution (e.g. NYA, MoTI, NEIP, GEA) and a designated private sector or ecosystem partner, depending on the focus of the pillar. The NBA Secretariat will act as the track convenor and technical facilitator, ensuring that knowledge, progress, and issues are shared across tracks and fed into the national coordination and accountability system.

A designated Secretariat focal point (or two, depending on capacity) will manage coordination between the Secretariat and each track, supporting documentation and follow-up.

While all tracks will follow a common structure for consistency, their composition and focus will be tailored to the specific reform area. For example:

- The Finance Track (Pillar 2) will include regulators, development finance institutions, and incubator-linked finance actors
- The Enterprise Support Track (Pillar 5) will emphasise BDS providers, hubs, and sector associations

This approach ensures that each pillar is advanced by the right set of stakeholders, with clear coordination, inclusive participation, and a shared focus on delivery.

NBA Roundtables (National Coordination and Review Forums)

NBA Roundtables will be convened twice a year as formal national forums for high-level engagement and joint review. They will include participation from:

- Secretariat members, members of the Working Tracks and other policy champions
- Parliament representatives and select committees
- Private sector and business associations
- Development partners and funders
- Youth and women entrepreneurship networks
- Representatives from regional ecosystems

The Roundtables will serve five functions:

1. Share delivery updates from each working track
2. Address institutional bottlenecks and coordination gaps
3. Validate national reform indicators and dashboard progress
4. Mobilise new partnerships, commitments, and visibility
5. Reinforce inclusive governance, with a focus on youth and women leadership

The first NBA–PPD Roundtable will follow the formal launch of the NBA (within six months), marking the start of the platform’s delivery phase.

PPD delivery principles

The NBA–PPD model is built to go beyond consultation. Its purpose is to ensure that the reform agenda:

- Is kept active and visible, not static
- Enables joint delivery, not siloed implementation
- Supports ongoing learning and adaptation, not one-off reporting

This mechanism provides the backbone for the NBA to become a living, evolving agenda — accountable to its users and led by those closest to the challenges.

With the NBA validated, focus shifts to mobilising reform leadership through the NBA–PPD platform, activating working tracks, and securing formal endorsement. The NBA Secretariat will guide early implementation, coordination, and reporting — ensuring the agenda shifts rapidly from design to delivery.

Conclusion and Next Steps: A Shared Path Forward

The NBA is not just a reform document — it is a living framework for transforming how Ghana supports its youth and women entrepreneurs. Built through evidence, co-creation, and consensus, it provides a shared vision and a practical roadmap for inclusive, accountable, and systemic change.

As the NBA transitions from design to delivery, the real work begins. Implementation will demand continued commitment, cross-sector coordination, and bold leadership from public institutions, private sector actors, development partners, and civil society. It will also require a deep commitment to listening — to the entrepreneurs who experience the system firsthand and to the ecosystems working to support them.

The NBA–PPD platform offers a national mechanism for action and accountability. But its success will depend on how each stakeholder shows up: to align, to collaborate, and to deliver. Whether through policy reform, programme alignment, technical input, or on-the-ground implementation, there is a role for every actor committed to driving inclusive growth.

This is an open invitation: to move from fragmented effort to collective reform; from strategy on paper to action in practice; and from promise to progress. Together, we can build a more coherent, responsive, and empowering entrepreneurship system — one that truly works for Ghana's youth and women.

Join us. Shape it. Deliver it.



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