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# Inter-sectoral Differences in the SME Financing Gap: Evidence from Selected Sectors in Ghana

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## ABSTRACT

Access to credit is critical for SMEs' growth. However, these businesses that need credit to take advantage of growth opportunities are noted to be credit constrained. The paper examined the SME financing gap on a sectoral basis using the survey approach. The study adopted descriptive and non-parametric statistics in the analyses of data involving 1200 SMEs with 200 each from the agriculture, manufacturing, transportation, construction, retail and hospitality sectors. It was revealed that there are sectoral differences in the SME financing gap with the agriculture sector being the most credit constrained. Sector-specific policies are therefore recommended to tackle the problem.

## KEYWORDS:

SME financing gap inter-sectoral differences Ghana

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