

*The state of*

*social enterprise*

*in Bangladesh, Ghana,*

*India and Pakistan*

*The state of social  
enterprise in Ghana*



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## Acronyms

AGI	Association of Ghana Industries
GDP	Gross Domestic Product
GHS	Ghanaian cedi (currency)
GIIN	Global Impact Investing Network
KKFU	Kuapa Kokoo Farmer's Union
MoTI	Ministry of Trade and Industry
NDPC	National Development Planning Commission
NGO	Non-governmental organisation
SME	Small and medium sized enterprise

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# The state of social enterprise in Ghana

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Social enterprise activity in Ghana is growing. We set out to quantify social enterprise activity in Ghana. We surveyed 98 social enterprises and found:

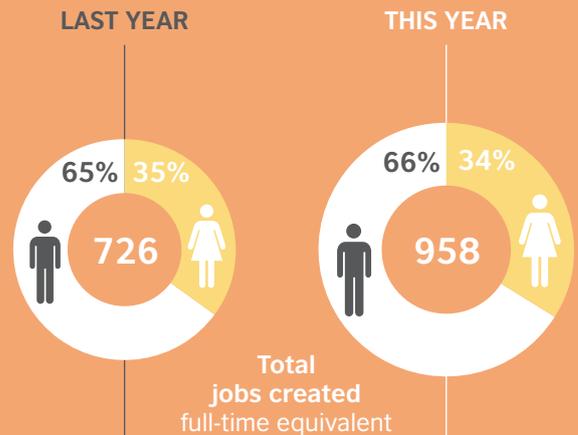
## A young social enterprise scene:

Ghanaian social enterprise has seen a spike in start-ups in the last three years, and leaders – as well as ventures – are predominantly young



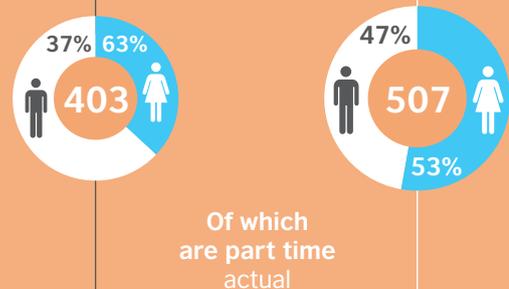
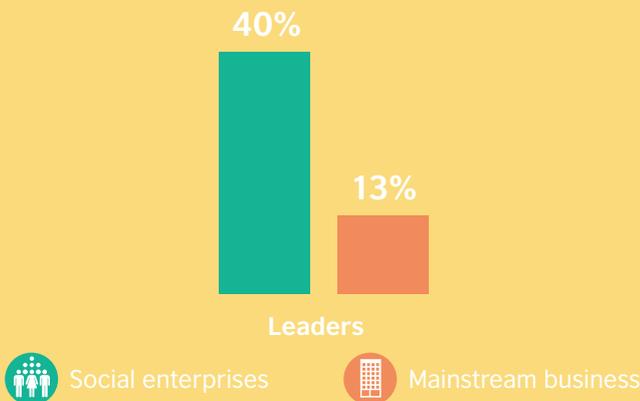
## Social enterprise is having economic impact:

The 98 social enterprises have created a total of 958 jobs (based on staff numbers in 2015), have impacted the lives of 103,148 beneficiaries and have generated a combined turnover of £1.4 million (almost 8 million cedis) in the last year



## Women and social enterprise:

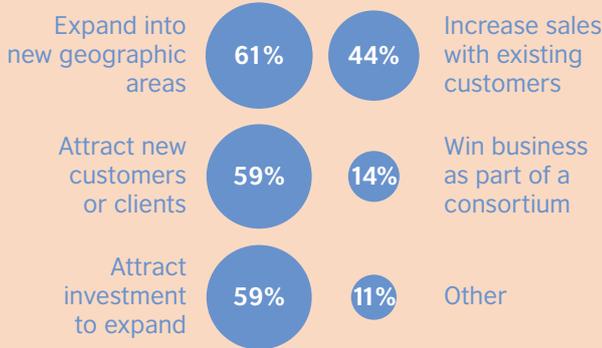
Nearly 40% of social enterprise leaders in Ghana are female – almost three times higher than the proportion of female senior managers in mainstream businesses. Female social enterprise leaders are more likely to focus on health objectives, to support beneficiaries in their local community, and to hire female staff.



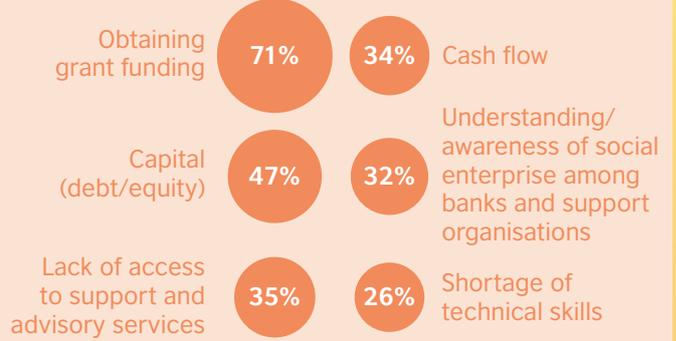
## Social enterprise is growing, but could grow more

Almost all social enterprises expect staff numbers to increase next year, having also increased over the last year. 98% expect their venture to grow, and 77% expect turnover to increase next year.

### GROWTH PLANS

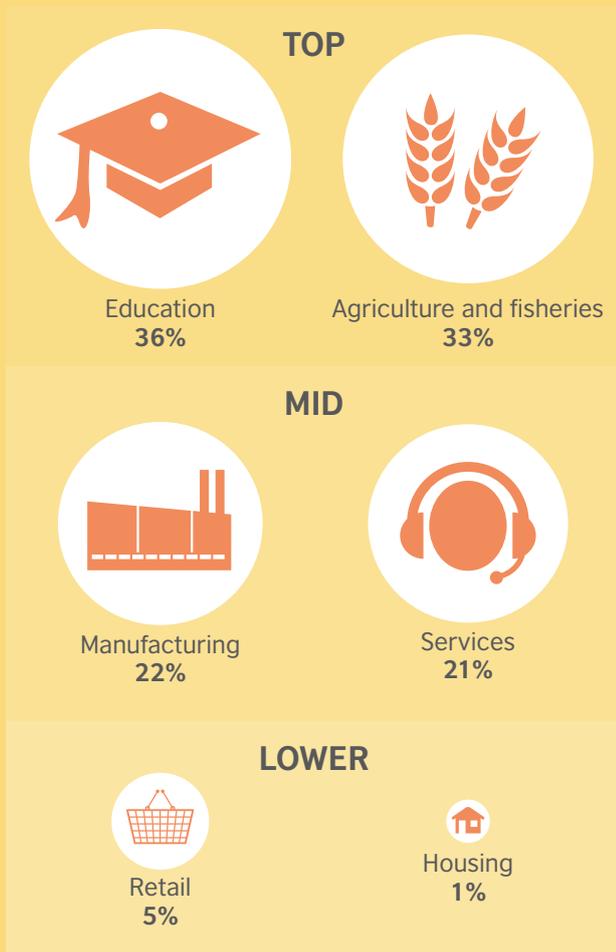


### BARRIERS



### Social enterprises work in many sectors:

Education and agriculture are the most cited sectors which Ghanaian social enterprises work in, with education social enterprises being particularly dominant in Accra and agricultural social enterprises most common in the North.



# Almost 60% of social enterprises

focus on creating employment opportunities as a main objective

Based on the very small unrepresentative sampling process, there may be as many as 26,000 social enterprises currently operating in Ghana, with growth expected.

# 26,000 social enterprises in Ghana

## Overview country context and existing research on social enterprise

This section briefly sets out the current social, political and economic landscape in Ghana to provide an overview of the environment within which social enterprises operate. It then sets out existing research on social enterprise in the country, and details existing organisations which are supporting social enterprise, whether explicitly or as part of a wider mandate.

### Ghana country context

Ghana is seen as one of West Africa's most stable democracies, following increasing economic prosperity from the 1990s and the transfer of power through democratic elections in 2000. While the country graduated to lower-middle-income status in 2010 and economic growth has been strong, for the last four years declining growth has raised concerns about the speed and stability of the country's development. The discovery of oil contributed to high growth in the early 2000s, but now Ghana is grappling with high debt, high inflation and a weak currency in the face of a challenging external environment, which has also driven up the cost of borrowing (IMF, 2016). The economy grew by 3.5% in 2015, meaning a fourth consecutive year of slowed growth (IMF, 2016). Falling growth rates are due largely to a severe energy crisis and unsustainable domestic and external debt burdens (Okudzeto et al, 2015).

Although recent economic growth has been driven by service-oriented sectors and industry, the Ghanaian economy remains heavily reliant on export commodities, in particular gold and cocoa (Okudzeto et.al., 2014). Agriculture employs around 45% of the workforce (Okudzeto et al., 2015). Only around 22.5% of the workforce are employees, as opposed to being in forms of self-employment (Ghana Statistical Service, 2014).

Despite being a lower-middle-income country, in 2012/13 24.2% of the population was defined as living below the national poverty line and 8.4% living in extreme poverty, with a significantly higher incidence of poverty in rural areas (GLSS, 2014). Many of Ghana's social and economic challenges are rooted in regional disparities between the north and south (Al-Hasan and Diao, 2007). The northern regions of Ghana (Northern, Upper East and Upper West) are seen to have been largely neglected by policy for years, rendering them economically poor and socially vulnerable (Al-Hassan and Diao, 2007), with weak infrastructure, weak civil society and acute poverty, including the highest rates of chronic food insecurity in the country. Between 1994 and 2013, Greater Accra received 84% of all foreign direct investment while the three northern regions only attracted 1% (USAID, 2016).

**Table 1: Quick facts on Ghana's economic and social structure**

Population (millions)	25.4 (females 51.2%)
Labour force (millions)	11.4 (2014)
Main economic sectors (% GDP) (2014 est.)	Agriculture (22%), manufacturing and industry (28.6%) and services (49.5%)
Poverty headcount ratio at national poverty lines	24.2% (2012)
Major cities	Accra (capital, 1.8m in the metropolitan area, 4.8m in the Greater Accra region), Kumasi (2.04m), Sekondi-Takoradi (0.56m) and Tamale (0.4m)
GDP annual growth rate (USD, constant, 2015)	3.88%
GDP total (2014)	\$38.62 billion (£26.6 billion)

Sources: Ghana Statistical Service (2012); PWC (2014); and [www.worldbank.org/en/country/ghana](http://www.worldbank.org/en/country/ghana)

## Social enterprise policy findings

As part of the baseline study, the British Council asked research teams to establish what social enterprise policy exists in each country, and how many higher education courses there are containing specific content on social enterprise.

### Policy findings

There is currently no legislation in Ghana directly mentioning or supporting social enterprises. However, social enterprises are impacted by existing legislation. Table 2 sets out key legislation for social enterprises, offering insight into where legislative change could support social enterprise development.

**Table 2: Social enterprise relevant policies**

Policy type	Policy name	Detail of relevance to social enterprise
<b>Strategy</b>	The Coordinated Programme of Economic and Social Development Policies (2014-2020): An Agenda for Transformation	Sets out the policies, programmes and strategies for achieving socio-economic transformation including a special emphasis on small and medium sized enterprises (SMEs) as part of a dynamic, efficient and competitive private sector.
	Second National Medium Term Private Sector Development Strategy 2010-2015	Strategy to develop a thriving private sector that creates jobs and enhances livelihoods for all.
<b>Investment/ Finance</b>	Micro and Small Loans Centre	Established in 2005 to offer loan finance to the micro and small enterprise sector. This was intended to enhance access to credit by groups and individuals for business expansion.
	Venture Capital Trust Fund (Act 680) 2004	A revolving fund operating in priority sectors, such as agriculture, pharmaceuticals, tourism, energy, and information, communications and technology to provide low-cost finance to SMEs. Established the Ghana Angel Investor Network to bridge funding and mentoring gaps for early stage ventures.
	The Free Zone Act, 1995	Legislation establishing the Ghana Free Zones Board and the Ghana Investment Promotion Centre respectively, both to promote and facilitate investment through, for example, tax breaks.
	Ghana Investment Promotion Centre Act, 2013	
	Social Investment Fund (Act 179)	Set up in 1998 and is mandated to contribute significantly to reducing rural and urban poverty in Ghana through the provision of targeted assistance to poor/deprived communities in Ghana, including through civil society organisations and SMEs.
<b>Enterprise and NGO legislation</b>	Registration of Business Names Act, 1962	Legislation covering registration of businesses and NGOs and cooperative societies, but with no specific legal form for social enterprises.
	Incorporated Private Partnerships Act, 1962	
	Companies Act, 1963	
	Cooperative Societies Act 1968	

Sources: Norman et al (2016); Ghana Free Zones Board; President of the Republic of Ghana (2014); Republic of Ghana; Social Investment Fund; Oppong-Manu (2004)

At a University of Professional Studies (UPS) forum held in October 2015, a National Development Planning Commission (NDPC) representative said that although the concept of social enterprise exists in Ghana, 'Ghana has no policy [specifically] governing the activities of these entities'. As the organisation at the forefront of helping to develop Ghana's 40-year development agenda, the NDPC is likely to have an interest in social enterprise activity in Ghana, a sentiment echoed by an interviewee from the Ministry of Trade and Industry (MoTI) who indicated that MoTI would be a prime location for any social enterprise policy activity in future. The Association of Ghana Industries (AGI) also told the study team it is now prioritising social entrepreneurship activity because the AGI believes that 'sustainability is only possible when society is taken care of'.

The British Council is now working with a technical consultant (from Social Enterprise UK), the Social Entrepreneurs Ghana Network (SE Ghana) and MoTI to develop a social enterprise policy. MoTI has set up a drafting committee of various stakeholders chaired by the Minister for Trade and Industry. SE Ghana, which comprises 21 founding organisations (see Table 8), is supporting MoTI in formulating policy relating to social enterprise.

### Existing research on social enterprise in Ghana

There has been limited research on social enterprise in Ghana. The British Council Ghana commissioned an ecosystem review, which provides an overview of social enterprise activity, demonstrating that Ghana's nascent social enterprise scene is developing rapidly alongside a growing range of support organisations (Darko and Koranteng, 2015). Papers by the Gimpa Centre for Impact Investing (2012) and Tandoh-Offin et al (2013) provide an overview of the impact investing context. The Global Impact Investing Network and Dalberg also published a report looking at the context for impact investing in Ghana in 2015, concluding that Ghana needs a more stable investment climate to attract more impact investment (GIIN and Dalberg, 2015).

There is a wider volume of literature on private sector development, particularly SME development, and also on youth entrepreneurship, which is relevant to understanding social enterprise activity. Koltai et al's 2013 paper on the entrepreneurship ecosystem gives comprehensive detail of actors and activities of mainstream entrepreneurship, covering a number of organisations which have a social or environmental lens. There is also growing literature on aspects of micro and small-scale enterprise development (see Oppong et al., 2014 and Obeng and Blundel, 2013). Research on shifting NGO profiles and social enterprise models (for example, looking at NGO trading models) was not identified.

### Overview of key actors in social enterprise in Ghana

There are a growing number of support organisations playing a role in the developing social enterprise ecosystem in Ghana, particularly in Accra. These range from business support organisations focusing on small and growing businesses that achieve social impact (e.g. Growth Mosaic), to workspaces with convening and incubation support (e.g. iSpace) and incubators (e.g. Impact Hub Accra), as well as early-stage funding and support providers (e.g. Reach for Change) and long-standing more conventional NGO and SME support organisations (e.g. TechnoServe). Some social enterprises have expressed a desire to get to know one another better, and stakeholders have recently begun responding to these demands. For example, the British Council and a range of partners established SE Ghana, which is part of the African Social Entrepreneurship Network and has begun hosting networking events. SE Ghana is hosting events outside Accra, for example networking events in Kumasi and Sunyani in May 2016, which is significant for the expansion of social enterprise activity.

This section provides a brief summary of some key actors and their activities related to supporting social enterprises.

1. Reach for Change, Impact Hub, Growth Mosaic, TEDxAccra, mPedigree, TANOE, Street Library, Challenging Heights, Ashesi University, AACT, Nneka Foundation, Farmable, CRESENT, InnoHuB, phinklfe, Kokroko foundation, GEW and Center for Social Innovation.

**Table 3: Incubators, accelerators and workspaces in Ghana**

Name of institution	Organisation type	Location	Social enterprise related activities
<b>Growth Mosaic</b>	Incubator and accelerator	Accra	Helps start-up businesses in Ghana to get their businesses off the ground to then help them to achieve scale. Growth Mosaic's role is very important to start-up social enterprises especially from the initial mentoring stage to leveraging appropriate investment funds for growth.
<b>Impact Hub Accra</b>	Incubator, workspace	Accra	Helps start-ups in Ghana to get their businesses off the ground to a scalable position. It also rents out workspace for entrepreneurs. Impact Hub Accra has been supporting the activities of start-ups over a period of time in the capital city. It is also involved with transformative social impact ideas.
<b>iSpace</b>	Working space	Accra	Rents out work space to entrepreneurs to develop ideas into marketable opportunities. Builds the capacity of start-ups in a range of ways.
<b>Meltwater Entrepreneurial School of Technology</b>	Incubator and Accelerator	Accra	Best known for assisting entrepreneurs within the technology space to transform ideas into commercial opportunities.
<b>Reach for Change</b>	Incubator and funder	Global	Founded by the Kinnevik Group, Reach for Change supports children and youth by improving their quality of life. Reach for Change is a critical player in the social enterprise sphere through its hybrid funding module to scale up ideas to support children.

**Table 4: Impact Investors in Ghana**

Name of institution	Organisation type	Location	Social enterprise related activities
<b>Acumen</b>	Impact investor	Accra (Global)	Invests in businesses across the globe to eradicate poverty. Builds the capacities of the leaders of the companies they invest in to run their companies efficiently.
<b>AgDevCo</b>	Impact investor	Accra (Africa-wide)	Invests in scalable agribusiness to increase food security as well improving livelihoods. The ultimate goal of AgDevCo is to eradicate poverty.
<b>Injaro Investments</b>	Impact investing	Mauritius	Invests in social impact activities in agriculture across sub-Saharan Africa. It has invested in Sekaf Ghana, which processes shea nut into shea butter skincare products.
<b>JCS Investments</b>	Impact Investment	Accra	Invests in impact-driven businesses in the financial services sector as well as SMEs, particularly in rural Ghana.
<b>Lundin Foundation</b>	Impact investor	Accra (Global)	Invests in small and medium sized businesses with the potential to create employment opportunities and in the process reduce poverty in a sustainable fashion.
<b>Oasis Capital</b>	Impact Investment	Accra	Invests in impactful projects in Africa through the financing of SMEs.
<b>Root Capital</b>	Impact Investor	Accra (East and West Africa; and Latin America)	Root Capital is an agribusiness-focused impact investor supporting small-scale farmers to create sustainable livelihoods in rural areas.
<b>Slice Biz</b>	Impact Investment	Accra	A crowd-funded micro investment platform providing finance for entrepreneurs to scale-up their businesses.

**Table 5: Non-profits and NGOs in Ghana**

Name of institution	Organisation type	Location	Social enterprise related activities
<b>Enblis</b>	Support	Accra (Global)	An international organisation with a focus on financing as well building capacity for entrepreneurs to scale-up their businesses.
<b>Grameen Foundation</b>	International non-governmental organisation	Accra (Global)	Grameen Foundation Ghana focuses on poverty alleviation with core areas of service in the financial, health and agricultural sectors.
<b>Stichting Nederlandse Vrijwilligers (SNV)</b>	Not-for-profit	Accra (Global)	SNV, the Netherlands Development Organisation, operates in agriculture, energy and water, sanitation and hygiene. SNV has a strong rural presence in Ghana and supports livelihood activities through advisory services.
<b>TechnoServe</b>	Non-governmental organisation	Accra (Global)	Helps entrepreneurs in the areas of farming, industries and business by building their capacities as well as linking them with finance. Given Technoserve's core mandate to address poverty issues, it supports social enterprises championing such causes.

**Table 6: Industry associations and business advisory bodies in Ghana**

Name of institution	Organisation type	Location	Social enterprise related activities
<b>Association of Ghana Industries</b>	Policy	Accra (regional presence)	An influential business organisation that speaks on behalf of Ghana's diverse business community, from micro companies to SMEs and to large corporate firms. It is presently setting up a desk to oversee social enterprise activities in Ghana
<b>Ghana Centre for Entrepreneurship, Employment and Innovations</b>	Business Advisory	Accra	A subsidiary of Orios Group, it provides capacity building for entrepreneurs and start-ups to scale-up business.
<b>Impact Capital Advisors</b>	Advisory	Accra	Provides advisory services for SMEs as well investing in impactful businesses.
<b>The Africa Network for Entrepreneurs</b>	Advisory	Accra	Helps build skills for several young entrepreneurs and start-ups to be able to scale up. As a social enterprise, it continues to play a critical role in building the capacity of businesses within the same space.

***‘There are a growing number of support organisations playing a role in the developing social enterprise ecosystem in Ghana, particularly in Accra’***

**Table 7: Tertiary education, research and ecosystem support organisations in Ghana**

Name of institution	Organisation type	Location	Social enterprise related activities
<b>Ashesi</b>	Tertiary education	Eastern Region	Runs a module in entrepreneurship to prepare its students for entrepreneurial roles after graduation. Its students are involved in diverse projects, some of which take the shape of social enterprise.
<b>British Council</b>	Cultural institution	Global (Accra office)	The British Council in Ghana is creating a platform for capacity-building in social entrepreneurship, addressing issues relating to policy, ecosystem building and research.
<b>Catholic Institute of Business and Technology</b>	Tertiary education	Accra	Offers an educational programme in social impact in Ghana. The MBA is practical and offers candidates the opportunity to scale up their businesses from a social impact perspective.
<b>Enactus</b>	Support	Accra	Enactus develops the entrepreneurs in students across educational institutions. It is present in 11 tertiary educational institutions in Ghana and helps address social issues in deprived parts of Ghana.
<b>GIMPA Centre for Impact Investment</b>	Research, policy advocacy and capacity building	Accra	An independent body that applies research, policy advocacy, capacity building and evaluation methods to inform impact investment decisions to address social and environmental challenges in Ghana.
<b>Global Social Entrepreneurship Network</b>	Support	London	A network of organisations supporting early-stage social entrepreneurs. It is partnering with Reach for Change (based in Ghana and in six other African countries) to up-skill and connect supporters across Africa.
<b>Kumasi Polytechnic</b>	Tertiary education	Kumasi	A tertiary institution that offers a course on entrepreneurship. Although not directly involved with social enterprise related activities, it is training entrepreneurs.
<b>Tamale Polytechnic (it has a branch of Enactus members)</b>	Tertiary education	Tamale (campuses in Upper East and Upper West regions)	Offers certificates in Higher National Diploma as well as well as degree programmes. The Polytechnic offers courses in Applied Sciences, Business and Engineering.
<b>University of Development Studies, Tamale</b>	Tertiary education	Northern Region and Upper West	A tertiary institution with a pro-poor focus. It offers courses that can help alleviate poverty. Some of its programmes include Agriculture, Land Management, Renewable Natural Resources and Medicine.

**Table 8: Forums and networks in Ghana**

Name of institution	Organisation type	Location	Social enterprise related activities
<b>Social Entrepreneurs Ghana Network</b>	Social entrepreneurs network	Accra	SE Ghana organisation brings together various leaders of social enterprises to promote and better understand social entrepreneurship.
<b>One Acre Fund</b>	Forums	Accra (Africa-wide)	An agricultural social enterprise which also runs seminars through its trademark 'Social Enterprise Happy Hour' event that takes place in different cities across Africa. The event brings together social entrepreneurs to share, build knowledge and network.
<b>Slice Biz</b>	Forums	Accra	In addition to raising investment, Slice Biz has created a platform that brings entrepreneurs to engage with one another through networking.
<b>Ghana Think Foundation (Barcamp)</b>	Network	Accra	Addresses social and environmental issues through mentorship programmes for the youth in Ghana. Its activities include driving volunteerism. Through BarCamp, Ghana Think Tank has a nationwide reach for networking as well as capacity-building for entrepreneurs in Ghana.

## Study findings

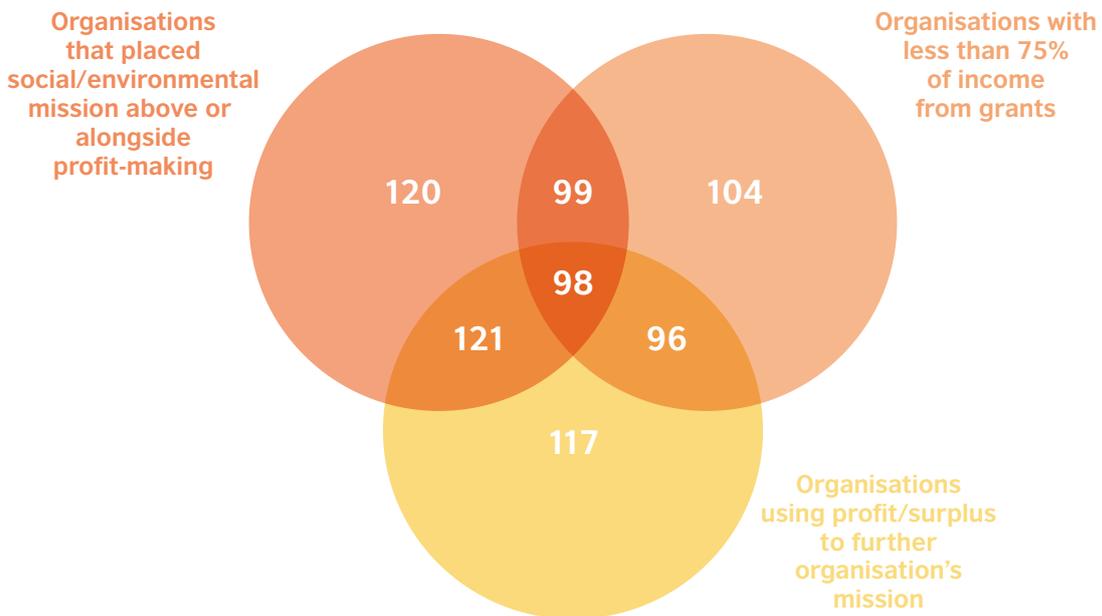
This section sets out data findings from the social enterprise survey.

### Social enterprise survey sample

Survey data were collected between November 2015 and January 2016. A total of 125 organisations completed the survey. Using the social enterprise inclusion criteria (see Chapter 1 for full details), 98 respondents were classified as social enterprises for the purposes of this study (78%). Among those not classified as social enterprises, 21 had 75% or more of their income from grants, five emphasised profit over a social/environmental mission, and one described sharing with owners and shareholders as the only use of profit.

Unrelated to the exclusion criteria, respondents were also asked whether they consider themselves to be social enterprises: 96% of survey respondents said that they consider their organisations to be social enterprises (self-identifying social enterprises), even if they did not meet the criteria used in the study.

**Figure 1: Number of survey respondents per social enterprise criteria**



## Social enterprise leadership

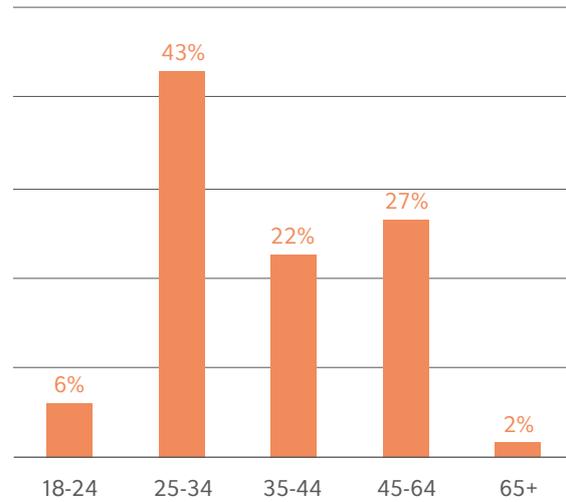
### Age

Social enterprise leaders (i.e. owners, CEOs, directors etc.) in Ghana are young. According to the survey, 43% of people in charge of social enterprises are between the ages of 25 and 34. The next largest age group is the 45-64 age group (27%), followed by those aged between 35 and 44 (22%), with only 2% of the social enterprises being run by people older than 65.

Of social enterprise leaders aged under 45, the women running social enterprises are proportionately slightly younger than men. However, both the total number of women running a social enterprise and proportion of them under 35 is lower than for male counterparts.

Research conducted on SMEs in Ghana seems to broadly correspond with the survey results. Odoom and Dzisi (2015) find that most SMEs are run by people between the ages of 31 and 40; social enterprise leaders are slightly younger overall.

Figure 2: Age of social enterprise leaders



### Gender

39% of Ghanaian social enterprises are run by women, according to the survey, a significantly higher number than the proportion of firms with a female top manager (14.9%) or majority female ownership (14.7%), according to the World Bank Enterprise Survey (World Bank, 2013).

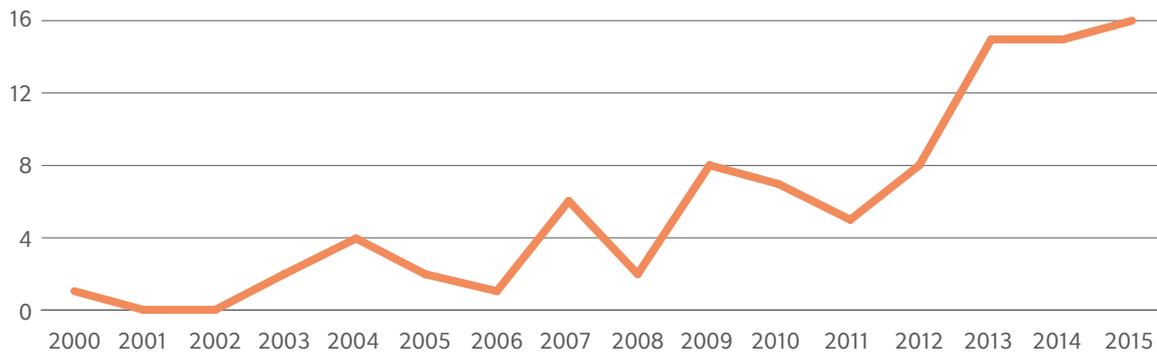
Female leadership is more common among social enterprises that have been established recently, with 41% of those started in 2010 or later run by women compared to 32% of those started before. These figures are similar to findings from the UK (Villeneuve-Smith and Temple, 2015).



### Years of operation

Social enterprise seems to be a relatively new phenomenon in Ghana and there has been a spike in start-up activity in the last three years. Over 90% of the social enterprises surveyed began operating in 2004 or later and almost half (47%) began operating since 2013.

**Figure 3: Number of social enterprises starting up across time (2000-2015, number of respondents)**



Social enterprises operating in the Ashanti, Northern, Central and Upper East regions were most likely to have started before 2013, with social enterprises based in Greater Accra being proportionately younger. This may be related to the relatively recent opening of key social enterprise support organisations in Accra, such as Growth Mosaic (2011), Reach for Change (2012), Acumen Fund (2012), iSpace (2013) and Impact Hub Accra (2015).

### Location: Where were respondents based?

Ghana is made up of ten regions.<sup>2</sup> Outreach activities for the survey took place in the regions of Greater Accra, Ashanti, Northern and Western, so it is expected that location findings are biased towards these four regions – and not representative of social enterprise activity nationally. 78 of the 97 social enterprises that responded to the survey are based in the South of the country.

It is unsurprising that a large proportion of social enterprise activity is reported in the capital Accra (42%), given the larger population, increased access to networks, finance and infrastructure. Similarly, the numbers of social enterprises in Northern (17%) and Ashanti (30%) regions seem correlated with this study's outreach activities, and the lower number in Western region (4%) could be explained by lower turnout at outreach events in Takoradi. Due to the need for face-to-face interaction to achieve survey responses, outreach in regions beyond the four covered by the study was not possible and is likely to be the major factor explaining why no social enterprises were recorded in these regions (no organisations responded from Upper West, Volta or Brong Ahafo). As such, location data does not offer a clear picture of where most social enterprise activity is taking place, although it does allow us to partially explore distinctions between social enterprises operating in different parts of the country.

2. Ashanti, Central, Brong Ahafo, Eastern, Greater Accra, Northern, Upper East, Upper West, Volta and Western. See annex for detail on outreach and consequent survey data biases.

## Geographical reach

Social enterprises in Ghana predominantly work at regional level within the country (46%), although over a third operate nationally (39%) and 14% work internationally. One in twenty operate as a subsidiary of another organisation, rather than as an independent organisation in their own right (see Chapter 6 for more detail). Greater Accra has the highest proportion of social enterprises operating internationally (22%), followed by the Ashanti region (17%). No other regions reported international operations. By contrast, 75% of operations in the Western region and almost 60% of operations in the Northern region are regional only.

## Legal status

There is no distinct social enterprise category for social enterprises to register themselves as in Ghana. Of the legal forms available to social enterprises in Ghana, sole proprietorship was the most commonly used among social enterprise survey respondents (38%). It is particularly common for female-led social enterprises, 47% of which are registered as sole proprietorships. According to the World Bank Enterprise Survey, sole proprietorship is an even more common legal form among Ghanaian firms as a whole (59%) (World Bank, 2013). It is the most common registration form for mainstream businesses because it costs little to set up and the administrative process is straightforward compared with other legal forms (Kuenyehia, 2012). The second most common legal form is a company limited by shares (31%), followed by limited by guarantee (21%). The least common legal form is partnership, with only 4% of respondents.

**Table 9: Legal status of social enterprises**

Legal Status	Percentage of respondents
Sole proprietorship	38%
Limited by shares	31%
Limited by guarantee	21%
Partnership	4%
Other <sup>3</sup>	9%

Note: Two ventures reported two legal forms: one is registered both as a partnership and an LLC, while the other is registered as an LLC and limited by guarantee

Sole proprietorship social enterprises are clustered in the Ashanti region of Ghana. Given that Greater Accra is the administrative capital of the country and the location of main offices for the registration of businesses and NGOs, it is perhaps not surprising that it contains the largest proportion of social enterprises which are limited liability companies (50%) or limited by guarantee (33%).

Social enterprises with higher numbers of staff were most likely to be registered as limited liability; social enterprises with this legal form also had the highest financial turnover. The average staff size of a limited liability social enterprise surveyed was over double that of a sole proprietorship.

## Areas of focus

### Objectives

The survey asked about the overall objectives of the social enterprise (see Annex 1, Chapter 1 for details). Almost two-thirds of social enterprises reported 'creating employment opportunities' as an objective, with 42% 'providing a service' and over a third focused on 'selling a good'. By contrast, few social enterprises reported that they are set up to respond to social or financial exclusion. Of the 'other' responses, several were related to education, as well as health and agriculture-related objectives.

**Table 10: Social enterprise objectives**

Objective	Respondents (%)
Creating employment opportunities	58%
Providing a service	42%
Selling a good	38%
Supporting vulnerable people	35%
Improving health and well-being	35%
Protecting the environment	35%
Promoting education and literacy	34%
Improving a particular community	32%
Supporting vulnerable children and young people	27%
Supporting other social enterprises/organisations	27%
Other (please specify)	17%
Addressing social exclusion	16%
Addressing financial exclusion	12%

3. 9% of respondents ticked the 'other' option. These social enterprises explained that they were classified as 'NGOs', 'Farmers Association' and 'Social Enterprise NGO' which suggests that if they were formally registered, their legal form would actually be 'limited by guarantee'.

Health is more prominent as an objective among male-led, older and larger social enterprises. Given that more female-led social enterprises are newer, and larger social enterprises tend to be longer-established, this perhaps indicates a shift away from health provision by social enterprises. Creating employment, however, seems to be a more consistent priority.

Objectives were more evenly spread in Greater Accra than elsewhere. The Ashanti Region, often seen as an area of the country where people are engaged in commerce, had high incidence of social enterprises focused on selling a good. In Greater Accra, supporting vulnerable people, improving health and well-being, protecting the environment, promoting education and literacy and providing a service are all prioritised above selling a good. In the Northern Region, the joint first objectives of social enterprises are to provide a service and to create employment opportunities, but the next most important objective is to support vulnerable people.

Across the gender divide, the primary goal of social enterprises is to create employment opportunities, yet when it comes to the second highest objective, male-led social enterprises tend to prioritise improving health and well-being, while female-led social enterprises are more concerned with selling a good.

Improving health and well-being is less common as an objective among newer social enterprises, with just 24% of social enterprises started in 2013 or later declaring it as an objective, compared to 44% started before 2013. Creating employment opportunity is an especially dominant objective in older social enterprises, with 67% of those set up pre-2013 declaring it as a key objective.

Social enterprises that declared as objectives supporting vulnerable children and young people, addressing social exclusion and improving health and well-being tended to be larger on both average staff size and average turnover measures. Conversely, social enterprises providing a service or promoting education or literacy tended to be small on both measures. Those that declared protecting the environment as an objective had the largest average staff size, with 13.8 staff members per social enterprise,<sup>4</sup> but only the sixth largest average turnover.

## Sectors

Social enterprise activity in Ghana is predominantly focused in five sectors: education, agriculture, health, manufacturing and services. Social enterprises were able to select multiple sectors when answering this question. In spite of the high proportion of social enterprises reporting creating employment opportunities as an overall objective, none cited livelihoods and employment creation as the sector that they worked in.

**Table 11: Social enterprise sectors<sup>5</sup>**

Sector	Respondents (%)
Education	36%
Agriculture and fisheries	33%
Health & social care	26%
Manufacturing	22%
Services	21%
Other <sup>6</sup>	20%
Forestry	8%
Financial services	5%
Retail	5%
Housing	1%

A particularly high proportion of Ashanti-based social enterprises work in the manufacturing sector (41%), with only 21% working in the education sector. Education dominates social enterprise activity in Accra (41% of social enterprises), with agriculture second – somewhat surprising, given that Accra is the largest urban area of the country (although it is likely that Accra serves as the headquarters for organisations operating in more rural areas). Agriculture is dominant in the Northern region (65%) as the main sector of operation for surveyed social enterprises, followed next by education and health, and with little emphasis on manufacturing and services.

Male-run ventures are more likely to focus on agriculture and education, whereas female-run social enterprises focus predominantly on health, education and manufacturing.

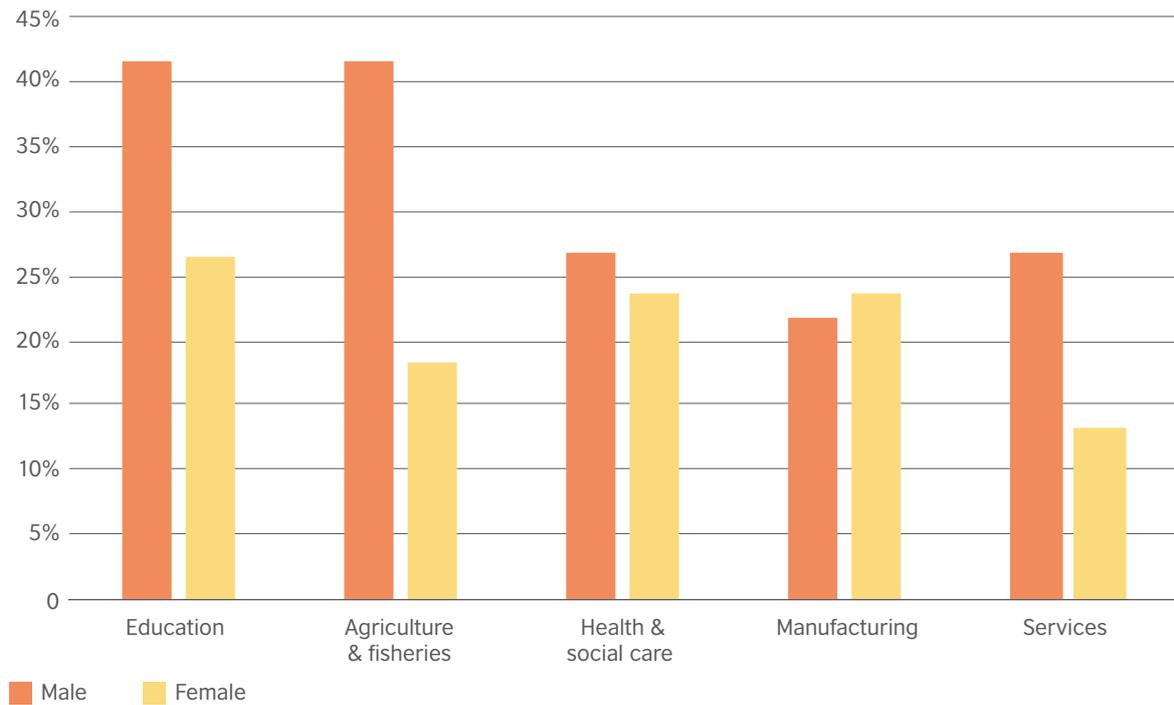
4. Part-time staff were counted as equal to half a full-time staff member.

5. There were no social enterprises that reported working in business development and entrepreneurship support, energy and clean tech, food and nutrition, infrastructure development, justice and rehabilitation, livelihoods and employment creation or mobility and transport

6. Most of the sectors detailed by respondents under 'other' could have been categorised as service or manufacturing sector, although responses indicated that there are two further sectors: water and sanitation (one social enterprise reported working in this sector) and environment – wider than energy and clean tech, including conservation (two social enterprises work in this area).

Social enterprises operating in the manufacturing sector are on average the largest in terms of staff numbers and turnover. Education sector social enterprises tend to be smaller on both measures, with an average of 9 staff per social enterprise to manufacturing's 15. This is in line with the average smaller size of social enterprises whose objective is to promote education or literacy.

**Figure 4: Percentage of social enterprises by sector and gender of leader**



#### Case study: SeKaf Ghana Ltd

SeKaf Ghana Ltd is a Limited Liability Company based in Tamale in the Northern Region, with a triple bottom line business model that incorporates an environmentally friendly and ethical supply chain by investing in local staff and by using community-traded shea nuts. Formed in 2003, SeKaf purchases organically produced shea butter and shea nuts from over 3,000 local women and processes them into an award-winning range of natural shea cosmetic products which are sold across Ghana, as well as in Burkina Faso, Kenya, Sudan, Vietnam, Saudi Arabia, Kuwait and Great Britain.

The company presently has 33 full-time employees and 5 part-time staff and runs a farmer's co-operative. SeKaf has trained more than 10,000 women, helping them to improve yields through the use of better processing technologies. In 2014, SeKaf committed to implementing business development training for women's groups, developing health and safety projects for collecting and processing shea, and to implementing a pilot project to develop new strategies to conserve shea tree populations. SeKaf pays 10-15% over the market price to women cooperative workers and farmers and provides national health insurance. It has a centralised processing centre in rural Ghana, the SeKaf Shea Butter Village, where women can collaborate in building their own shea businesses (Global Shea Alliance, 2015).

## Social impact

### Primary purpose

56% of the social enterprises surveyed stated that their mission was to pursue profit and social/environmental mission jointly, while 44% focus primarily on creating social/environmental impact.

Social enterprises in the Ashanti region and female-led social enterprises are more likely to pursue profit and social/environmental mission jointly, rather than put social impact first. However, newer social enterprises are more likely to focus on the social side.

### Beneficiaries

The social enterprises surveyed reported that they have supported a total of 103,148 people over the past year, an average of 1,052 per social enterprise. Respondents were asked to identify the number of people in specific categories (see Annex 1, Chapter 1 for details). Over 80% of social enterprises surveyed reported that they support their local community. Half support particular groups of people (55%), 45% support employees and 36% support other organisations. Female-led social enterprises mostly support their local community but have a higher proportion than the overall average (68%) that support particular groups of people. Social enterprises that support organisations tend to be the largest in terms of both average staff size and average turnover. Those that support particular groups of people are the smallest.

Male-led social enterprises report on average a larger number of beneficiaries (1,411). Greater Accra and the Northern regions have the highest average numbers of beneficiaries, at 1,485 and 1,369, respectively. Very low average beneficiary numbers in the Eastern and Upper East regions (9 and 26, respectively) indicate challenges with responding accurately to this question.

## Job creation from social enterprise

According to the survey, social enterprises in Ghana have an average of just under 10 full-time equivalent staff – a total of 958 jobs.

Job creation had increased over the last year, as social enterprises now have on average over two more full-time equivalent staff than last year. Furthermore, 93% of social enterprises anticipate increasing their staff numbers substantially or a little over the next year, with only 2% anticipating a decline. Expectations of fast staff growth are particularly high in Ashanti and Greater Accra.

**Table 12: Job creation by social enterprises**

	Last year	This year
Full-time equivalent jobs, mean average (female)	7 (35%)	10 (34%)
Total jobs created	726	958
Of which, part time (female)	403 (37%)	507 (43%)

31% of the total full-time staff of surveyed social enterprises are female, while almost half of part-time staff are (43%). Overall, 34% of full-time equivalent jobs are occupied by women. This is higher than the average for mainstream enterprises in Ghana, which is 25% (World Bank, 2013). Female-run social enterprises hire a 13% higher proportion of female staff than male-run enterprises, although they also have lower staff numbers overall, so they hire on average 6% more female staff than male-run social enterprises.

Out of the regions with significant numbers of social enterprises surveyed, it is ventures based in the Northern region which employ on average the most staff (14 full-time equivalent staff).

As may be expected, the newer social enterprises surveyed have yet to build up as large a workforce. Those set up since 2013 have on average six full-time equivalent staff, compared to 14 for those set up before 2013. However, 93% of these newer social enterprises anticipate increasing their staff numbers substantially or a little over the next year, which is in line with the older ventures.<sup>8</sup>

Ventures with higher turnovers have higher numbers of staff, although there is little variation across all ventures reporting a turnover of under £10,000 – indicating that it takes a turnover of over £10,000 to impact significantly on job creation. Social enterprises with turnover over £500,000 on average employed 27 full-time equivalent staff, compared to five employed by those with turnover below £1,000.

7. Part-time staff are calculated as equating to half a full-time staff member. Five of the social enterprises surveyed having more than 30 staff.

8. One respondent selected 'substantially' and 'a little' so they have excluded them from this analysis.

### Ghana's biggest social enterprise: Kuapa Kokoo

Kuapa Kokoo is Ghana's best-known social enterprise. It is a cooperative for cocoa farmers established in 1993. With support from international NGOs such as TWIN, SNV and Christian Aid, Kuapa Kokoo aimed at mobilising cocoa farmers to establish a company that can sell directly to Ghana's Cocoa Marketing Company, a state-owned enterprise. Presently, there are 80,000 people across 1,257 communities as part of the cooperative. The cocoa produced by this cooperative accounts for 5% of all cocoa produced in Ghana. In 1995, the Kuapa Kokoo Farmer's Union (KKFU) earned the Fair Trade certification making it the first smallholder farmer's union in West Africa in addition to being the largest cocoa cooperative globally. Following its achievement of Fair Trade status in 1998 - with support from its supporting organisations and also The Body Shop and Comic Relief, KKFU established the Day Chocolate Company (DCC), based in the UK. Kuapa Kokoo has a 44% stake in the DCC, which sells the chocolate under the brand 'Divine Chocolate'.

Through the proceeds earned locally and internationally from the selling of cocoa, Kuapa Kokoo has been able to transform the lives of cocoa farmers in diverse ways. Most notable is the access to finance that it has created for farmers to be able to invest in the entire farming value chain. Farmers have seen an improvement in their livelihoods and that of their families and communities. Additionally, the farmers have received the requisite education and skills required for handling cocoa transactions.

## Turnover and profit/surplus use

### Profit and turnover

Respondents were asked whether they make a profit over the past year. 46% report currently making a profit or surplus. Profit-making is more common in the Ashanti region compared to Greater Accra and the Northern region. Female-led social enterprises are more likely to be profit making than male-led ones. As might be expected, newer ventures are less likely to be making a profit or surplus.

86 social enterprises reported data on financial turnover.<sup>9</sup> The combined total turnover of the respondents is £1.3 million (GHS 6.6million), which is an average turnover per social enterprise of £15,301 (GHS 80,449.11). Given that the National Board of Small-Scale Industries defines an SME as a company with a turnover of \$200,000 (around £150,000, or approaching GHS 800,000) and above, the average social enterprise in Ghana is a micro venture and only one respondent would be defined as an SME.

Owing to the high turnover of one venture and there only being responses from two social enterprises in the region, Upper East region has the highest average turnover per social enterprise at £51,364. The Western region has the second highest average turnover (£24,273), followed by Greater Accra, the Eastern region, then Ashanti.

Female-led social enterprises report a significantly lower average turnover than their male counterparts, at £10,783 (GHS 59,000).

### Turnover expectations

Expectations for turnover to increase next year are high among surveyed social enterprises. 77% expect their turnover to increase substantially over the next year and a further 21% expect it to increase slightly. 2%, however, expect a decrease in turnover. Female-led ventures are slightly more optimistic than male-led ones. There isn't a clear pattern in terms of age of the social enterprise, although having more staff generally means higher turnover expectations.

### Use of profit/surplus

Social enterprises use most of their profit or surplus to focus on growth and development, with minimal amounts being spent on staff, beneficiaries or funding third parties. Of more concern is potentially the lack of reported use of profits to ensure that the social enterprise has reserves. Furthermore, it is surprising to note that no respondents cite cross-subsidising as a use of profit/surplus given that findings from previous research in Ghana indicated that cross-subsidisation is a common social enterprise model (Darko and Koranteng, 2015).

9. Where respondents gave no answer, the data has been excluded but where they responded zero, this has been included – it is possible that the zero was a refusal however, rather than an accurate answer.

**Table 13: Use of profit/surplus**

Use of profit/surplus	Proportion of respondents
Growth and development activities	73%
Rewards to staff and beneficiaries	21%
Funding third party social/ environmental activities	16%
Profit sharing with owners and shareholders	5%
Reserves	4%
Cross subsidising	0%

### Growth plans and barriers

#### Growth plans

Ghanaian social enterprises plan to expand: only one social enterprise surveyed had no growth expectations for the next year. The most common growth plan is expansion into new geographic areas, followed by attracting new customers or clients and attracting investment to expand.

Female-run social enterprises are almost twice as likely to plan growth through increasing sales with existing customers, and are less focused on expanding into new geographical areas.

Social enterprises from the Northern region are disproportionately likely to have investment and geographical expansion plans, whereas just 29% of social enterprises in the region are looking to grow through increasing sales with existing customers, much lower than average. This indicates distinct needs for social enterprises operating in the poorer and more remote northern part of the country

#### Barriers to growth

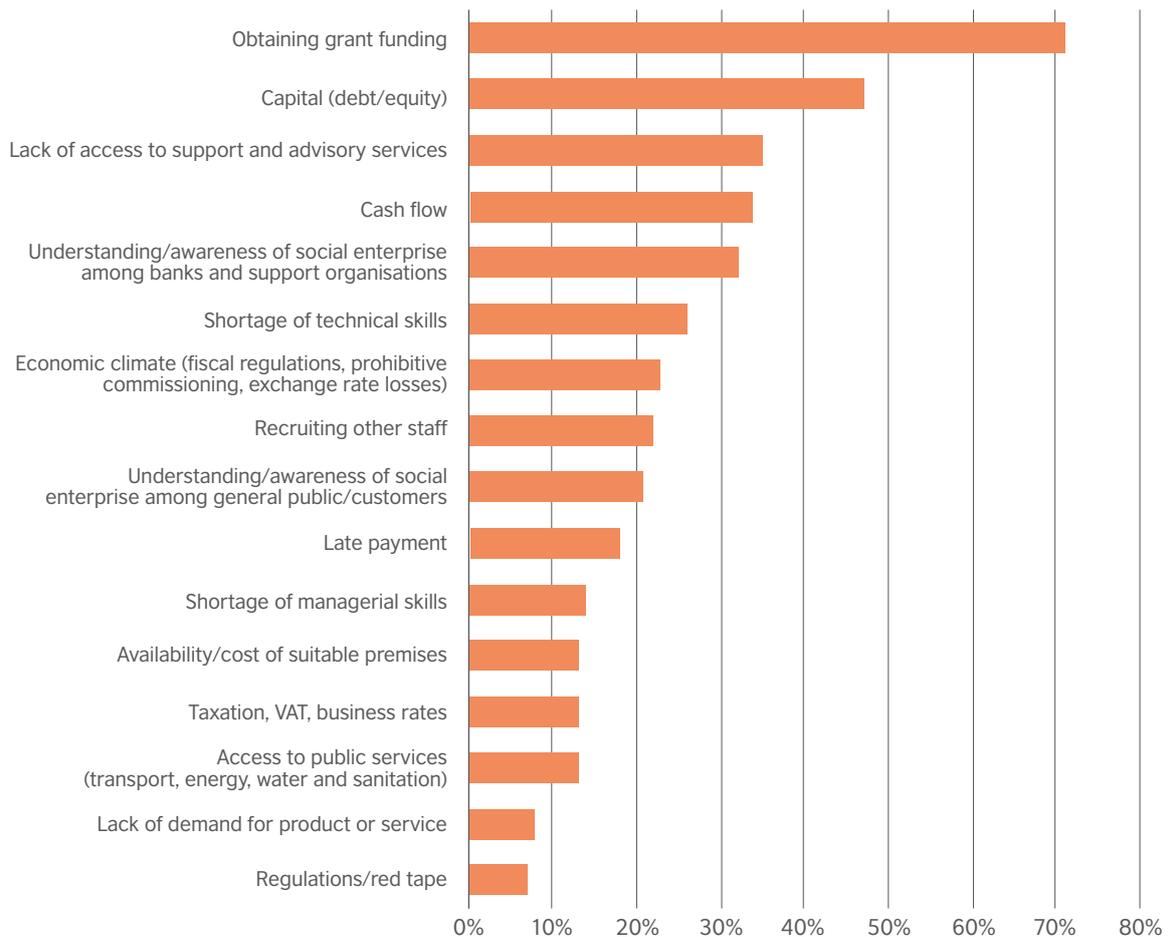
The biggest barrier faced by surveyed social enterprises in Ghana is financial: nearly half declare that lack of capital is a major barrier and over two-thirds see difficulties to obtain grant funding as problematic. This is particularly so in the Northern region. The social enterprises that find access to capital a major barrier tend to be smaller. Financing is also a big issue amongst mainstream enterprises, with 49.5% declaring access to finance the biggest obstacle they face and 62.2% identifying it as a major constraint (World Bank, 2013).

**Figure 5: Growth plans**

N.B. Respondents could select multiple options.

10. 61% compared to 33% of male run social enterprises.

**Figure 6: Barriers to growth**



N.B. Respondents could select multiple options.

There is evidence of demand for a stronger ecosystem of support for social enterprises. Around a third of social enterprises cite the lack of access to support and advisory services and lack of understanding among banks and support services as being problematic. A fifth say that understanding or awareness amongst the general public is a problem.

Only 8% see the lack of demand for their product or service as a major barrier, and recruitment, managerial and technical skills shortages are comparatively lesser barriers than finance and support.

The biggest barriers faced are the same regardless of gender, although some barriers are noticeably more prominent for female-run organisations, such as recruiting staff and access to public services. Wider research suggests that women in Ghana face greater barriers to accessing public services than their male counterparts, largely because of the under-representation of women in the public service (Kannae, 2015).

## Finance sources and constraints

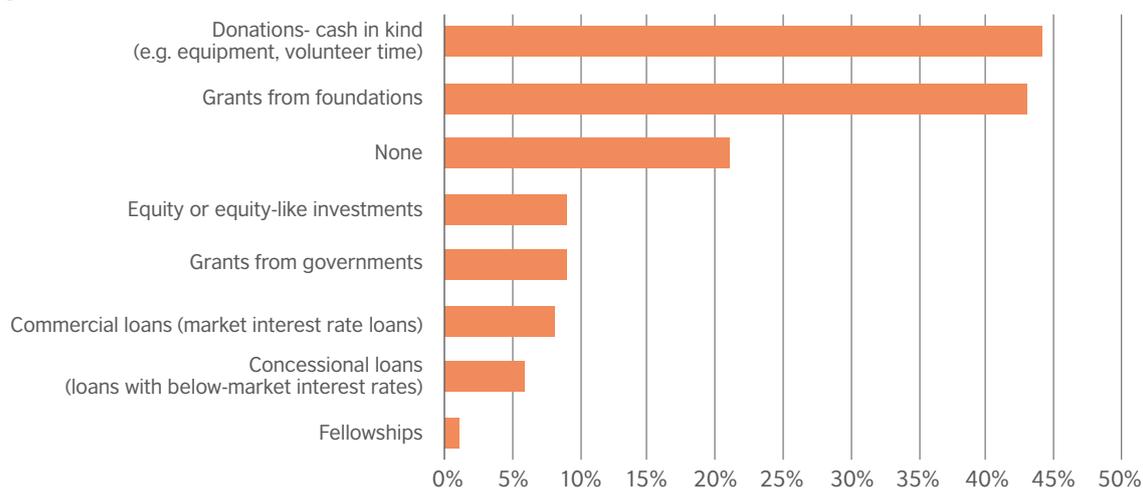
### Sources of funding and finance

Almost half of the surveyed social enterprises in Ghana have accessed forms of non-returnable capital (grants, donations and support from family and friends), and very few have secured either equity or any form of loan.

Social enterprises in the Northern region have been proportionately most likely to secure grants from foundations. Ashanti regional social enterprises are proportionately most likely to have no external funding or financing.

Female-led social enterprises are more likely to receive grants from foundations and government, but less likely to have accessed equity and commercial loans.

**Figure 7: Sources of finance**



N.B. Respondents could select multiple options.

***‘Ghanaian social enterprises plan to expand: only one social enterprise surveyed had no growth expectations for the next year’***

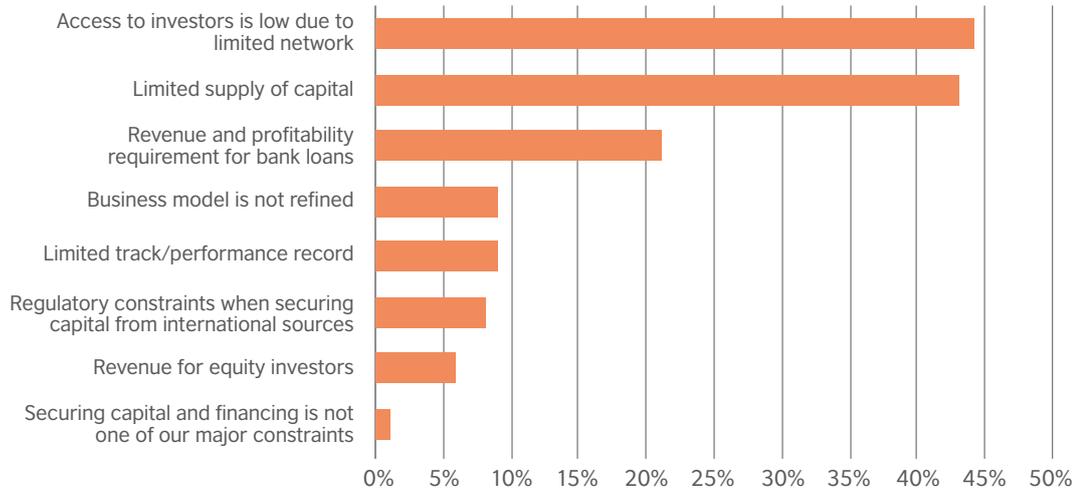
**Financing constraints**

Two constraints dominate responses in terms of what constrains access to finance and funding for Ghanaian social enterprises: access to investors being low due to limited networks of personal/organisational contacts and limited supply of capital.

Lack of access to investors is particularly high for more remote regions, such as Upper East and Western; along with Central region, Greater Accra and Ashanti regions report the most problems with limited supply of capital.

Overall female-led ventures are more likely to cite financial constraints and are slightly more likely than their male counterparts to be concerned by access to investors and limited track/performance record as well as limited supply of capital. In Ghana as a whole, women are more likely to be poorer, less educated and to have more family responsibilities that take up their time, and they are less likely to have access to start-up capital and more likely to face biases in terms of property and land ownership (for collateral), all of which could contribute to them facing greater constraints in terms of access to finance and investors (Owusu et al., 2014).

**Figure 8: Top three finance constraints**



N.B. Respondents could select up to 3 options.



## Estimate of the number of social enterprises in Ghana

Based on the very small unrepresentative sampling process detailed in Chapter 1, it is possible to extrapolate numbers to give a rough indication of the potential size of the social enterprise sector. Using these calculations, which are far from statistically robust, this study makes an initial estimate that there could be around 26,000 social enterprises are currently operating in Ghana. Table 14 below shows the data on which this estimate is based.

**Table 14: Sources of information for total number of social enterprises**

Source	Total number	Social enterprise prevalence rate	Expected total number of social enterprises (= Total* Prevalence rate)
NGOs	1700	24% (based on sample size of 25)	408
SMEs	187,538	14%	25,867
<b>Total</b>			<b>26,275</b>

NGO numbers from Department of Social Welfare, SME numbers from the Registrar General's Department. There are 208,375 registered companies in Ghana (Registrar General's Department) and studies suggest that approximately 90% of companies in Ghana are SMEs, so there are approximately 187,538 SMEs.



## Conclusions

The survey data in Ghana revealed a number of trends of potential interest to the social enterprise ecosystem including policy-makers and providers of finance.

In their leadership, Ghanaian social enterprises are young and have strong female presence. Social enterprises have more female leaders than mainstream business, and female-led social enterprises are more likely to hire women onto their staff. As such, social enterprises may represent an important outlet for female entrepreneurs, and understanding this phenomenon in more detail might help wider gender equality agendas.

Social enterprise leaders are also predominately young and the survey findings suggest that social enterprises themselves tend to be relatively newly established. The youthfulness of the social enterprise ecosystem could explain the relatively shallow networks – among each other and also with the investor community, in part because leaders do not have previous experience of entrepreneurship due to their age.

The relatively new social enterprise ecosystem can also explain the reason for the lack of access to support noted by survey respondents. Although there is a growing number of predominantly Accra-based support organisations, this finding indicates a significant capacity gap which funders, government and donors may be interested to support – and which suggests there is a market for support organisations to start up or expand into social enterprise, particularly outside Accra.

Although most social enterprises operate regionally, some have national and international reach. More detailed analysis of these enterprises, what they have achieved and how they could be of benefit to the growth of some regional social enterprises seeking to expand, is an area for potential further research, as a high proportion of respondents are keen to grow by expanding their operations into new geographical areas.

The social enterprises are most likely to have the dual aim of making a profit and having social impact, rather than just focusing on social impact alone. This is significant for policy-makers in particular, who have expressed concern about the social element of social enterprise dominating over financial sustainability (Darko and Koranteng, 2015).

Socio-economic, political, operational and cultural differences across the country should be explored further to be able to understand the impact that this has on social enterprise structures, operations and impact. The survey findings are indicative, but not conclusive in this regard. Social enterprises based in parts of the country which are associated with entrepreneurship have prioritised the selling of goods over other objectives, for instance. Another example of the correlation between location and orientation of social enterprise is the emergence that ventures based in the North tend to have an agriculture focus, coinciding with a renewed drive by government to harness the North's arable potential.

Perceptions about the survey in general varied, but many saw it as a positive opportunity to raise the profile of their organisation and some found the financial as well as bookkeeping aspects of the survey to be relevant to their operations, having not previously given them particular attention. Through the survey, it became clear that some also did not have proper financial reporting systems in place and respondents suggested that taking part in the survey helped them realise the importance of this for future.

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## Annex 1 Interviewees and consultation workshop participants

### Outreach events and workshops

Outreach events were held in the capital Accra, second city of Kumasi, northern city of Tamale and western city of Takoradi, home to Ghana's recent oil discovery. Following low turnout at the initial Accra workshop, the team decided to allow social enterprises to exhibit at future events, in addition to holding a raffle at the final event in Accra and inviting speakers from the legal, funding, branding consultants and social enterprises to create a more appealing agenda. In Tamale and Takoradi, the number of attendees each day decreased over the three days that events were hosted because participants expected to be paid for their transport costs and to receive a food allowance, as is common for participation at NGO events in Ghana.

Events revealed that many participants took 30 to 40 minutes to complete the survey and required help to do so. Some respondents were reluctant to share financial data. In Tamale especially, participants needed questions translated into their local language and support to understand questions. Supporting participants through the survey was important, as was the outreach activity in general. The team felt strongly that many organisations who completed the survey would not have been reached without face-to-face contact.

Name	Organisation Name
Sam Bonsu	Alive & Kicking
Sewu- Steve Tawia	Asime Partners
Kwame Agyekum	Association of Ghana Industries
Serwah Quaynor	Autism Awareness Care Training
Korieh Duodu	Betsi-Enchill Letsa & Ankomah
Kwabena Danso	Boomers International
Helen Ofori	Catholic Institute of Business and Technology
Elijah Amoo Addo	Chefs for Change/Food 4 All
Adriana Jane Swanzy	Enablis
Baba Sayuti	Enactus
Mark Badu-Aboagye	Ghana Chamber of Commerce and Industry
Ato Ulzen- Appiah	Ghana Think Foundation
Noah .A. Gaikpah	Ghana Investment Promotion Centre
David Hutchful	Grameen Foundation
Wayne Miranda	Growth Mosaic
Annatu Neina Abdulai	Growth Mosaic
William Senyo	Impact Hub Accra
William Senyo	Impact Hub Accra
Alison Roadburg	iSpace
Tolu Agunbiade	Meltwater Entrepreneurial School of Technology
Dela Ashiagbor	Ministry of Gender, Children and Social Protection
Kwami Williams	MoringaConnect
Lukman Abdul-Rahim	National Board for Small Scale Industries
Kweku Adarkwah	National Board for Small Scale Industries
Doky Asare	National Development Planning Commission
Alice Gyening-Amekudzi	National Development Planning Commission
John Armah	Orios Group

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