



# LEADERSHIP OF SERVICE:

Protecting Our Progress,  
Transforming Ghana for All

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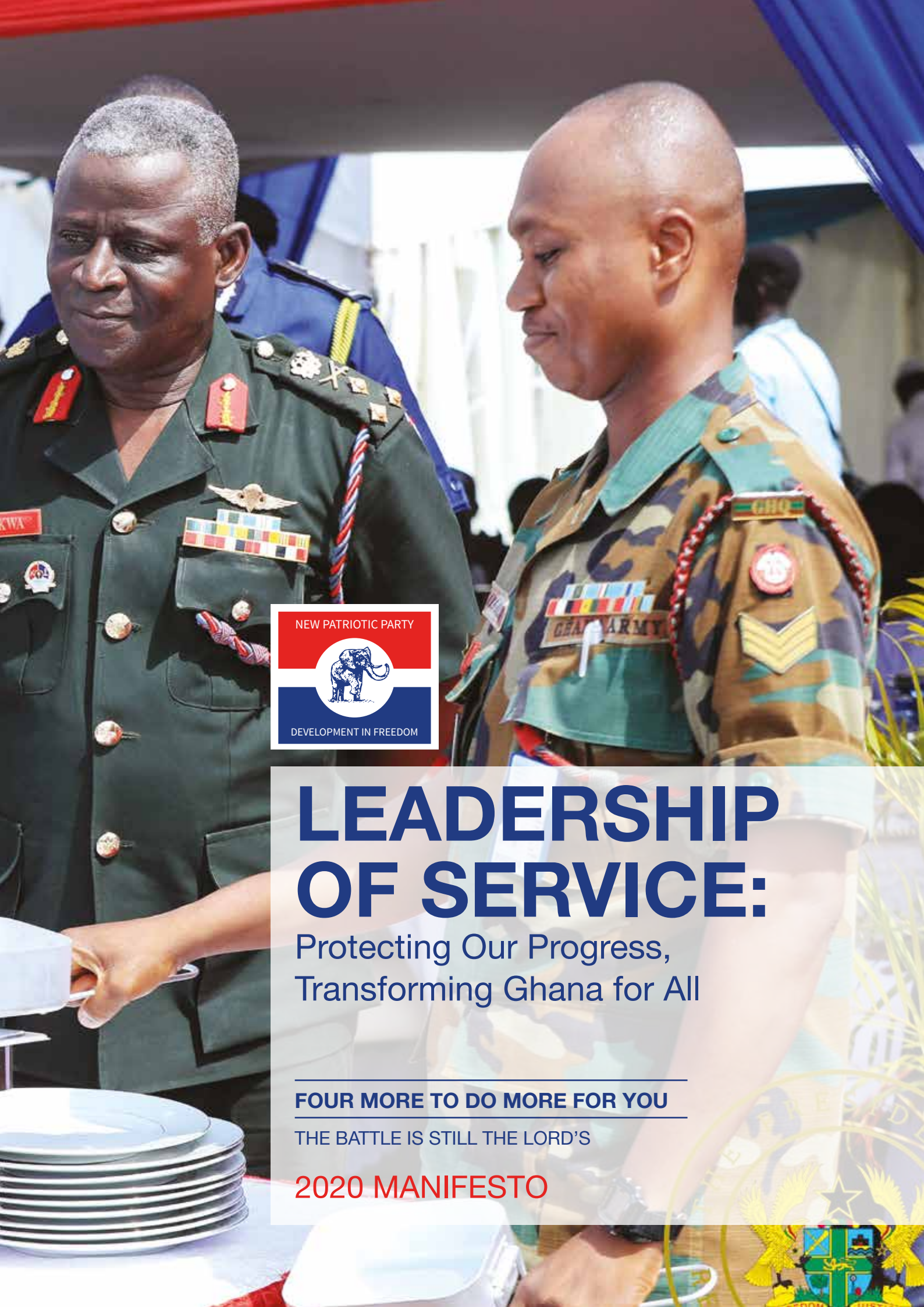
FOUR MORE TO DO MORE FOR YOU

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THE BATTLE IS STILL THE LORD'S

**2020 MANIFESTO**





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Protecting Our Progress,  
Transforming Ghana for All

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**FOUR MORE TO DO MORE FOR YOU**

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**2020 MANIFESTO**



“

*(The party's) policy is to liberate the energies of the people for the growth of a property owning democracy in this land, with right to life, freedom and justice, as the principles to which the Government and laws of the land should be dedicated in order specifically to enrich life, property and liberty of each and every citizen.*

”

**Dr. J. B. Danquah**

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# PREFACE

The New Patriotic Party (NPP), under the leadership of Nana Addo Dankwa Akufo-Addo, is presenting itself to Ghanaians to be re-elected to continue to lead this country for the next four years, 2021-2025. We began this journey four years ago with the promise to rebuild this country, fully aware of the numerous challenges that Ghanaians faced.

In our 2016 Manifesto, we presented to Ghanaians our determination to tackle these numerous challenges. We shared an inspiring vision to build a Ghana Beyond Aid. Rebuilding seemed an impossible task. There were doubts in the minds of many about our ability to overcome the challenges.

In the course of our first term in office, we have made what seemed impossible a reality. With skill and experience, we have brought the Black Star to its fitting status in the comity of nations. The President's vision of Ghana Beyond Aid has ignited the imagination of Ghanaians. With speed, we have made significant progress in restoring economic stability, improved macroeconomic conditions that affect the lives of Ghanaians and the successes of businesses, stimulating growth, and providing opportunities for job creation led by the private sector, supported by a much improved and stable banking system. We were on schedule to maintaining our momentum for progress before the Coronavirus pandemic's (COVID-19) major disruptions in every aspect of our national life occurred, including the tragic loss of lives.

Managing the disruptions, mobilising resources, protecting citizens from a ravaging virus, and making sure that our progress is not derailed, have been the focus of the President, Nana Addo Dankwa Akufo-Addo and his Government. And it is not hard to see why Ghanaians are investing even greater trust in his leadership.

We present to you, first, what we have delivered, and are delivering on the promises we made to you, and second, to ask, once again, humbly, for your mandate for the next four years so we can continue building on, and completing the work that we, together, have started.



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# MESSAGE FROM THE PRESIDENT

We, in the New Patriotic Party, fully understand the consequence of putting a signature to a contract. In 2016, we presented our Manifesto, titled “Change: An Agenda for Jobs; Creating Prosperity and Equal Opportunity For All” to the Ghanaian people. It represented a solemn social contract between the electorate and us, on the basis of which, by the grace of God and the generosity of the Ghanaian people, we secured a famous and overwhelming victory.

In that contract, we pledged, amongst others, to help create a society of opportunities for all, we remained committed to our belief in democratic governance and private sector-led economic development, and we reiterated our firm stance as the party of the rule of law, the party of business, the party that builds and creates wealth, and the party of social justice.

In the nearly four years that it has been my abiding privilege, by the grace of God, to lead this party in government, we have kept our eyes firmly on these beliefs, and we have recorded successes in all sectors of national life, which have had significant impact on the lives of all Ghanaians. By common consent, it has been established that we have kept faith with the people of Ghana, by fulfilling the great majority of our manifesto promises.

We have changed the outlook on education in this country; we have revived and strengthened our healthcare delivery system; we have been busy in the delivery of physical infrastructure in all parts of the country; we have made huge investments in agriculture, with the goal of ensuring our nation’s food security; we have cleaned the financial sector mess we inherited, and have, with the active co-operation of the Bank of Ghana, strengthened the banking and financial sector; and we have shown that the economy of our country can be transformed and diversified by a government of the New Patriotic Party.

We have embraced the application of digital technology in the delivery of public services; we have restored the allowances of nursing and teacher trainees, that were scrapped by the Mahama government; we have provided each constituency with an ambulance, a unique achievement in Ghana’s history; we have reduced the benchmark values of import duties by as much as 50%, and, in the case of vehicles, by 30%; we have put an end to the Unemployed Graduates Association, which was such a sad feature of the Mahama years, by creating Nation Builders Corps (NABCO) and several other job creation initiatives targeted at the youth; we have systematically enhanced the capacity of the anti-corruption institutions of the State; and we have superintended over the successful reorganisation of our regional governance structure, resulting in the creation of six (6) new regions, with strong popular support.

Indeed, all our flagship programmes, be it Free SHS, “One District, One Factory”, “One Village, One Dam,” the Programme for Planting for Food and Jobs, et al, have been rooted in the effort to liberate the energies of the people to grow an economy of which all the people can be part.

On the global stage, the image and reputation of our country, which had been compromised, are now high again.

When the Coronavirus pandemic, that has wrought havoc to the lives and livelihoods of people in all the nations of the world, reared its head in Ghana, we took immediate, decisive actions to contain and limit its spread, and protect the population, actions from which the nation is still benefitting, and, subsequently, took the equally bold decision to implement a Relief, Resilience and Recovery plan, with the overarching aim of providing relief to the ordinary Ghanaian, and being able to find more resources to strengthen the productive sectors of the economy to ensure sustained economic activity. Government has gone ahead to establish the one hundred billion cedi Ghana COVID Alleviation and Revitalisation of Enterprises programme, (we call it, fittingly, the Ghana CARES programme), whose aim, over the next three years, is to stabilise, revitalise and transform our nation, through the improvement of the country's business climate, and support for the private sector.

Having achieved all these significant milestones, even in the midst of the difficulties we met, and the negative effects of the unforeseen pandemic, I am hopeful that the Ghanaian people would grant the NPP another resounding victory in 2020.

That is why, in furtherance of this, the programmes and policies contained in the NPP 2020 Manifesto, dubbed **“Leadership of Service: Protecting our Progress, Transforming Ghana for All”**, are aimed at consolidating the significant gains chalked in office, and setting the stage for the next level of our nation's development. I believe in the programmes that we have drawn up in our Manifesto, because they will continue the nation on the path of social and economic transformation, on which we have embarked. Indeed, they will lead to the transformation of Ghana to the benefit of all Ghanaians.

We must, however, be reminded, at all times, that we are up against an opponent who is desperate to return to power to continue the agenda of mismanaging the economy to the suffering and despair of businesses, households and families and, by that, jeopardising the future of our children. We cannot afford to let that happen. We cannot, therefore, be complacent. We have to work hard for victory, regardless of the fact that ‘One Good Term Deserves Another’.

So, let us make sure our message is heard loud and clear from Axim to Aflao, and from Accra to Paga. Let us go to every part of the country and spread the story of our good news; tell the young people about the possibilities Free SHS will present them; tell the farmers about the programme for Planting for Food and Jobs, which translates into enhanced income levels for them; and let us tell the business entrepreneurs about the reduction of their tax burdens and the improvement of the business climate, so their businesses can flourish, and they can, in turn, create jobs.

Indeed, the December 2020 presidential election represents, arguably, the clearest of choices ever for the Ghanaian people to make.

It bears repeating that 2020 is between the current President and the President who was voted out decisively in the last contest. It is about leadership. It is about integrity. It is about the performances of the two men when given the opportunity by the Ghanaian people to lead. It is about measuring records against promises. It is about which of the two leaders has shown in office that he knows how to manage the economy. It is about which of the two leaders you, the voter, can trust to deliver. It is about which of the two men you can trust with the future of your children. It is about which of the two leaders you know you can depend on in times of crisis. It is about which of the two leaders you believe can put in motion the necessary measures to revive and strengthen the economy, businesses, and social services, and build our country out



of the Coronavirus pandemic. It is about which of the two leaders can implement a programme of transformation.

We, in the NPP, have demonstrated that, with the support of the Ghanaian people, we are capable of supervising the transformation of our economy and nation that all Ghanaians want. I am confident that, together, all of us in Ghana, with the appropriate leadership, can fulfill the dreams and aspirations of our forebears, who initiated the struggle for our nation's liberation and independence from colonial rule, and who envisioned Ghana to be a united, democratic, prosperous and happy nation, the beacon of freedom and justice in Africa and the world.

Four more years for Nana and the NPP to do more for you!

The Battle is still the Lord's!!



**Nana Addo Dankwa Akufo-Addo**



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# MESSAGE FROM THE VICE PRESIDENT

Four years ago, at the launch of our manifesto, we promised Ghanaians that the next New Patriotic Party (NPP) government will place people at the centre of its policies and programmes. That the hopes, dreams and concerns of every Ghanaian will be the catalyst and guiding principle in our quest to make life better for all.

Four years on, I am proud to say that we have delivered on most of our promises and are on course to deliver the rest, with the prayers and help of every Ghanaian, and under the distinguished and able leadership of President Nana Addo Dankwa Akufo-Addo.

On assumption of office on 7<sup>th</sup> January 2017, we met a nation afflicted with a myriad of economic difficulties, unprecedented unemployment, and a private sector in distress, but after three and a half years of prudent management of the economy under President Akufo-Addo, we have reversed largely the damage done by our predecessors.

Despite the debilitating effects of the Covid-19 pandemic, we have stayed true to the social compact we signed with Ghanaians to make life better for everyone. Our interventions in every strata of society, in line with our policies and programmes, have been aimed at ensuring the greater good.

We of the New Patriotic Party are committed to initiating pro-poor policies and programmes to bridge the inequality gap. The NPP has distinguished itself as the best Party to lead the forward march for Ghana's accelerated development.

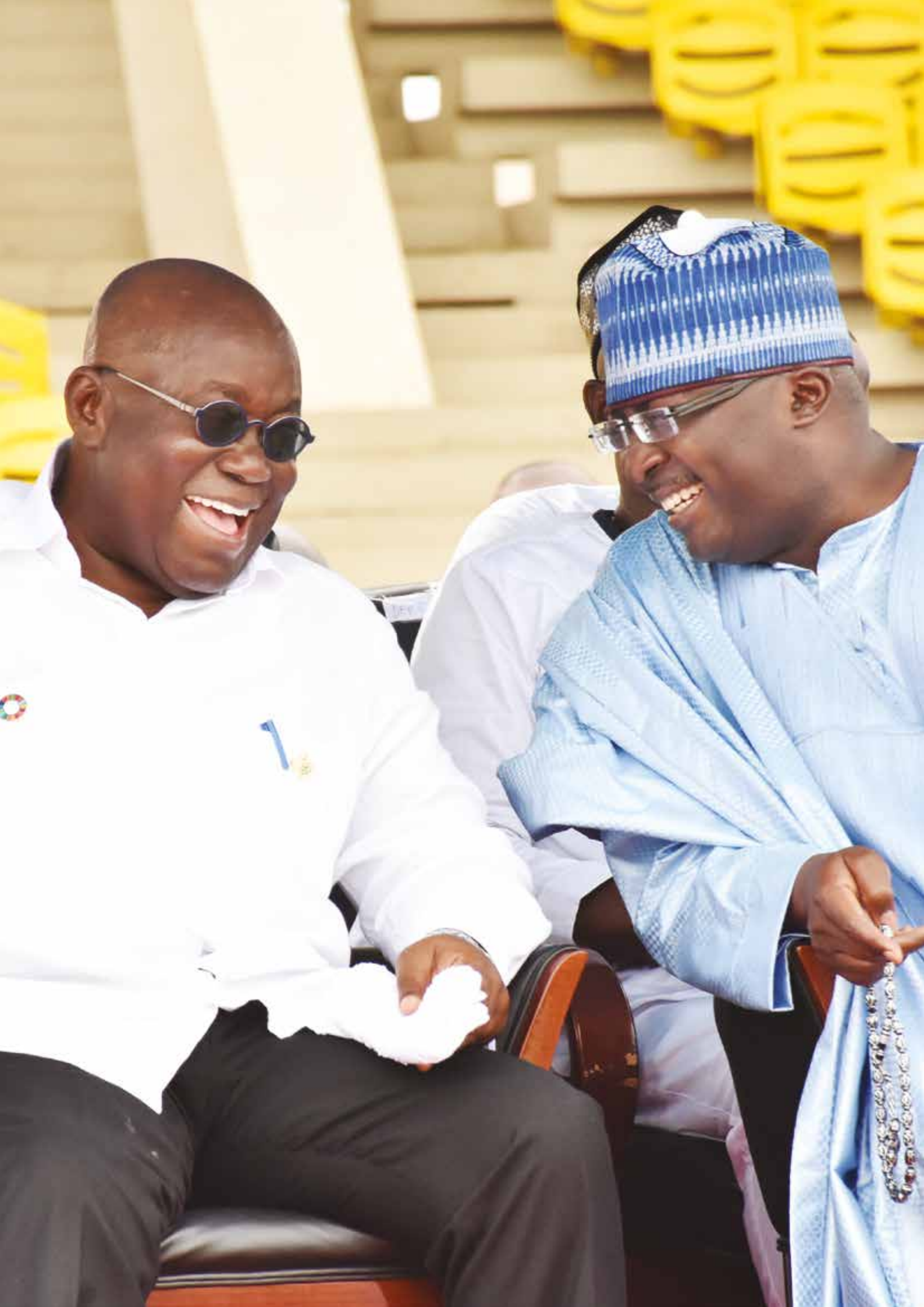
But, we are not just building infrastructure and introducing epoch-making interventions; we are building a nation.

We have been committed to our social contract to providing free Senior High School education, creating jobs, transforming agriculture, industrialising the economy, sustaining the National Health Insurance Scheme, digitising the economy, ensuring the public safety of Ghanaians, and keeping the lights on. We still have much more to do.

The future is bright if we stay the course. That is why we are asking the good people of Ghana to give Nana Akufo-Addo and the NPP "four more to do more for you!"

May God bless us all.

May God bless our homeland Ghana.



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# MESSAGE FROM THE CHAIRMAN

On the eve of the momentous 2016 Elections, Ghana was at a crossroad. We found ourselves in a messy economic and social crisis due to the mismanagement, incompetence and corruption of the Mahama-led NDC government.

We asked for your mandate, and you elected overwhelmingly Nana Addo Dankwa Akufo-Addo as president of Ghana.

Four years on, we have kept faith with the people of Ghana. Under the presidency of Nana Addo Dankwa Akufo-Addo, Ghana is on the rise again, we are on the right path towards economic prosperity, and have undertaken far-reaching institutional reforms necessary for good and accountable governance in a stable and democratic society.

We have delivered on at least 80% of our promises, including Free SHS and TVET, “One District, One Factory”, on infrastructure development through Infrastructure for Poverty Eradication Programme (IPEP), and on “Planting for Food and Jobs” among many others.

When, unfortunately, the coronavirus pandemic struck, we steered the ship of state under the competent leadership of President Nana Addo Dankwa Akufo-Addo, and secured largely the health and safety of Ghanaians.

As we head into another election in December this year, Ghana needs a stable, firm, and competent leader’s hands over the next few years to ensure we protect the progress we have made together, and to transform Ghana for all Ghanaians.

I present to you Nana Addo Dankwa Akufo-Addo, as the proven leader, a stable, firm, and competent captain of the ship of state we need over the challenging years ahead, and I humbly call on all Ghanaians of every stripe to, once again, overwhelmingly vote for, and renew his mandate and that of our Parliamentary Candidates in December 2020.

May God bless our homeland Ghana and continue to make us great and strong. Thank you.



**Freddie Blay**  
*National Chairman*





**NEW PATRIOTIC PARTY**



**DEVELOPMENT IN FREEDOM**

**DEVELOPMENT IN FREEDOM**



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# PART 1

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## ACCOUNTING FOR OUR STEWARDSHIP



# 1. Promises Made, Promises Delivered

The NPP, under the leadership of Nana Addo Dankwa Akufo-Addo, is presenting itself to Ghanaians to be re-elected to continue to lead this country for the next four years. We began this journey four years ago when you gave us the overwhelming mandate in December 2016 to lead the rebuilding of this country. We were aware of the monumental challenges that Ghanaians faced, including:

- declining economic growth
- high and constantly rising inflation and interest rates
- rapidly depreciating currency
- low investor and business confidence
- high unemployment, especially among the youth
- poorly regulated and poorly managed financial services sector
- a collapsing National Health Insurance Scheme (NHIS) and re-emergence of the cash-and-carry system
- a collapsing emergency healthcare system, with only 55 semi-functional ambulances in the country
- five years of disrupted electricity supply (Dumsor) with its associated costs
- average annual increase in electricity prices of 45% between 2010 and 2015
- increases in taxes on many items that hurt production and penalise consumers
- freeze on public sector recruitment
- termination of teachers and nursing training allowances
- teachers' salary arrears (paid only 3 months) after working for 2-3 years
- cumbersome process and corrupt practices associated with the acquisition of passports, drivers' licenses, as well as other government services, and
- widespread corruption in public office

In our 2016 Manifesto, we presented to Ghanaians our resolve to tackle these and other daunting challenges. We shared an inspiring vision to create jobs and to build a prosperous and inclusive society. Rebuilding seemed an impossible task. There were doubts in the minds of many about our ability to overcome the enormous challenges we inherited let alone moving forward the aspirations of citizens to improve their well-being and laying the foundations for a Ghana Beyond Aid. What we had in abundance was the resolve to build a stronger, more united and more prosperous nation, and that, with good governance and sound economic management, and by the grace of God, we could make what seemed impossible possible.

In the three and a half years we have been in office, we have stabilised the economy, eliminated and reduced the number of taxes, reduced the overall tax burden, doubled growth, created over two million jobs in the public and formal private sectors (inclusive of Government job-creation programmes and initiatives such as Planting for Food and Jobs), improved access to government services through rapid digitisation, and set millions of Ghanaians on the path

towards growth, prosperity, and equal opportunity through signature programmes like Free Senior High School, Planting for Food and Jobs, One District-One Factory, and Infrastructure for Poverty Eradication Programme. We have kept faith with the promises we made to the Ghanaian people, and we have delivered or are delivering 80% of our manifesto promises.

In the inspiring words of President Nana Addo Dankwa Akufo-Addo:

“it is my firm conviction that we can, and should, make this beautiful country of ours more prosperous and improve the quality of life of every Ghanaian...Indeed we can, and should, build a Ghana that is prosperous enough to stand on her own two feet: a Ghana that is beyond dependence on the charity of others to cater for the needs of her people...”

Here are highlights of over five hundred (500+) different activities, categorised under two hundred and eighty-nine promises (289), we have, with the support of the Ghanaian people, achieved so far in our first term (a detailed list of the status of our manifesto promises can be found at [www.deliverytracker.gov.gh](http://www.deliverytracker.gov.gh)):





ACCOUNTING FOR OUR STEWARDSHIP

# 1.1. The Economy

## 1.1. The Economy

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
1.	Restore overall macroeconomic stability	<p>In our first three years in office, <b>prior to the Coronavirus pandemic</b>, we reduced inflation, doubled economic growth, reduced the rate of exchange rate depreciation, reduced the fiscal deficit and improved our external payments position:</p> <ul style="list-style-type: none"> <li>• the Fiscal Deficit declined from 6.8% of rebased GDP in 2016 to 3.8% in 2018 and 4.8% in 2019, excluding cost of the one-off financial sector bailout</li> <li>• for the first time in a decade, Ghana also recorded Primary Balance surpluses for three years in a row: 0.5% of GDP in 2017, 1.4% in 2018, and 0.9% in 2019 compared to a deficit of 1.1% in 2016</li> <li>• inflation dropped steadily from the high of 15.4% at the end of 2016 to 7.9% (rebased) at the end of December 2019, about the lowest recorded since 1992</li> <li>• for the first time in over 20 years, the Trade Balance recorded a progressively large surplus in 2017, 2018, and 2019</li> <li>• between 2017 and 2019, the Cedi exchange rate has been twice as stable as it was under the Mahama-led NDC government (2013-2016): an average depreciation of 8.7% under NPP and 18% under the NDC</li> <li>• Ghana successfully issued the longest-dated, and lowest priced Eurobond by a Sub-Saharan African country. It was also oversubscribed by 350%</li> <li>• in real terms, the average real growth before 2017 (2014 to 2016) was 2.8%, while from 2017 (2017 to 2019) it was 6.96%</li> <li>• growth in 2017 was 8.4%, 6.2% in 2018 and 6.5% in 2019, amongst some of the fastest growing economies in the world for the last three years</li> </ul>



## 1.1. The Economy

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
2.	Reduce the rate of government borrowing	<ol style="list-style-type: none"> <li>Between 2008 and 2012, Ghana's debt stock increased by 267%. Between 2012 and 2016, the increase was 243%. The increase from 2016 to 2019 was 76% (including the one-time financial sector bailout)</li> <li>The Debt-to-GDP ratio increased by 49% between 2008 and 2012 and 19% between 2012 and 2016, but only 3.9% between 2016 and 2019 (excluding the cost of the financial sector bailout)</li> <li>Interest payments as a percentage of GDP declined from 6.9% in 2016 to 5.6% in 2018, and 5.7% in 2019</li> </ol>
3.	Reduce interest rates to spur private sector investment	<ol style="list-style-type: none"> <li>The Bank of Ghana Monetary Policy Rate declined from 25.5% at the end of December 2016 to 16% at the end of 2019.</li> <li>The Average Lending Rate declined over the same period from 31.70% to 23.7%.</li> </ol>
4.	Shift the focus of economic management from taxation to stimulate production	<p>We reduced or abolished over 15 different taxes and levies among others, including:</p> <ol style="list-style-type: none"> <li>1% Special Import Levy</li> <li>17.5% VAT on selected imported medicines not produced in the country</li> <li>17.5% VAT on Financial Services</li> <li>5% VAT on Real Estate Sales</li> <li>17.5% VAT on domestic airline tickets</li> <li>VAT for micro and small enterprises from 17.5% to 3% Flat Rate</li> <li>Import duty on the importation of spare parts</li> <li>Levies imposed on Kayayei by local authorities</li> <li>Import duty for all goods by 50% and 30% for vehicles</li> <li>Excise duty on petroleum</li> <li>Full corporate tax deduction for private universities who plough back 100% of profits into the university</li> <li>National Electrification Scheme Levy from 5% to 3%</li> </ol>

## 1.1. The Economy

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
		<ul style="list-style-type: none"> <li>13. Public Lighting Levy from 5% to 2%</li> <li>14. Special Petroleum Tax rate from 17.5% to 13% and introduced specific rates, and</li> <li>15. Capital Gains Tax Exemption on stocks traded on the Ghana Stock Exchange or publicly held securities approved by the SEC</li> </ul>
5.	Enact a Fiscal Responsibility Law	Passed Fiscal Responsibility Act, 2018 (Act 982)
6.	Establish a Fiscal Council	Established via a Gazetted Executive Notice
7.	Establish a Financial Stability Council	Established via a Gazetted Executive Notice
8.	Banking the Unbanked/ Financial Inclusion	Millions of unbanked with mobile money accounts now practically have bank accounts as a result of Mobile Money Payments Interoperability System
9.	Offer tax incentives to young entrepreneurs to encourage them to initiate start-ups	Tax incentives offered as part of the National Entrepreneurship and Innovation Plan (NEIP)
10.	Offer tax incentives to local real estate developers and suppliers of building materials	<ul style="list-style-type: none"> <li>1. Developers constructing low cost affordable residential premises approved by the Minister for Works and Housing have a chargeable income tax rate of 1% for the first five (5) years</li> <li>2. VAT on Real Estate sales has been removed</li> </ul>

## 1.1. The Economy

NO.	PROMISES	WHAT WE HAVE DONE SO FAR																						
11.	Build an economy which will create jobs and prosperity for all Ghanaians: “An Agenda for Jobs”	<p>Between 2017 and 2019, over two million full-time equivalent jobs were created in the public and private formal sectors, as well as through Government job-creation programmes such as NABCO and Planting for Food and Jobs, made up of:</p> <table border="0"> <tr> <td>Public Sector:</td> <td style="text-align: right;">778,706</td> </tr> <tr> <td>Formal Private Sector:</td> <td style="text-align: right;">267,939</td> </tr> <tr> <td>Government Job-Creation Programmes:</td> <td style="text-align: right;">1,008,365</td> </tr> <tr> <td><b>TOTAL</b></td> <td style="text-align: right;"><b>2,055,010</b></td> </tr> </table> <p>The Government programmes through which jobs were created are:</p> <table border="0"> <tr> <td>Planting for Food and Jobs (Annual Average):</td> <td style="text-align: right;">762,300</td> </tr> <tr> <td>Nation Builders Corps:</td> <td style="text-align: right;">100,000</td> </tr> <tr> <td>National Entrepreneurship and Innovation Plan (NEIP):</td> <td style="text-align: right;">92,000</td> </tr> <tr> <td>National Identification Authority:</td> <td style="text-align: right;">35,380</td> </tr> <tr> <td>Out-grower Value Chain Fund (OVCF) (Annual Average):</td> <td style="text-align: right;">7,254</td> </tr> <tr> <td>Ghana Commercial Agriculture Project (Annual Average):</td> <td style="text-align: right;">11,431</td> </tr> <tr> <td><b>TOTAL</b></td> <td style="text-align: right;"><b>1,008,365</b></td> </tr> </table> <p>Of the public sector jobs created to date (2020 half-year included), 84,183 are under the Forest Plantation Programme, 65,000 are Health and Medical Personnel, 74,000 are Teachers and Non-Teaching Staff, 6,718 are Lecturers in Tertiary Institutions, and 184,593 are employed through Youth Employment Agency (YEA), among many others.</p> <p>There has also been significant job creation by the private sector, for example through the revival of AngloGold Ashanti’s Obuasi Mine. Since its restart, from June 2018, to June 2020, it has employed 4,163 people on the mine rehabilitation project, with 78% of the US\$502 million so far spent going directly to</p>	Public Sector:	778,706	Formal Private Sector:	267,939	Government Job-Creation Programmes:	1,008,365	<b>TOTAL</b>	<b>2,055,010</b>	Planting for Food and Jobs (Annual Average):	762,300	Nation Builders Corps:	100,000	National Entrepreneurship and Innovation Plan (NEIP):	92,000	National Identification Authority:	35,380	Out-grower Value Chain Fund (OVCF) (Annual Average):	7,254	Ghana Commercial Agriculture Project (Annual Average):	11,431	<b>TOTAL</b>	<b>1,008,365</b>
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## 1.1. The Economy

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
		<p>Ghanaian-owned (39%) and Ghana-domiciled (39%) firms that hire Ghanaians</p> <p>Ps: To see how we are protecting existing jobs in the private sector and our plan to support the creation of new jobs in the face of the Coronavirus pandemic, see Chapters 2 through to 6.</p>
12.	Revenue generation measures through broadening the tax base, increasing tax compliance, reducing government expenditure, increased flows from oil & gas resources, elimination of procurement-related corruption, and plugging of revenue leakages	<ol style="list-style-type: none"> <li>1. Taxpayer Identification Number (TIN) Unit set up in 2018. TIN registrations have more than doubled in just two years</li> <li>2. Excise Tax Stamp policy launched on the 31st of August, 2017 and enforced at all entry points effective 1<sup>st</sup> January, 2018</li> <li>3. On completion, the National ID Card Scheme will help further broaden the tax base</li> <li>4. Implementation of the e-Procurement platform has digitised public sector procurement and reduced opportunities for corruption</li> </ol>
13.	Financial Sector Reform - I (Deepening Financial Markets, including Mortgage Banking & reactivating the establishment of an International Financial Services Centre (IFSC) in Ghana	<ol style="list-style-type: none"> <li>1. Cleaning up the financial sector to save customer deposits: as of July 20, 2020, Government expenditure for cleaning up the financial services sector is GH¢21.60 billion, protecting the funds of 4.6 million depositors, investments of 81,700 people, and 10,000 jobs, which otherwise would have been lost. In addition, using the Ghana Amalgamated Trust (GAT) to invest in five (5) local banks, we ensured the survival of nine local banks, instead of four, saving 5,400 direct and 12,000 indirect jobs</li> <li>2. Government has established the National Housing and Mortgage Finance Scheme to address both the housing supply and demand side financing challenges</li> <li>3. The Roadmap and Technical Feasibility Reports have been completed for the Implementation of the IFSC over the next four years</li> </ol>
14.	Financial Sector Reform - II (Financial Inclusion Activities, including electronic payments)	Mobile Money Payments Interoperability System implemented. We have also passed the Payment Systems and Services Act 2019 to regulate the electronic and mobile payments market, launched the Universal QR CODE, and issued guidelines to regulate and support Fintechs

## 1.1. The Economy

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
15.	Financial Sector Reform - III (Reinforcing Section 40 of Bank of Ghana Act, 2002) to stabilise the ratio between the currency in circulation and foreign exchange cover	All the reserve adequacy measures have been met
16.	<ol style="list-style-type: none"> <li>1. Remove import duties on raw materials and machinery for production within the context of ECOWAS Common External Tariff Protocol</li> <li>2. Reduce Fees and charges at the ports, and</li> <li>3. Reduce Import Duties at the ports</li> </ol>	Working within the framework, we implemented a 50% reduction in the Benchmark Values of all goods and 30% for vehicles
17.	Introduce tax credits and other incentives for businesses that hire young graduates from tertiary institutions	It is being implemented under the National Entrepreneurship and Innovation Plan (NEIP) with the assistance of GRA
18.	Facilitate the development of an active mortgage market to expand mortgage loans to Ghanaians	<p>Government has established the National Housing and Mortgage Finance (NHMF) Scheme to address both the housing supply and demand side financing challenges and is in operation. In this regard, the NHMF has successfully piloted two projects in partnership with private sector banks and Tema Development Company (TDC):</p> <ol style="list-style-type: none"> <li>1. In partnership with GCB and GCB Securities, 250 housing units have been completed under Phase I at Tema Community 22. Under Phase II, 200 additional homes will be delivered</li> <li>2. A Pilot Phase to develop affordable housing Real Estate Investment Trusts (REITs) ecosystem commenced in partnership with GCB Securities, NHMF, and TDC. This initiative has resulted in the purchase of 80 completed flats for rentals at the Kpone Affordable Housing Project at Tema Community 26</li> </ol>





ACCOUNTING FOR OUR STEWARDSHIP

## 1.2. Cleaning Up The Financial Services Sector Mess

The NPP inherited a weak and fragile financial services sector from the Mahama-led NDC Government.

Many financial institutions had either collapsed or were on the verge of collapse. Many were not paying their depositors or employees at all or regularly: There were countless instances where customers made long journeys to withdraw as little as GH¢200 only to be asked to come another day.

These failures were a direct result of a system of poor licensing and regulation, non-existent capital, weak corporate governance characterised by related-party transactions, and political influence-peddling among others. Many innocent people – depositors, investors and employees – suffered the consequences of these grievous lapses.

The Mahama-led NDC Government and the management it put in place at the Bank of Ghana, as well as at the Securities and Exchange Commission, had enough time to address these failures, but failed to take action. Bank of Ghana was, for example, aware of the impending failures in 2015, in the case of banks, and as far back as 2012, in the case of savings and loans and micro finance companies.

In order to clean up and strengthen the sector and prevent its collapse, the new management of Bank of Ghana, which we installed, revoked the licenses of 9 banks, 23 savings and loans and 386 microfinance companies. The central bank did this to protect the entire financial system, and preserve the hard-earned savings of hardworking men and women across the country.

The Securities and Exchange Commission also revoked the licences of 53 fund managers for the same reasons.

The clean-up exercise, and the Government's decision to step in to provide financial support, ensured an orderly exit of the failed institutions, so that over 4.6 million depositors have access to their deposits, and 81,700 investors to their investments, and, over 10,000 jobs saved to date.

The financial support, provided by the Akufo-Addo Government, ensured no depositor would lose a pesewa of their savings. All depositors of the banks, savings and loans, and microfinance institutions, by the end of September this year, would have received a full, 100% refund of their deposits.

Employees, whose salaries and benefits had remained unpaid by the defunct institutions, have now been paid or are being paid by the Receivers. The alternative would have been millions of depositors losing their savings and over 10,000 individuals losing their jobs.

As at the end of the first quarter of 2020, a total amount of GH¢13.6 billion has been spent on the resolution of failed banks, Specialised Deposit-taking Institutions (SDIs), Micro Finance Institutions (MFIs), the establishment of the Consolidated Bank Ghana Limited (CBG), as well as the capitalisation of the Ghana Amalgamated Trust (GAT).

Additionally, with the President's directives to pay fully all depositors whose funds were locked up with the failed SDIs and MFIs, an amount of GH¢5 billion was spent. This brings the total expenditure on financial sector interventions as at June 2020 to GH¢18.6 billion. Government has also committed an amount of GH¢3.1 billion towards supporting investors in failed asset management companies regulated by the Securities and Exchange Commission (SEC).



This would bring the overall total Government expenditure for the failed financial institutions to GH¢21.60 billion

Furthermore, the nine indigenous banks, that were closed, were to a large extent taken over by other indigenous Ghanaian banks – GCB and CBG – ensuring stronger Ghanaian ownership in the banking sector. GAT, with 100% Government of Ghana ownership, has also successfully invested in 4 indigenous banks to help them meet the new capital requirements.

With GAT, Government saved over 5,400 direct and 12,000 indirect jobs, and ensured that the country retained nine indigenous banks instead of only four, after the increase in the minimum capital requirement for the banking industry. The transformational plan, being executed by GAT and the investee banks, will have a significant positive impact on these banks and the economy as a whole.

The benefits of the clean-up exercise, including other regulatory reforms such as Bank of Ghana's Corporate Governance Directive (December, 2018) and Fit and Proper Persons Directive (July 2019), are evident for all to see: we now have a stronger and more resilient banking sector than we have ever had, and deposits in the banking system have increased significantly as customers' confidence in the system has rebounded.



**Digitise Ghana**



ACCOUNTING FOR OUR STEWARDSHIP

## 1.3. A Government Machinery That Works/ Digitising Government Services

## 1.3. A Government Machinery That Works/ Digitising Government Services

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
19.	National Identification Card Scheme	<ol style="list-style-type: none"> <li>1. The scheme, which is being implemented, enables identification of Ghanaian residents, both nationals and foreigners, through a unique number, and is designed to become the anchor, by integrating with other databases, for formalising the economy</li> <li>2. So far over 14 million people have been registered. Majority of residents are expected to have registered by the end of 2020</li> </ol>
20.	National Digital Address System:	<ol style="list-style-type: none"> <li>1. The National Digital Address System was launched in 2018. Every property in Ghana is now identified by a digital address. GhanaPost, Municipal and District Assemblies, and the Land and Spatial Use Authority, are working together to generate unique digital and street addresses for every property, residential and commercial, in Ghana. This process will be completed in 2020, along with the start of the process of placing on each property, its unique plated digital and street address which will be completed in 2021</li> <li>2. Its integration into the National Emergency Command Centre system is also enabling emergency services locate people who need services</li> </ol>
21.	Digital driver's licence and vehicle registration by the Driver and Vehicle Licensing Authority (DVLA)	Digital drivers' licence and digital vehicle registration have been implemented
22.	Online application for Passports	Implemented

## 1.3. A Government Machinery That Works/ Digitising Government Services

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
23.	<p>Paperless Port System</p> <p>We promised to:</p> <ol style="list-style-type: none"> <li>1. automate the process for clearing goods and vehicles, and</li> <li>2. reform and benchmark port clearing systems to make them efficient to support import and export trade</li> </ol>	<p>This has been implemented under the Paperless Port Project under which we have eliminated the Customs Long Room which had become a bottleneck, streamlined inspections, enhanced enforcement, and resulted in the faster turnaround time in the clearing of goods</p>
24.	<p>Digitisation of the renewal of National Health Insurance Scheme (NHIS) Membership</p>	<p>Implemented. All NHIS members can now renew their membership using their mobile phones</p>
25.	<p>Digitisation of the Births and Deaths Registry</p>	<p>Ongoing. It is now 80% complete</p>
26.	<p>Mobile Money Payments Interoperability System</p>	<p>Implemented. The first of its kind in Africa, which enables interoperability between bank accounts, e-Zwich accounts, and mobile wallets across all banks and telcos, it is a major step towards financial inclusion and cashless payments for services</p>
27.	<p>Digitisation of the National Lotteries Authority</p>	<p>Implemented a digitised, short-code mode of accessing the services of the National Lotteries Authority</p>
28.	<p>Digitisation of the process of obtaining a construction permit from the MMDAs</p>	<p>Deployed a Construction Permit platform at Accra Metropolitan Assembly and Tema Metropolitan Assembly to automate the permit processes at the Assembly level. The system enables citizens submit permit applications digitally/online and has helped reduce permit issuance turnaround time from 90 to 30 days</p>

## 1.3. A Government Machinery That Works/ Digitising Government Services

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
29.	Automated and digitised the Business Operating Permit (BoP) and license processing	<ol style="list-style-type: none"> <li>1. Implemented in 29 MMDAs in the Greater Accra Region, resulting in the reduction of cost and turnaround time</li> <li>2. The system has been integrated with the e-services platform of the Registrar General's Department and this enables the 29 MMDAs identify all new businesses in their jurisdictions</li> </ol>
30.	A Universal QR Code Payments System	Rollout has started. This makes it possible for retailers to receive payments on their mobile phones without the need for a traditional Point of Sale device. Ghana is the only country in Africa, and one of the few in the world, with a Universal QR CODE payment system
31.	Digital reforms in courts administration	<ol style="list-style-type: none"> <li>1. E-Justice System for online filing processes</li> <li>2. Electronic Case Tracking System to enable electronic tracking of cases, and</li> <li>3. Electronic Case Distribution system for fair, equitable and transparent distribution of cases among judges</li> </ol>
32.	Digitised Procurement Platform for the Public Procurement Authority	Implemented an e-Procurement platform which digitises the procurement processes for the public sector. This also includes the Common User Average Price List, which makes pricing for goods and services transparent
33.	Digitised motor insurance database	Implemented. To eliminate fake insurance certificates, while enabling the police and commuters check the insurance status of a vehicle through their mobile phones
34.	Ghana.Gov Platform to allow MDAs to offer digitised services to citizens from a single portal	Being piloted with 15 MDAs. All MDAs will eventually be on-boarded on the platform. Ghana.gov enables payment for all government services digitally. Implementation of Ghana.gov is expected to increase government revenue by at least 50%
35.	Electricity Company of Ghana (ECG) App	This currently allows about 2.8 million ECG customers to buy units for their meters through their mobile phone at any time of the day or night. 100% of ECG customers will be covered by the end of 2020

## 1.3. A Government Machinery That Works/ Digitising Government Services

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
36.	On-line filing of Taxes	Implemented in 2019
37.	Streamlining of pensions processing	Pensions applications are now processed within two weeks
38.	Digitisation of Public Sector Health Facilities	Patient Records Management Systems (E-HEALTH SOLUTION) introduced to completely digitise and link all facilities within the health sector nationwide







ACCOUNTING FOR OUR STEWARDSHIP

## 1.4. Trade and Industry

## 1.4. Trade and Industry

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
39.	Develop and implement a comprehensive, project-based export diversification action plan	The National Export Development Strategy has been drafted and approved
40.	Restructure Ghana Export Promotion Authority to enhance export diversification	GEPA has restructured its policies to focus on supporting Non-Traditional Exports (NTEs)
41.	Restructure Microfinance and Small Loans Centre (MASLOC) to provide credit for SMEs instead of using it for political patronage	MASLOC, working in concert with key stakeholders, has established 216 District Offices across the country and has established an effective internal control and audit systems to ensure only credit-worthy and viable businesses are supported, not political affiliates. From 2017 to 2019, MASLOC has disbursed GH¢99,302,484 in microloans to 97,876 beneficiaries, project and small loans of GH¢11,438,800 to 293 beneficiaries, and allocated 140 tricycles and 291 vehicles to beneficiaries
42.	<ol style="list-style-type: none"> <li>1. Develop a database of the labour market with a view to establishing a National Apprentice Recruitment Agency/ Establish the National Recruitment Agency as primary source for channelling job openings to Ghanaians</li> <li>2. Develop a database of trained apprentices and artisans</li> <li>3. Establish apprenticeship and skills development centres to train skilled labour force for specific industrial sectors</li> </ol>	<ol style="list-style-type: none"> <li>1. This has been implemented through YEA's Job-Matching Centres and the creation of an Artisans' Directory</li> <li>2. Government has also created a web-based product gallery - <a href="http://www.ghanatrade.com.gh">www.ghanatrade.com.gh</a> - which allows SMEs to showcase their products</li> </ol>

## 1.4. Trade and Industry

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
	4. Create an information portal and set up a task force to assist artisans in showcasing their work	
43.	Launch National Entrepreneurship and Innovation Plan (NEIP) to support start-up and young businesses	NEIP's programmes, including funding for young entrepreneurs, are being implemented. Since inception, 19,000 start-ups have been trained and 4,350 of them funded to create 92,000 direct and indirect jobs
44.	Support local airlines and entrepreneurs to set up strong private airlines	A supportive investment climate, including the removal of VAT on domestic flight tickets, has seen private investments in the sector, including that of Passion Air. The attainment by the Ghana Meteorological Agency (GMet) of certification of Quality Management System (QMS), ISO 9001, 2015, when implemented at Kotoka, Kumasi and Tamale Airports, and the ranking of Kotoka by the Airport Council International (ACI) as 1st in West Africa and 4th in Africa in 2019, will attract many more airlines and position Ghana as the Regional Aviation Hub
45.	Work with the private sector to establish agro-processing industries and manufacturing plants in the Northern Development Authority (NDA) area	Watermelon, Sheanut, Millet, Rice, Maize, Groundnuts, and Yam Processing Factories are being constructed in the Northern Development Authority area among others
46.	Re-orient energy tariff policy to reduce the burden on businesses (Reduce electricity tariffs for businesses)	In March 2018, PURC effected 17.5% reduction in tariffs for residential consumers whilst non-residential consumers experienced 30% reduction in tariffs. The Special Load Tariff (LV, MV and HV) customers experienced 25% reduction in tariffs whilst the mines category experienced 10% reduction in tariffs. Though tariffs were marginally increased in 2019, the net effect was an 11% reduction in power tariffs for consumers

## 1.4. Trade and Industry

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
47.	Implement Policy to Reduce Cost of doing business	<ol style="list-style-type: none"> <li>1. The overall macroeconomic stability, reduced average lending rates, reduced energy costs, reduced import costs through the 50% reduction in benchmark values, as well as the abolishment of various other taxes, have helped to reduce the cost of doing business</li> <li>2. Government is also implementing the Business Regulatory Reforms (BRR), which will improve the business environment, and also reduce costs</li> </ol>
48.	Develop National Industrial Sub-Contracting Exchange to link SMEs with large scale enterprises	An Industrial Sub-Contracting and Partnership Exchange (SPX) is being implemented as part of our Industrial Policy. A portal is being created to link SME and large companies and AGI, GNCCI and other business associations have been engaged to speed up enrolment
49.	Facilitate dedicated lands for development of industrial parks and enclaves as well as enterprise free zones	Government has made available US\$78M for last-mile support services to Industrial Parks and related activities
50.	Develop modern markets and retail infrastructure in every district	69 markets have been completed with 63 ongoing
51.	Support the establishment of recycling and reprocessing companies to manage industrial waste as raw materials for other industries	Government is promoting the establishment of recycling and processing plants under the One District One Factory (1D1F) initiative
52.	Encourage FDIs into Labour-Intensive sectors	Government has promoted the establishment of large-scale, labour-intensive industrial projects, particularly in the Garment and Textile sector



## 1.4. Trade and Industry

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
53.	Develop and implement in collaboration with the Ministry of Agriculture, a programme of action for the production and supply of quality agricultural raw materials for industry	This is being implemented through linkages between “Planting for Food and Jobs” and “One District, One Factory” initiatives
54.	“Strategic Anchor Industries”: Government will partner private local and foreign investors to develop large scale strategic anchor industries to serve as growth poles for the economy	<ol style="list-style-type: none"> <li>1. Under this, Government is promoting the establishment of Industrial Starch, Sugar, Automotive and Pharmaceutical Industries. This is being complemented by the Ghana Integrated Aluminium Development Corporation (GIADEC) and the Ghana Integrated Iron and Steel Development Corporation (GIISDEC)</li> <li>2. The Policy on Automotive Development is attracting investments from global brands such as Toyota, Volkswagen, Nissan, Renault, and Hyundai. The Policy also supports the local Kantanka Group</li> <li>3. Already, six different brands have started rolling off the VW Assembly Plant in Ghana, namely Amarok, Caddy, Passat, Polo, Teramont, and Tiguan. Sinotruk has also commenced assembling a variety of trucks in Ghana and Kantanka has been granted tax incentives and a license to continue its auto assembly operations under the Ghana Automotive Manufacturing Development Policy</li> </ol>
55.	Realign the focus of Ghana Investment Promotion Centre to attract investments into selected strategic industries	A restructured and realigned GIPC has led to Ghana being the destination of choice for Foreign Direct Investments (FDI) in West Africa according to the 2019 World Investment Report by UNCTAD
56.	Merge National Board for Small Scale Industries (NBSSI) and Rural Enterprises Project (REP) to consolidate public resources	An Enterprise Ghana Agency (EGA) Bill has been drafted to repeal the Act establishing NBSSI, and replace it with the EGA. In addition, the Rural Enterprises Programme will be absorbed into the EGA

## 1.4. Trade and Industry

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
57.	Establish the Ghana International Trade Commission	The Ghana International Trade Commission (GITC) has been established and fully operationalised, with two (2) critical Legislative Instruments enacted on Anti-Dumping and Customs Valuation (Dispute Settlement) Regulations. The Commission has commenced hearing of petitions on unfair trade practices
58.	In collaboration with the private sector, implement the “One District, One Factory” initiative: (Establishment of at least one medium to large scale factory or enterprise in each District.)	Being implemented. 76 1D1F companies are in operation. Of these, 28 are new and 48 are existing companies that have taken advantage of the programme to expand. 12 of these companies have received approval for import duty exemptions to the value of GH¢34 million. Many pipeline projects funded by the banks are also ready to commence. In all, we have 232 factories at various stages of implementation (See Maps below)

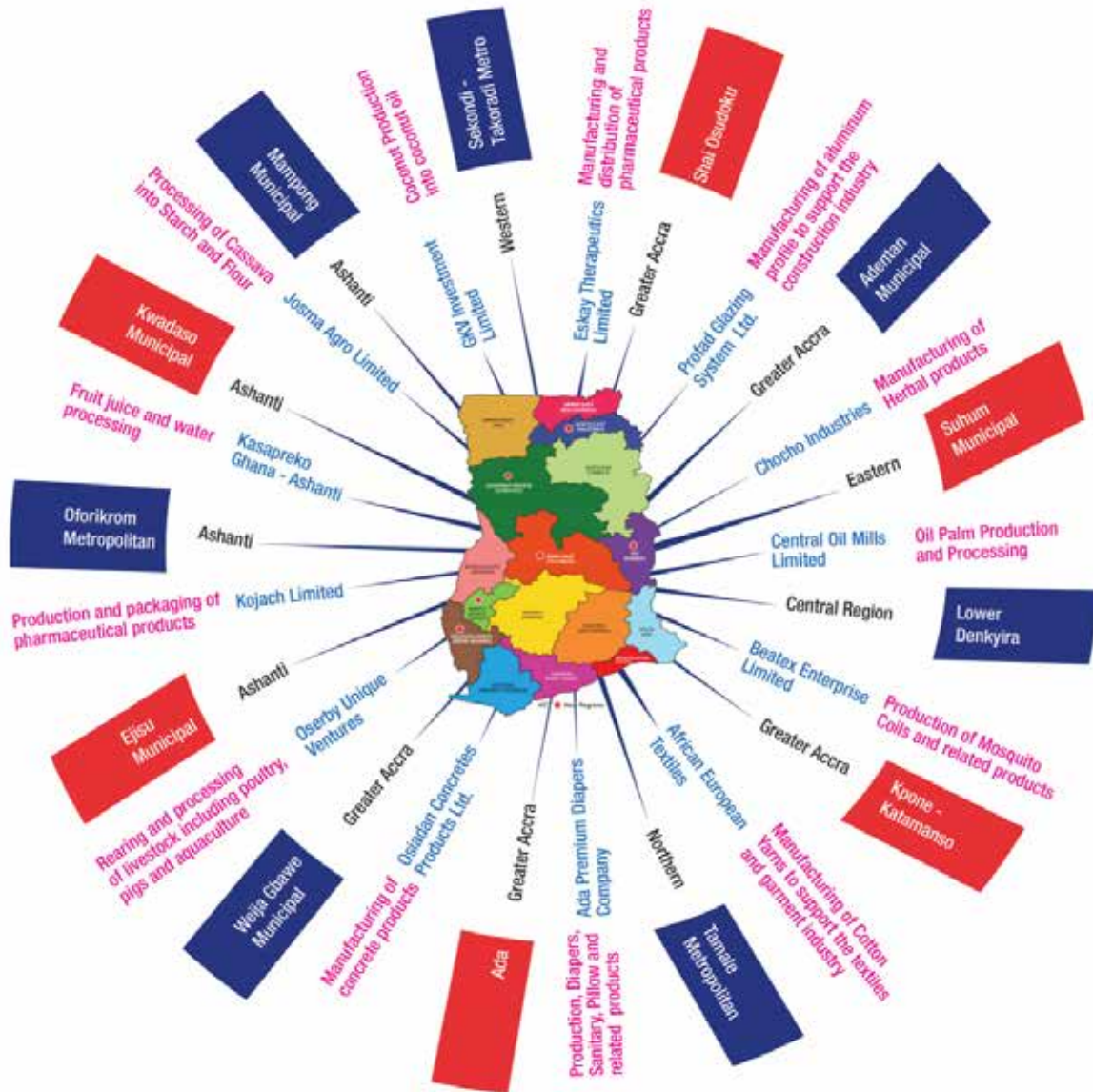






## B. “ONE DISTRICT, ONE FACTORY” FACTORIES: CURRENTLY UNDER CONSTRUCTION

### 1. NEW FACTORIES

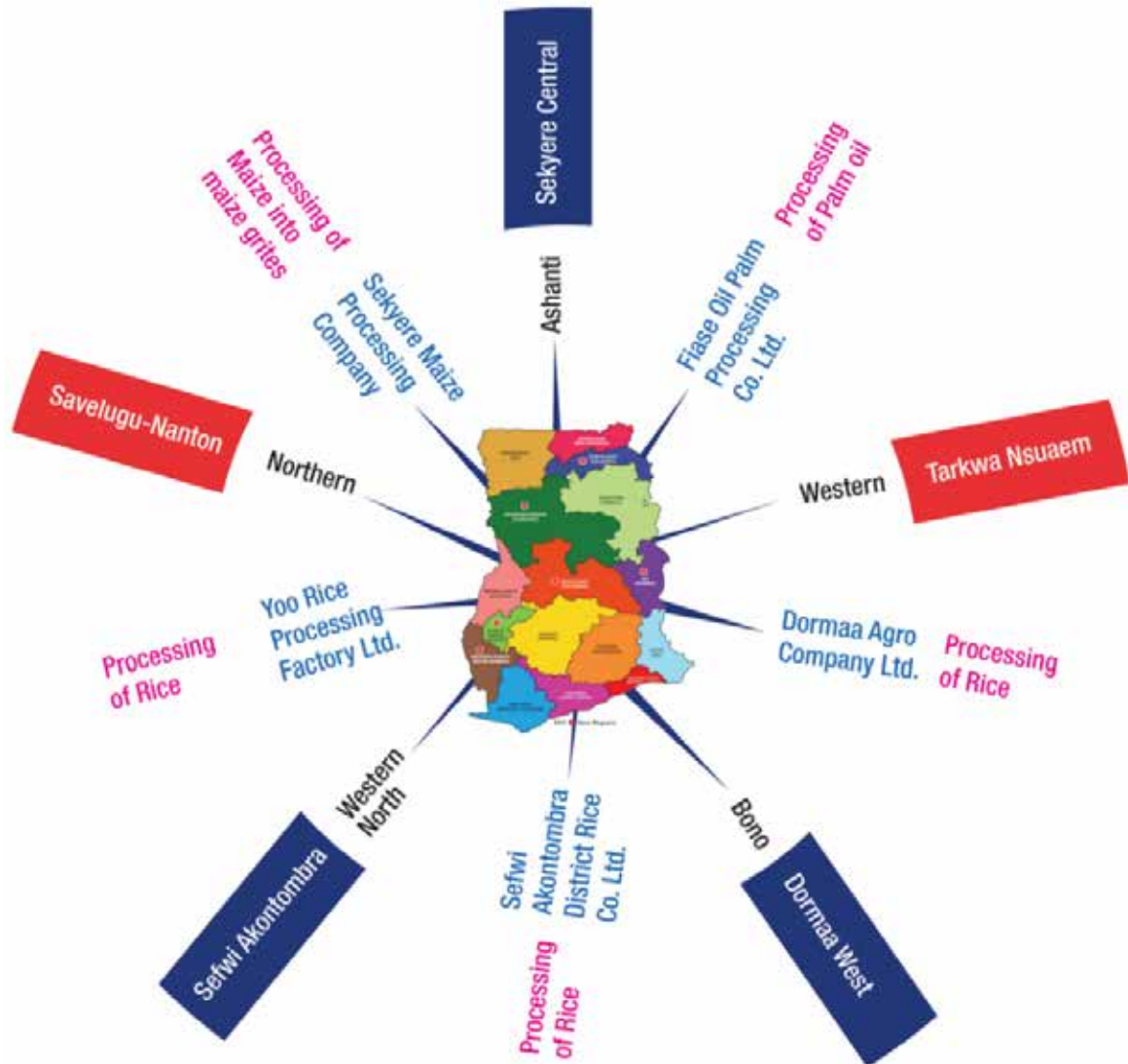


13 Companies as of July 18, 2020





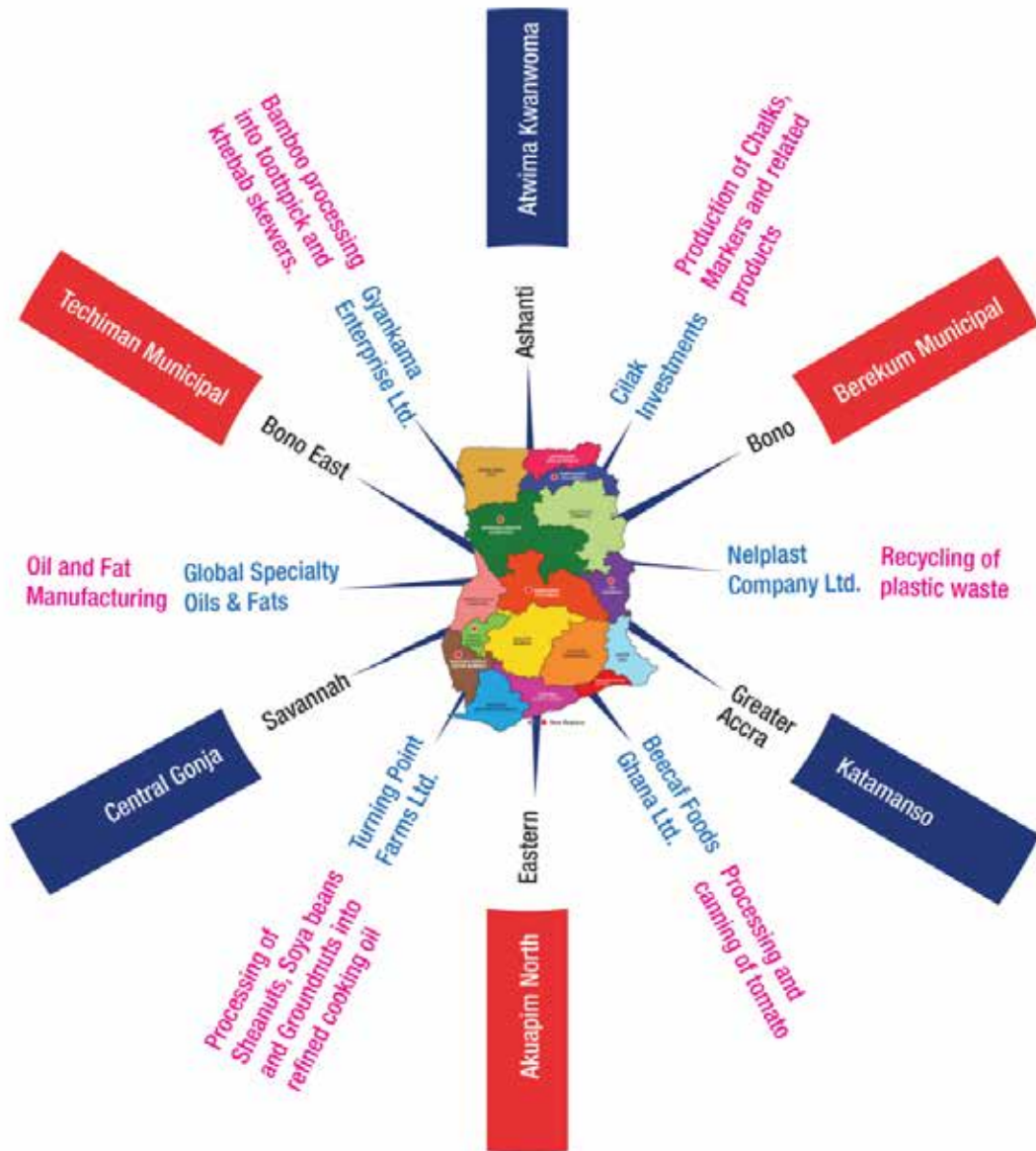
**NEW: "COMMON USER PROCESSING FACTORIES"**



5 Companies as of July 18, 2020

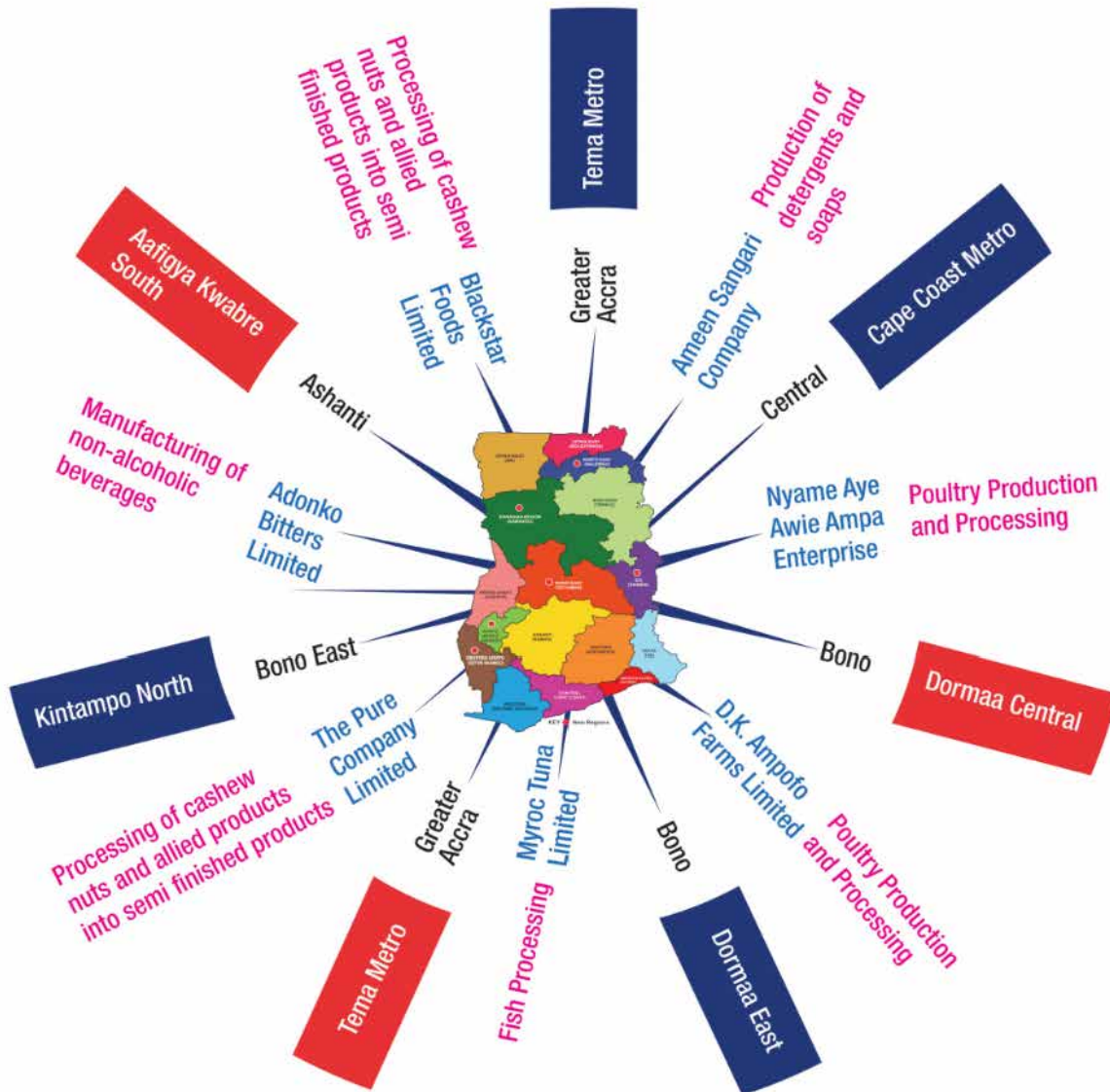


## 2. NEW: FUNDED BY GOVERNMENT OF GHANA



6 Companies as of July 18, 2020

### 3. UNDER EXISTING FACTORIES



7 Companies as of July 18, 2020





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ACCOUNTING FOR OUR STEWARDSHIP

# 1.5. Agriculture and Rural Development

## 1.5. Agriculture and Rural Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
59.	Ensure farming inputs are available in farming communities and at affordable prices	Being executed through the five modules of “Planting for Food and Jobs (PFJ).” These are: “Rearing for Food and Jobs (RFJ)”, “Planting for Exports and Rural Development (PERD)”, the Food Crops component, Greenhouse Villages, and Agricultural Mechanisation Centres
60.	<ol style="list-style-type: none"> <li>1. Revive the Grains and Legumes Development Board, and</li> <li>2. Support private seed growers to increase supply of improved seeds to farmers</li> </ol>	<ol style="list-style-type: none"> <li>1. The Board has been resourced to supply foundation and breeder seeds to seed producers to support the “Planting for Food and Jobs initiative,” leading to accelerated growth of grain production in Ghana. Under PERD, in 2018 and 2019, 14 million seedlings were raised and distributed to 65,474 farmers (26% of whom were female) and planted in 69,792 hectares</li> <li>2. We have provided machinery and foundation seeds, through the Grains and Legumes Development Board, to 15 farmer groups as well as to research institutions. As a result, foundation seed production increased from 24MT in 2016 to 473.5MT in 2019 as follows: <ul style="list-style-type: none"> <li>2016 – 24.0MT</li> <li>2017 - 89.61MT</li> <li>2018 - 267.34MT</li> <li>2019 - 473.5MT</li> </ul> In addition, certified seed production increased from 4,400MT in 2016 to 18,500MT in 2019 for all seeds</li> </ol>
61.	Reintroduce compensation payments under the cocoa disease control programme	Under this programme, compensation payments have been made to cocoa farmers in Western North, Western, Bono, Ahafo and Ashanti Regions
62.	Expand local processing of cocoa	Local processing of cocoa has increased from 27% to 40% currently. There are also plans to establish indigenous processing factories. WAMCO is also now operational

## 1.5. Agriculture and Rural Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
63.	Promote cattle ranching and facilitate land acquisition for its development	Ongoing in Wawase in the Afram Plains, and also Accra Plains (Around Juapong)
64.	Provide patrol boats to police foreign fishing vessels	For the first time, the Navy has been supplied with four patrol boats, and the Police Marine Unit with two, to enhance security along Ghana's territorial waters
65.	Place fisherfolk directly in charge of subsidised inputs at local outlets	The reconstituted pre-mix fuel distribution committees at the landing sites doubles up as the channel for distribution of inputs
66.	Encourage local poultry meat processing	3 dormant factories have been revamped and are in operation (Darko Farms in Kumasi, Aglow Farms in Cape Coast, and Asamoah and Yamoah Farms in Kumasi). In addition, the "Rearing for Food and Jobs (RFJ)" Programme is being implemented
67.	Support accelerated development of selected products including grains, vegetables, fruits, tubers, oil palm, cotton, shea, cashew, cocoa, horticulture, livestock, fisheries and poultry	This is being executed under the "Aquaculture for Food and Jobs (AFJ)", "Planting for Food and Jobs (PFJ)" and the "Rearing for Food and Jobs (RFJ)" initiatives. Under RFJ, 30,000 cockerels have been distributed to 3,000 farmers in selected regions for crossing with local hens to improve weight and egg-laying rate. A total of 7,500 small ruminants were also distributed to 750 farmers. A further 531,100 improved breeds of livestock and poultry species will be distributed by the end of the year
68.	Increase subsidies on retail prices of seeds, fertilisers and other agrochemicals	Is being implemented under the "Planting for Food and Jobs" Initiative through a 50% subsidy on seeds and fertilisers

## 1.5. Agriculture and Rural Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
69.	Support selected products with storage, transportation, marketing and distribution	<ol style="list-style-type: none"> <li>1. Is being executed through the “One District, One Warehouse” initiative. 102 warehouses are under construction of which 28 have been completed. 74 ongoing</li> <li>2. Under the “Planting for Food and Jobs” Programmes, the Ghana Commodity Exchange has been established and the National Food Buffer Stock Company (NAFCO) has been reactivated. NAFCO, which had stopped operations in 2015, has been reactivated and is central to key Government initiatives like the School Feeding Programme, “One District, One Warehouse,” “Planting for Food and Jobs,” and the operation of the Ghana Commodity Exchange</li> </ol>
70.	Improve fertiliser distribution	More distribution agents have been deployed, and the entire process is in the process of being digitised. From 2017 to the first half of 2020, we have distributed 919,193 MT of fertiliser (organic and inorganic) to farmers
71.	Work to achieve the UN-Recommended 1 Extension Officer to 500 Farmers	Government has recruited 2,700 Extension Officers, and will continue
72.	Have discussions with Burkina Faso for a more controlled spillage of the Bagre dam	Ghana has concluded discussions with Burkina Faso, and modalities for controlled spillage have been agreed and in force. An Inter-Ministerial Committee has implemented the dredging of the White and Black Volta and their tributaries, which cause the perennial flooding
73.	Establish a Ghana Commodity Exchange	The Ghana Commodity Exchange has been established and in operation
74.	Revive agricultural research at CSIR and faculties in public universities	New varieties of sweet potato have been introduced, while research on coconut and palm is ongoing. In addition, we have established a West Africa Centre for Water, Irrigation and Sustainable Agriculture (WACWISA) at the University for Development Studies to augment agricultural research

## 1.5. Agriculture and Rural Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
75.	Provide a framework for smallholder farmers to undertake block farming and providing incentives, including land banks, for large scale commercial farm investors	Ongoing, including for rice farmers in Nasia-Nabogu, Fumbisi and New Edubiase, under the Youth-In-Agriculture Programme, which is now functioning under the UN-Sponsored GASIP Project
76.	Ensure cocoa farmers receive: <ul style="list-style-type: none"> <li>increased producer prices plus bonuses to encourage high production volumes</li> <li>stable prices/ protected against exchange rate effects</li> </ul>	<ol style="list-style-type: none"> <li>We have increased producer prices for cocoa farmers</li> <li>With the Living Income Differential (LID) under the Ghana-Cote D'Ivoire Co-Operation, cocoa farmers will be earning additional income through a US\$400 per tonne premium on the world price for cocoa</li> </ol>
77.	Ensure availability as well as effective and transparent distribution of pre-mixed (Premix) fuel	The Premix Committees have been reconstituted. It now includes Fishermen who also head the Committees. There is also an ongoing project to digitise the distribution of premix
78.	Accelerate aquaculture and promote extensive fish farming throughout the country	Government is piloting an initiative dubbed "Aquaculture for Food and Jobs" to support fish farmers
79.	Support private sector to expand local production of poultry feed and veterinary products	The private sector is being supported with working capital through the Agricultural Development Bank (ADB) to produce feeds locally. With the substantial increase in soya production, Ghana will eventually stop the importation of soya meal for poultry feeds production
80.	Facilitate access to credit for poultry industry	Secured US\$37 million from the African Development Bank (AfDB) for the development of commercial poultry farming in the Savannah and Northern Regions. Also under the Ghana Incentive-Based Risk Sharing System for Agricultural Lending (GIRSAL) Programme, the poultry industry is being supported. ADB is currently implementing a lending programme along the entire value-chain of the sub-sector

## 1.5. Agriculture and Rural Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
81.	Institute anti-dumping measures on poultry	A permit system has been introduced to regulate the importation of poultry products
82.	Use government purchasing power to create demand for locally-produced food items	This is being done through the Buffer Stock Company for the School Feeding Programme, as well as supplies to Senior High Schools
83.	Develop capacity for local fertiliser production using gas and petroleum resources	Feasibility, land acquisition, and soil tests completed. Construction is scheduled to commence next year, 2021
84.	Provide mechanism to capture the water released by the annual spillage at Bagre Dam, and use for irrigation purposes	This forms part of the Pwalugu Irrigation Project, which was launched in 2019. Dredging along the catchment area was initiated in 2019, and desilting is expected every other year
85.	Implement “One Village, One Dam” community-owned/managed irrigation policy & rehabilitate existing public irrigation schemes (Vea especially) and develop new ones in the North & Afram Plains	<p>We are implementing a holistic plan to provide farmers and households, especially in the North, access to water all year round. This infrastructure plan has two components:</p> <ol style="list-style-type: none"> <li>1. Small-Earth Dams: for water storage, irrigation, and livestock. This is the largest stock of such small-earth dams provided since independence. 439 small-earth dams are under construction. 375 have been completed, and 64 are between 90-100% complete. Each dam provides water for up to five (5) hectares</li> <li>2. Large-Scale Dams: <ul style="list-style-type: none"> <li>- Tono has been rehabilitated and rehabilitation projects on both the left and right banks of Kpong are in progress.</li> </ul> </li> </ol>



## 1.5. Agriculture and Rural Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
		<p>- Pwalugu Multipurpose Dam: the project is the single biggest irrigation project in Ghana, and single largest infrastructure investment in Northern Ghana since independence. The project, which is ongoing, when completed, will add about 24,000 hectares of irrigated land to the current national total of 13,000, trebling the total.</p> <p>Together, we are revolutionising the irrigation sector. No government since independence has brought as much land under irrigation in Ghana (and the North for that matter) as the NPP is doing with the Pwalugu Dam.</p>
86.	Enforce the fisheries management policies in the Fisheries Act of 2002 (Act 625) to stop pair trawling and other illegal fishing methods	The Fisheries Law Enforcement Unit has conducted over 550 observer missions and intensified sea and land patrols as part of an enforcement regime
87.	Establish Livestock Development Centres in the three agro-climatic zones	11 Livestock Development Centres are being established across the country, as part of an AfDB Facility under the “Rearing for Food and Jobs” Programme, in Dorba, Navrongo, Babile, Bussa, Ejura, Kintampo, Nkwanta, Amrahia, Nungua, Pong-Tamale, and Paga
88.	Facilitate stakeholder-controlled establishment of the Cashew Marketing Authority	A Ghana Tree Crops Development Authority (GTCCA) has been established to regulate and create a conducive environment for the growing and development of tree and industrial crops in Ghana (similar to COCOBOD) for Cashew, Coffee, Coconut, Oil Palm, Mango, Rubber and Shea

## 1.5. Agriculture and Rural Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
89.	Revamp existing mechanisation centres and support the private sector to establish, manage, and provide affordable mechanisation services to farmers	<p>To date, we have procured and supplied the following machinery and equipment to selected MMDAs to establish Agricultural Mechanisation Services and Enterprises Centres [AMSECs] and to provide affordable mechanised services within their communities, Agricultural Educational Institutions (including KNUST &amp; CSIR) to support research and training, Commercial Farmers, and to Individual/ Subsistence Farmers:</p> <ol style="list-style-type: none"> <li>1. 450 tractors with matching accessories (Ploughs, Harrows and Trailers)</li> <li>2. 300 mini tractors with matching accessories</li> <li>3. 400 Maize shellers</li> <li>4. 570 Planters (Pneumatic, Mechanical &amp; 1 Row planters)</li> <li>5. 100 Greenhouses</li> <li>6. 300 Irrigation kits</li> <li>7. 1,000 Power Tillers with matching accessories (including 1,000 1.5ton trailers and 1,000 Rotary Tillers)</li> <li>8. 30 Tractor-Mounted Combined Cereal Harvesters</li> <li>9. 4,220 Sprayers for food and tree crops management and protection</li> <li>10. 1,120 Rice Harvesters</li> <li>11. 20 Drying Silos</li> <li>12. 4 Solar-Powered Rice and Maize Mills</li> <li>13. 820 Threshers, and</li> <li>14. 2,360 other equipment and accessories, including slashers, furrow openers, seedbed makers, weeding wheels, levelling wheels, ploughs, and blade levellers.</li> </ol>
90.	Upgrade the road infrastructure connecting farming communities to marketing centers	Being executed under Cocoa Roads projects, as well as the Rural Roads - Farm Access Roads project, funded by the EU with US\$32 million.

## 1.5. Agriculture and Rural Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
91.	Increase local production of food to enhance food security	<ul style="list-style-type: none"> <li>• The success of PFJ has led to increased farmer participation from 202,000 in 2017 to 1.2 million in 2019</li> <li>• PFJ has led to an increase in the national production of maize by 71% (from 1.7 million MT in 2016 to 2.9 million MT in 2019) and of paddy rice by 34% (from 688,000 MT in 2016 to 925,000 MT in 2019)</li> <li>• Additionally, PFJ has led to yields of maize, rice, and soybean, increasing by 131%, 59%, and 69% respectively</li> <li>• Despite the increase in per capita consumption of rice from 35kg/per person in 2016 to 55kg/per person in 2019, Ghana has attained 50% self-sufficiency in rice production and it is targeted to attain full self-sufficiency by 2023</li> <li>• Under Planting for Food and Jobs, Ghana is not only self-sufficient in maize production, but exporting 19 food items, including maize, to the rest of ECOWAS countries. These exports have increased by 56.6% between 2016 and 2019, from 85,000 MT to 133,145 MT</li> <li>• The Global Food Security Index, which measures affordability, availability and quality of food across 113 countries, placed Ghana in 59th position in 2019 up from 79th position in 2018. The same Index placed Ghana in 3rd position in Sub-Saharan Africa after South Africa and Botswana</li> </ul>





ACCOUNTING FOR OUR STEWARDSHIP

## 1.6. Education

## 1.6. Education

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
92.	Encourage the Colleges of Education to update their curricula to ensure they produce graduates that would teach the well-equipped and critical thinking population we need to move the country forward	Curricula developed. Colleges now run 4-Year Bachelor of Education programmes. Teacher trainees will now graduate with Bachelor's degrees, and will not need to take study leave to go back to acquire the degree
93.	Undertake a national audit of skills and competencies in a bid to align training opportunities and resources to respond to national and local human resource demands	The national audit of skills has been completed by the Council for Technical and Vocational Education Training (COTVET)
94.	Develop an online educational platform to host, stream, and share short videos of mini-lectures to classrooms or offices around the country	E-Learning portal developed ( <a href="http://www.icampusgh.com">www.icampusgh.com</a> ) and includes all SHS 1-3 core subjects. The website is live
95.	Ensure proper decentralisation of teacher recruitment and management	Teacher recruitment since 2017 is now done at regional levels. Documentation done at District and Regional levels
96.	Restore Teacher Trainee training allowance	Restored
97.	Restore allowances paid to Arabic/Islamic instructors under the national volunteer service programme	Restored



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## 1.6. Education

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
98.	Restore book and research allowances for lecturers	We have not only restored it: we have increased it by 200%
99.	Introduce History of Ghana as a subject for primary schools	Included in the Curriculum which has been approved by Cabinet. Over 180 Master Trainers, 3,900 District-level Trainers, and 152,000 teachers have been trained for this purpose
100.	Integrate school sports as part of school activities	Free PE kits are being provided to students under the Free SHS programme
101.	Abolish the payment of utility bills by students	Implemented. The Tertiary Education Policy abolished the payment of utility bills in tertiary Institutions
102.	Redefine basic education from Kindergarten to include SHS, covering vocational, agricultural and technical schools	Implemented
103.	Implement the “Free SHS” Policy (on a Universal Basis)	Implemented. The current enrolment stands at 1,199,750 students from 2017 to 2019. This is not limited to arts, business, and science subjects: it also covers Technical, Vocational and Education Training (TVET), in essence, the initiative is “Free SHS and TVET.” 52.1% of all these students are male and 47.9% female.
104.	Absorb BECE and WASSCE examination fees	<ul style="list-style-type: none"> <li>• BECE examination fees absorbed in 2018</li> <li>• WASSCE examination fees absorbed in 2020</li> </ul>
105.	Increase amount of loans under the Student Loan Scheme	The loan amount has been increased by 50% and ranges between GHc1,500 and GHc3,000
106.	Establish a manufacturing plant at KNUST	Funding secured for two foundries, and sod has been cut for the commencement of a machine tool centre to be constructed in Kumasi



## 1.6. Education

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
107.	Strengthen and equip the Inspectorate Board, as an independent body, to enable it carry out its inspection mandate	The National Inspectorate Board has been operationalised, staffed, and provided with infrastructural and technical support to enable it carry out its mandate. With these resources, the National Inspectorate Board has been able to digitise its data collection system, built a secure and comprehensive database for schools' inspection and trained a team of inspectors
108.	Provide effective and professional guidance and counselling services to pupils	Manuals prepared for basic schools. 80% of SHSs have coordinators. Same is planned for all schools
109.	Strengthen the participation of Missions in Mission-founded schools	Faith-Based Organisations (FBOs) engaged. MoU drafted and under review
110.	Ensure that Kindergarten places are available for all four-year old children in the country	Construction of 163 Kindergartens awarded out of which 77 have been completed to date
111.	Ensure teachers who upgrade their qualifications and skills are promoted promptly and their salary increases take immediate effect	<p>Previously, teachers who upgraded their qualifications and skills were not recognised and promoted on time. There were several years of bureaucratic delays. Due to our reforms, now:</p> <ul style="list-style-type: none"> <li>the waiting period before promotion of teachers who upgrade their qualifications and skills is now halved to 2 years. Waiting period for all others is 4 Years</li> <li>for the first time in history, teachers are being paid a professional teachers allowance</li> </ul>

## 1.6. Education

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
112.	Reactivate the original aim of linking Technical/ Vocational Institutions to Technical Universities to refocus technical education at the forefront of the One District, One Factory programme	<ol style="list-style-type: none"> <li>1. TVET Qualification Framework developed</li> <li>2. 80 institutions accredited to run Competency-Based Training (CBT) programmes</li> <li>3. Engaging Technical Universities to run CBTs</li> <li>4. To support TVET education, we are building 32 state-of-the-art TVET centres, and</li> <li>5. We have introduced a Basic STEM (B-STEM) programme to provide science labs in all basic schools to enhance the teaching of STEM subjects from an early age.</li> </ol>
113.	Ensure that all teachers have ICT competence	ICT is now compulsory in all Teacher Training Colleges
114.	Introduce programming at the Junior and Senior High schools	<ol style="list-style-type: none"> <li>1. To date 313,250 basic school students have been introduced to basic coding</li> <li>2. Coding introduced at 25 SHSs and equipment supplies in progress</li> </ol>
115.	Provide appropriate and adequate infrastructure and learning facilities to accommodate expansion and ensure conducive teaching, learning, and research in tertiary institutions	<ol style="list-style-type: none"> <li>1. A US\$1.5B loan, of which US\$500M has been disbursed, has been secured on the back of GETFund to develop educational infrastructure. Massive infrastructure development across educational institutions currently ongoing</li> <li>2. We have completed the construction and commissioning of Phase I of the Somanya campus of the University of Environment and Sustainable Development (UESD) for which a sod was hurriedly cut in December 2016 by the outgoing Mahama-led NDC Government. In addition, we have secured funding for Phase II of the campus and cut sod for construction to commence</li> </ol>
116.	Collaborate with GNAT, NAGRAT, and others to facilitate an affordable housing scheme for teachers	An agreement has been reached between UNOPS and the Government to construct 100,000 housing units for teachers and other education professionals

## 1.6. Education

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
117.	Leverage technology to popularise the teaching of mathematics and science	Technology has been incorporated in the curriculum and technology firms have been engaged to assist in delivery. iBox education portal installed in 125 Senior High Schools
118.	Collaborate with the private sector to provide free WiFi coverage to senior secondary schools and tertiary institutions	Contract awarded to provide free Wi-Fi connectivity to all 722 SHSs, 46 Colleges of Education (CoEs), 16 Regional Offices, and 260 District Education Offices
119.	Establish fund for research and innovation	Research & Innovation Fund Bill gazetted. Will be laid before Parliament
120.	Introduce Arabic as an optional language to be taught and examined at the JHS and SHS levels	Has been included in the ongoing JHS and SHS Curriculum review. When completed, Arabic will be introduced as an optional subject
121.	Wherever possible, provide facilities to enable disabled children to be integrated within regular schools	Inclusive Education Policy adopted, and teacher training curricula covers inclusive education
122.	Popularise the teaching of French and improve the delivery of the subject	22 Bilingual Schools established, 6 Colleges of Education equipped with French Labs & Resource Centres, 54 SHSs equipped with French Language Resource Centres, and Primary 4-6 French Language Curriculum developed
123.	Improve ICT facilities and curriculum of ICT	Curriculum approved and rolled out. Discussions ongoing for distribution of tablets to JHS and SHS students
124.	Expand the network of libraries	Under an ongoing programme, we have expanded the network of libraries from 61 to 72 as at March 2020, and have renovated over 50% of the existing libraries. We have also rolled out a digital platform for accessing library content

## 1.6. Education

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
125.	Abolish the 3-month pay policy of the NDC	We abandoned the three-month pay policy we inherited for newly-recruited teachers, and have cleared the legacy arrears
126.	Clear the backlog of promotions and introduce new promotion exam for transparency	The period of staying on a grade before consideration for promotion for teachers who upgrade their qualifications and skills is now halved to two years.
127.	Build Science, Technology, Engineering, Arts and Maths Centres	We are constructing 20 Science, Technology, Engineering, Arts and Mathematics (STEAM) centres across the country
128.	Increase the capitation grant	We have increased capitation grant by 122% from GH¢4.5 per pupil to GH¢10 per pupil for Primary Schools
129.	Provide Buses and vehicles for Senior High Schools	Government has procured 1,190 vehicles to Senior High Schools made up of 350 buses and 840 pickups
130.	Investment of \$219m aimed at improving learning outcomes in our most underperforming schools under the Ghana Accountability for Learning Outcomes Project (GALOP)	<p>Under this project:</p> <ol style="list-style-type: none"> <li>2.3 million children in 260 Districts will benefit</li> <li>70,000+ out of school children targeted to be brought back on track</li> <li>76,000 teachers' capacity training in new curriculum and teaching methods</li> <li>School management committees to be trained in effective school management</li> <li>School heads trained in instructional leadership and accountability</li> <li>Circuit Supervisors will become School Improvement Officers, and</li> <li>10,000 schools have been selected for the first phase</li> </ol>







ACCOUNTING FOR OUR STEWARDSHIP

## 1.7. Health

## 1.7. Health

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
131.	Restore Nurse Trainees' training allowances	Restored
132.	Facilitate the early placement of trained nurses, public health personnel, and teachers denied employment by the NDC	All nurses denied engagement by the NDC have been placed
133.	Provide free Specialist Post-Graduate training	Free Specialist Post-Graduate medical training commenced in the 2018/19 academic year
134.	Strengthen the National Ambulance Service	Over 300 Ambulances supplied to the National Ambulance Authority (NAS), one in every Constituency, under the "One-Constituency, One Ambulance" initiative. NAS has also been provided with a state of the art, digitised Command Centre to field emergency calls and to dispatch ambulances
135.	Establish Centres for Cancers and cover the cost under NHIS	Breast Cancer is already covered by the Scheme. Herceptin, the expensive cancer drug, has now also been added and is paid for by the NHIS
136.	Expand and equip medical schools to train more medical doctors	The Ho Regional Hospital has been converted into a Teaching Hospital
137.	Collaborate with the private sector to establish wellness clinics	This is being piloted with GIZ, under which wellness clinics are being set up within the Dodowa, Legon, and Tema Hospitals
138.	Rescue, Restructure, and Increase Budgetary Allocation to the National Health Insurance Scheme (NHIS)	<ol style="list-style-type: none"> <li>NHIS has undergone restructuring, including digital/mobile membership renewal and real time data authentication. Members increased from 10.6 million to 12.2 million</li> <li>NHIS arrears have been reduced from 12 months to 3 months making the scheme sustainable</li> </ol>
139	Pass Legislative Instrument for the implementation of the Mental Health Act	Mental Health Legislative Regulations, 2019 (LI 2385) have been brought into effect
140.	Implement national epidemic response system	Electronic System for Early Detection has been established



## 1.7. Health

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
141.	Upgrade all existing district hospitals where they exist, and where they do not, establish one	<ol style="list-style-type: none"> <li>1. Ga East District Hospital has been completed and commissioned while 10 polyclinics have been completed and commissioned in the Central Region</li> <li>2. Construction of 5 District Hospitals in Sawla, Tolon, Somanya, Buipe and Wheta, and a Polyclinic in Bamboi are ongoing</li> <li>3. We have begun the process to construct 101 hospitals with accommodation for doctors and nurses in Districts without hospitals across the regions</li> <li>4. Construction of a District Hospital at Obuasi, Anyinam Trauma Hospital and Rehabilitation of Enyiresi Government Hospital have been completed</li> </ol>
142.	Introduce Drones in the distribution of blood and medicines	Four medical drone centres established and operational in Omenako, Mampong, Walewale and Sefwi Wiawso. As at the end of June, 2020, 79,800 medical products have been delivered to 945 health facilities of the service range of the drone centres. In addition, it has delivered over 2,500 CoVID samples to testing centres in Accra (Noguchi) and Kumasi (KCCR)
143.	Enhanced treatment of Sickle cell disease	In collaboration with NOVARTIS, we are making available a new drug, Hydroxyurea, which was previously only available in developed countries, to sickle cell patients in Ghana. This is a game changer in the treatment of sickle cell





ACCOUNTING FOR OUR STEWARDSHIP

## 1.8. Social Development

## 1.8. Social Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
144.	Require caterers of the School Feeding Programme to use foodstuff from local farmers	Pursuant to a Cabinet directive, caterers use local foodstuff under the School Feeding Programme. Training has been provided to 8,317 caterers and Head Cooks on sourcing locally
145.	Expand the School Feeding Programme	We increased the number of beneficiary pupils under the Ghana School Feeding Programme (GSFP) from 1,671,766 in 2016 to 2,980,000, beneficiaries, representing an increase of 78.3%. We have also increased the feeding grant from the 0.80 pesewas per child per school-going day inherited in 2017 to GH¢1.0 since 2018
146.	Properly staff and resource the National Council on Persons Living With Disability (PLWD)	An Inter-Ministerial Coordinating Committee on decentralisation, and the Office of the Head of Local Government Service, have been charged to ensure that disability issues are mainstreamed into MMDAs budgets
147.	Undertake comprehensive review of SSNIT's investments and costs to ensure financial sustainability	SSNIT has conducted a comprehensive review of its portfolio of investments, as well as its actuarial liabilities, and is taking active measures to ensure financial sustainability
148.	Work with District Assemblies to exempt Kayayeis from market tolls	Kayayeis have been exempted from market tolls
149.	Introduce a District Integrated Social Services Programme to consolidate social services	A Social Protection Single Window Citizens Service has been established. The Service is designed to provide a single-entry point for the major Social Protection Programmes, namely: Ghana National School Feeding Programme; National Health Insurance Scheme; Education Capitation Grant; Livelihood Empowerment Against Poverty; and Labour Intensive Public Works
150.	Set aside 50% of MASLOC funds for female applicants	Approximately 80% of MASLOC Loans are disbursed to female applicants

## 1.8. Social Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
151.	Implement the increase in Common Fund disbursements to Persons Living With Disability (PLWD) from 2% to 3%	Government has implemented the increase in Common Fund disbursement to Persons Living With Disability (PLWD) from 2% to 3%.
152.	Pay all outstanding contributions to Pension Funds, including Tier 2 Funds, for Public Sector Workers	Government has released GH¢3.1 billion in Public Sector Workers' Tier 2 pensions contributions that were withheld for a long time by the previous administration
153.	Decentralise the National Council on Persons Living With Disability (PLWD)	An Inter-Ministerial Coordinating Committee on decentralisation, and the Office of the Head of Local Government Service have been set up to ensure that disability issues are mainstreamed into MMDAs budgets
154.	Implement equal employment opportunity for, and empower Persons Living With Disability (PLWD)	<ul style="list-style-type: none"> <li>The Disability Council in collaboration with the Ghana Federation of Disability Organisation have drafted an Equal Employment Policy that seeks to address disability employment issues. 50%% of all toll booths are now manned by PLWD</li> <li>Under the Presidential Empowerment for Women Entrepreneurs with Disability (PEWED), we provided 850 female PLWD entrepreneurs with GH¢2 million to help them scale-up their businesses</li> <li>Under the Presidential Empowerment for Male Entrepreneurs with Disability (PEMED) an amount of GH¢2 million has been earmarked for 1,000 male PLWD entrepreneurs to help them scale up their businesses</li> <li>Through the Ghana Investment Fund for Electronic Communications (GIFEC), we provided students living with disability in selected tertiary institutions with assistive technology-enabled devices and training to promote their digital inclusion</li> </ul>

## 1.8. Social Development

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
155.	Refocus LEAP Programme using effective means-testing, regular monthly disbursements, and targeting female-headed households	<ul style="list-style-type: none"> <li>• Ghana National Household Registry Database uses a proxy means test and has been completed for parts of the country. Data collection, management, and analysis is ongoing. The GNHR data is being used for targeting LEAP and NHIS beneficiaries, and a data-sharing protocol for GNHR data with CSOs, academia, governmental and Non-Governmental Agencies have been approved</li> <li>• The programme is currently implementing an electronic reporting and monitoring system in 99 Districts. The rest will be on-boarded by end of 2020</li> <li>• In the first half of 2020, 334,084 households (consisting of 1,451,656 individuals), were served as beneficiaries of LEAP, compared to 213,044 households (consisting of 943,842 individuals) in 2016, representing a 53.8% increase in beneficiaries. We successfully also enrolled 73% of the beneficiaries onto NHIS for free</li> <li>• 5,522 individuals under LEAP have been linked to support programmes and productive programmes designed to help them out of extreme poverty</li> <li>• All LEAP households have now been connected to financial services through the e-payment (e-Zwich) platform</li> </ul>
156.	Institute a Pension Scheme for Cash Crop Farmers	Scheme design is complete and approved. Cocobod and the NPRA are working out the implementation plan, and the scheme is scheduled to be launched in 2021
157.	Protection of Children	<ul style="list-style-type: none"> <li>• We have established a National Adoption Authority to coordinate in-country and inter-country adoption of Children in Ghana to serve the best interests of children</li> <li>• We have developed a national child protection tool kit and deployed it in over 1,300 communities in Ghana</li> </ul>



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ACCOUNTING FOR OUR STEWARDSHIP

# 1.9. Energy and Petroleum

## 1.9. Energy and Petroleum

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
158.	End DUMSOR, which cost the Ghanaian economy an estimated US\$680 million in 2014 alone, translating into about 2% of GDP	Done.
159.	Develop a 10-year Power Sector Master Plan to meet medium- and long-term energy needs	The Integrated Power System Master Plan for Ghana was developed in 2018 as the Master Plan for the power sector
160.	Reduce taxes on electricity tariffs to households and industry	Our government is the first in the history of the 4 <sup>th</sup> Republic to have reduced electricity prices in cumulative terms of -11% compared to a cumulative increase of +265% under the Mahama-led NDC Government.
161.	Ensure that procurement of new power projects is executed primarily through PPP and IPP arrangements and are transparent and resulting in least-cost addition of power generation infrastructure	Done. Two Policy Guidelines have been approved and are currently in force: <ol style="list-style-type: none"> <li>1. Policy Guidelines for Least Cost Fuel Procurement, and</li> <li>2. Policy for Competitive Procurement of Energy Supply and Services Contracts</li> <li>3. Also, in line with the Least Cost Fuel Procurement Policy for power generation, the Karpowership was successfully moved from Tema to Sekondi</li> </ol>
162.	Ensure there is sufficient Reserve Margin to ensure stability of the system	Generally, 20-25% of the total generation capacity should be the available capacity. We now have 35%. Even though we had excess capacity under the previous Government, they were unable to fuel and operate the plants and therefore they were unavailable. Currently we are able to do so

## 1.9. Energy and Petroleum

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
163.	Improve transparency in the management of our oil and gas resources	<ol style="list-style-type: none"> <li>1. We have passed the General Petroleum Regulations, which provided significant transparency reforms including a requirement to disclose beneficial ownership information in Petroleum Agreements, and disclose marketing contracts signed by GNPC, as well as Corporate Social Responsibility projects</li> <li>2. We have established the National Register of Contracts/Register of Petroleum Agreements as provided for by the Petroleum (Exploration and Production) Act (2016), Act 919 which the NDC refused to do, and</li> <li>3. We applied Open and Competitive Bidding for, and conducted Ghana's first open bidding round for, oil blocks</li> </ol> <p>The Petroleum Register is at <a href="http://www.ghanapetroleumregister.com">www.ghanapetroleumregister.com</a></p>
164.	Redeem government obligations to Bulk Oil Distribution Companies (BDCs)	On January 13, 2020, Government finalised all payments in respect of the BDC debts. A total of US\$1.003 billion was paid in full and final settlement of the legacy debt
165.	Ensure effective implementation of the petroleum price deregulation policy	The National Petroleum Authority has been effective in implementing petroleum price deregulation. Since 2017, it has not intervened in the automatic price determination mechanism, and continues to make use only of the price stabilisation mechanisms provided by the law
166.	Improve on the quality of fuel produced or imported into Ghana by reviewing standards for sulphur content in the fuels	NPA has revised the sulphur content standards from 3,000ppm to 50ppm (equivalent to European Standards), which are being currently implemented

## 1.9. Energy and Petroleum

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
167.	Develop a Financial Restructuring and Recovery Plan for the Energy Sector	Government has approved The Energy Sector Recovery Programme, which is being implemented to bring about long-term financial sustainability of the sector. In addition to completing a comprehensive technical and financial evaluation of several power plants, we are pursuing several recommendations under the programme to ensure the financial viability of the sector
168.	Implement an “Accelerated Oil Capacity Development Programme” to build Ghanaian capacity to manage the oil and gas sector	The Accelerated Oil & Gas Capacity Development (AOGC) Programme was launched by the President of the Republic in November 2017. The Secretariat has been established and MOUs signed with three UK institutions: Aberdeen Skills and Enterprise Training Academy (ASET), Glasgow Caledonia University (GCU), and Aberdeen Drilling School (ADS). Funding of US\$4.5 million has been concluded with Aker Energy and the first batch of beneficiaries have completed their training in Canada
169.	Revise gas processing and transportation Tariffs as well as Levies	Domestic gas price has been reduced from \$8.40 per mbtu from when the NDC was in government to \$6.08 currently as a result of the review in levies (e.g. reduction of regulatory levies from 40cents to 10cents)
170.	Decouple Ghana National Gas Company (GNGC) and Ghana National Petroleum Corporation (GNPC)	We have reversed the decision by the previous Government to combine the two entities
171.	Accelerate oil exploration in the Voltain basin	We have concluded a 2-D seismic survey which was started in 2018. The data is being processed to interpret it. Early assessment has been encouraging. GNPC will drill two wells to establish the extent of accumulation of crude oil
172.	Pursue energy conservation including introduction of Minimum Energy Performance Standards for electric motors and industrial equipment	A Regulation is being prepared for consideration by Parliament on energy conservation. New standards are being applied on air conditioners among others. In addition, we have procured 13 million pieces of LED bulbs which are being distributed. This will save about 150MW of power daily.

## 1.9. Energy and Petroleum

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
173.	Increase proportion of renewable energy in the national generation mix	National Hybrid Power Projects in progress at Bui as well as under the Pwalugu Project
174.	Relocate the headquarters of GNPC to the Western Region as part of strategy to position the region as an oil services hub	The sod for the construction of the operational headquarters of GNPC in the Western Region has been cut
175.	Empower local participation in Oil & Gas value-chain through capacity development, financing, & partnership support	Currently being implemented under the Accelerated Oil & Gas Capacity Development (AOGC) Programme
176.	Create jobs, in collaboration with the private sector, in the fabrication, installation, and manufacturing of parts for the oil and gas industry	Currently being implemented under the Accelerated Oil & Gas Capacity Development (AOGC) Programme. Under the over US\$4.7 million programme, some 335 Ghanaian youth are receiving global-standard technician training in Ghana and abroad. In addition, some Ghanaians are also receiving training as technical instructors
177.	Implement a Cash Waterfall Mechanism to undertake an automatic distribution of ECG collections to all players along the energy value chain according to an agreed formula	Implemented effective April 2020. This ensures participants along the supply value chain benefit from revenue collections in a transparent and timely manner
178.	Construct the Takoradi-Tema Interconnection Project allowing reverse flow of gas	Project completed
179.	Relocation of Karpowership barge from Tema to Takoradi	Karpowership relocated and achieved full conversion of engines for utilisation of natural gas instead of heavy fuel oil (HFO)
180.	Clear all government debts owed to ECG	Government debts owed to ECG fully paid as of March 2020

## 1.9. Energy and Petroleum

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
181.	Redirect BOST to focus on its core mandate of protecting our strategic petroleum reserves	<ol style="list-style-type: none"> <li>1. We have restructured BOST accordingly</li> <li>2. When the NDC left office, BOST owed \$624 million to suppliers, BDCs and related parties. Under the NPP, as at February 2020, the outstanding debt is \$57 million</li> <li>3. Additionally, BOST was running significant net losses between 2013 to 2016, reaching a net loss of GH¢569 in 2016. Under the NPP, there has been a 70% reduction in losses in 2018 and a further 41% in 2019.</li> </ol>
182.	Develop long term LNG utilisation programme as part of strategy to leverage natural gas as long-term source central to the operation of the power sector	To utilise LNG, a regassification facility is currently under development in Tema. The primary strategy is for LNG to be imported only whenever there is demand that cannot be met by domestic sources due to a variety of reasons
183.	Implement policy to reduce energy transmission losses	It is currently being implemented as part of the Energy Sector Recovery Programme
184.	Develop Regional Oil Services Hub in the Western Region in collaboration with the private sector	GNPC has allocated \$10m for land acquisition and related expenditures to commence the project
185.	Adopt a distributed solar energy solution for all government and public buildings	Programme has started. Ministry of Energy and Volta River Authority buildings completed. Jubilee House ongoing
186.	Reduce and renegotiate existing contracts to reduce their burden on the economy	<ul style="list-style-type: none"> <li>• Relocated the Karpower ship to Takoradi to utilise Sankofa gas</li> <li>• Terminated the Quantum Gas project</li> <li>• Terminated the Takoradi LNG project</li> <li>• Renegotiated the AMERI Power Purchase Agreement to reduce costs by 13%</li> <li>• Renegotiated the capacity charge under the GENIT Power Purchase Agreement, which has resulted in a 31% reduction and conversion of the PPA from Take-or-Pay to Take-and-Pay</li> </ul>

## 1.9. Energy and Petroleum

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
		<ul style="list-style-type: none"> <li>• Deferred 8 and terminated 2 other Power Purchase Agreements</li> <li>• Issued the Energy Sector Levy Act (ESLA) Bond, which, as at September last year, 2019, has raised GH¢6 billion. The bond was adjudged the BEST RESTRUCTURING at the 2017 EMEA Finance Achievement Awards</li> <li>• Placed a complete moratorium on signing new PPAs and Put-Call Option Agreements (PCOAs)</li> <li>• Adopted a policy requiring all future PPAs to go through competitive and transparent procurement procedures. Government will therefore no longer entertain any unsolicited proposals</li> <li>• Implemented an economic merit order dispatch which means that the most efficient power plants will be dispatched first</li> <li>• Renegotiated the domestic gas price from \$8.8 per mmBtu to \$6.08 per mmBtu. The gas price would have been lower if Sankofa gas price was less expensive</li> <li>• Restored the price of Ghana's gas from Jubilee to zero from the \$3 per mmBtu which the NDC government imposed on Ghanaians, and</li> <li>• Negotiated with gas producers to increase gas export from Jubilee from 70 mmscfd to 125 mmscfd to recover more oil and increase LPG supply from domestic sources</li> </ul>

### ADDITIONAL INFORMATION

- The Mahama-led NDC Government signed power contracts on a Take-or-Pay basis. Less than 40% of the contracted Take-or-Pay capacity is being used. In effect, we are paying for the remaining 60 percent of excess capacity which we do not need nor actually consume in the sum of over half a billion U.S. dollars annually
- The Mahama-led NDC also contracted around 750 mmscf of gas per day by 2023. Current demand is around 250 mmscf per day, and projected to rise to between 450 and 550 mmscf per day by 2023, a projected oversupply of 200 to 300 mmscf per day by 2023. Secondly, about 640 mmscf of the contracted gas supply is on a Take-or-Pay basis, meaning we have to pay whether we use it or not.
- We now face an average annual excess gas capacity charge of US\$700 million annually







ACCOUNTING FOR OUR STEWARDSHIP

# 1.10. Infrastructure Development

## 1.10. Infrastructure Development

(see [www.deliverytracker.gov.gh](http://www.deliverytracker.gov.gh) for details)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
187.	Expand road network, tar roads in District capitals and extend them to major towns	<ul style="list-style-type: none"> <li>• 40 town roads completed (36 ongoing)</li> <li>• 635 urban roads and streets completed</li> <li>• 117 foot bridges completed</li> <li>• 138 feeder roads completed</li> <li>• Several Highways such as Bolga-Bawku, Eastern Corridor and others are ongoing</li> <li>• Other Highways, such as Lawra-Hamile, have been completed</li> <li>• 46 bridges completed (33 ongoing)</li> </ul>
188.	Tar gravel roads, especially in areas of high agricultural production	This is being done partly under the Cocoa Roads project and the US\$32-Million EU-Funded Rural Roads/Farm Access Roads Project
189.	Rehabilitate and revive airport infrastructure	<ol style="list-style-type: none"> <li>1. Construction of Kumasi Airport Phases II and III is 90% complete</li> <li>2. Rehabilitation of Sunyani Airport is 50% complete</li> <li>3. Construction of Tamale Airport Phase III is 30% complete</li> </ol>

## 1.10. Infrastructure Development

(see [www.deliverytracker.gov.gh](http://www.deliverytracker.gov.gh) for details)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
190.	Expand Sports infrastructure	<ol style="list-style-type: none"> <li>1. Construction of ten (10) 5,000 seater Youth and Sports Centres of Excellence in ten regions of the country are at various stages of completion. <ul style="list-style-type: none"> <li>• Kaneshie, (Greater Accra)</li> <li>• Ho (Volta)</li> <li>• Koforidua (Eastern)</li> <li>• Axim (Western)</li> <li>• Nyinahin (Ashanti)</li> <li>• Dunkwa On-Offin (Central)</li> <li>• Dormaa (Bono)</li> <li>• Navrongo (Upper East)</li> <li>• Yendi (Northern)</li> <li>• Wa (Upper West)</li> </ul> </li> </ol> <p>Three of the Centres are earmarked for use as Sports Colleges:</p> <ol style="list-style-type: none"> <li>2. The Accra Sports Stadium, which has not been renovated in a decade, has now been renovated</li> <li>3. Renovation works at the Essipong and the Kumasi Sports Stadia have commenced</li> <li>4. Work has resumed on the construction of the University of Ghana Sports Stadium, a project started by the NPP Government in 2004 and abandoned under the NDC/Mahama administration</li> <li>5. We have also completed 4 and continuing the construction of another 25 AstroTurfs in several communities across the country, including Fadama, Madina, Bolgatanga, Walewale, Old Tafo, Aboabo, Salaga, Kyebi, Yeji, Oda, Alajo, Mantse Agbonaa (Jamestown), and Bukom Square.</li> </ol>

## 1.10. Infrastructure Development

(see [www.deliverytracker.gov.gh](http://www.deliverytracker.gov.gh) for details)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
191.	Expand Health infrastructure	<p>Of the 673 health sector projects undertaken, 378 have been completed and 295 ongoing. Completed projects include:</p> <ul style="list-style-type: none"> <li>• 241 CHPS compounds</li> <li>• 36 maternity blocks and wards</li> <li>• 23 clinics</li> <li>• 4 polyclinics</li> <li>• Four medical drone delivery centres in the Eastern, Ashanti, Western and North East regions</li> <li>• 68 health staff quarters completed (43 ongoing)</li> </ul> <p>In addition, we have completed several health projects we inherited from the Mahama-led NDC Government, while others are being continued. Some of the completed projects include:</p> <ul style="list-style-type: none"> <li>• Polyclinics: Besease, Gomoa Dawurampong, Ekumfi Nuakwa, Biriwa, Etsii Sunkwa, Bimpong Egya, Gomoa Potsin, Gyamera, Mankrong, and Akonfude</li> <li>• District Hospitals: Ga East and Dodowa</li> <li>• Wa Regional Hospital</li> <li>• University of Ghana Medical Centre</li> </ul>
192.	Provide more infrastructure for Basic and Senior high Schools	<ul style="list-style-type: none"> <li>• we have currently commenced construction of 822 different infrastructure projects across all the sixteen regions directly aimed at reducing the number of schools running the “Double Track” system for Senior High Schools. A total of 266 of these have been completed, with the rest at various stages of completion</li> <li>• 1,095 Basic and Senior High School classroom blocks have been completed</li> <li>• 79 dormitories completed (225 under construction)</li> <li>• 73 staff accommodation quarters completed (38 ongoing)</li> <li>• we have thus far completed 27 of the E-blocks that we inherited on assumption of office (The NDC completed only 29)</li> </ul>



## 1.10. Infrastructure Development

(see [www.deliverytracker.gov.gh](http://www.deliverytracker.gov.gh) for details)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
193.	Review location and lay-bys of fuel stations to reduce accidents on highways	New guidelines are being implemented by NPA, which among other things set a minimum distance (500m) apart for fuel stations
194.	Toilets for All	Our government has constructed the largest number of places of convenience by any government in the 4 <sup>th</sup> Republic. Under the Greater Accra Metropolitan Area Water and Sanitation Project, 27,242 household and 238 institutional toilets have been constructed. Under the Sustainable and Rural Water and Sanitation project, 12,972 household toilets have been constructed and 351 communities have attained Open Defecation-Free (ODF) status.
195.	Improving access to electricity	<ul style="list-style-type: none"> <li>• Power extension to 2,407 communities (809 ongoing)</li> <li>• Rural electrification: 417 communities connected (211 ongoing)</li> <li>• Under the Transmission System Improvement Projects, Ghana Grid Company (GRIDCo) continued with the Transmission System Reinforcement to improve operational reliability, security and control, among others. Completed Projects include: <ul style="list-style-type: none"> <li>• 161/33kv Accra Central Gas-Insulated Substation (GIS) Project</li> <li>• 161/33kv Afiencya Substation Project</li> <li>• 330kv Prestea-Kumasi Power Enhancement Project</li> <li>• 330kv Kumasi-Bolgatanga Transmission Project</li> <li>• 330kv Aboadze-Prestea Transmission Line Project</li> </ul> </li> <li>• In addition, the 225kV Bolgatanga-Ouagadougou Interconnection Project, which is a component of the WAPP Inter-zonal Transmission Hub Project, was completed and inaugurated by the Presidents of Ghana and Burkina Faso. This is currently facilitating the export of 70MW power from Ghana to Burkina Faso</li> </ul>

## 1.10. Infrastructure Development

(see [www.deliverytracker.gov.gh](http://www.deliverytracker.gov.gh) for details)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
196.	“Water For All”	<p>A total of 812 hand pump boreholes have been completed along with 476 mechanized boreholes across the country. 807 mechanized borehole projects are also ongoing nationwide</p> <p>Small town water systems have been completed to serve 177 communities in Anomansa, Abaasa, Essiam, Obontser, Ayeidu, Bontrase, Papase, Nkum, Engyiresi, Asempanaye, Osei Kojo krom, Lambussie, Hamile-Happa , Walewale, Gbimsi, Wungu, Gambaga, Naanori, Nalerigu, Chereponi, Gushegu, Kanshegu, Nyensung, Saboba, Yapei, Asiri, Jankufa, Dotobaa, Prang, Brosankro, Ziope, Akpokpo/Batume Junction, Amedzofe, Seniagya, Akrokeri, and Bobrease among others</p> <p>Small town water systems in Nalerigu, Chereponi, and Yapei have also been commissioned.</p> <p>Parliamentary approval and funding have been secured for the Wenchi Water Supply Project to be started in 2020, while sod has been cut, and work started, on the following:</p> <ul style="list-style-type: none"> <li>• Yendi Water Supply Project</li> <li>• Damango Water Supply Project</li> <li>• Tamale Water Supply Project</li> </ul>
197.	Rebuild Ghana’s Railway infrastructure	<p>The railway projects, being undertaken since 2017, include the completed rehabilitation of Accra – Tema (30 km), Achimota – Nsawam (33 km), and Kojokrom – Tarkwa (56 km) narrow guage lines. Also:</p> <ul style="list-style-type: none"> <li>• Processes have started to construct the Eastern and Western railway lines as well as the Ghana-Burkina Faso railway</li> <li>• Construction of the new standard gauge Western Line (Takoradi to Kumasi) has commenced. The Kojokrom to Manso section of 22km is ongoing.</li> <li>• Tema- Mpakadan railway line (97km) is ongoing. Approximately 56km of the track laying has been completed</li> <li>• Railway Training School in Sekondi is complete</li> </ul>





## 1.10. Infrastructure Development

(see [www.deliverytracker.gov.gh](http://www.deliverytracker.gov.gh) for details)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
198.	Construct by-passes and interchanges at major intersections	<ol style="list-style-type: none"> <li>1. Tema Interchange Completed</li> <li>2. Obetsebi Lamptey Circle (Phase 1): 55% completed</li> <li>3. Pokuase: 75% completed</li> <li>4. Tamale Point-7 Interchange: 44% complete</li> </ol>
199.	Facilitate the construction of low- and mid-income housing over the short, medium, and long term	<ol style="list-style-type: none"> <li>1. 5,770.45 acres acquired as at 2018 at Sege and Ojobi. Additional 1,313 acres of land sourced at Fiankonya and Kweiman for housing</li> <li>2. Government has established the National Housing and Mortgage Finance Scheme to address both the housing supply and demand side financing challenges</li> </ol>
200.	Develop world-standard ICT Incubator Hubs	Implemented as the Ghana Innovation Hub (GIH) under a World Bank funding arrangement. The Accra Digital Centre also provides a hub for young innovators and businesses
201.	Increase access to data platforms by reducing tariffs on the use of data for internet access	Cost of data reduced significantly (40%, from \$1.56 per 1G in 2019 to \$0.94 in 2020) to the sixth cheapest in Africa
202.	Extension of fibre optic network to western corridor of the country	Done. In collaboration with the private sector
203.	Expand and modernise Tema Port	Government renegotiated the terms of the project. Works are currently underway for the construction of four (4) dedicated container berths. The first two berths have been completed and in operation. It provides for increased capacity to berth more cargo and containerised services
204.	Expand and modernise Takoradi Port	The Takoradi Port Expansion Project is progressing steadily. A Multi-Purpose Container Terminal commenced in 2019 and the Dry Bulk Jetty is almost completed

## 1.10. Infrastructure Development

(see [www.deliverytracker.gov.gh](http://www.deliverytracker.gov.gh) for details)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
205.	Coastal Sea Defence Projects	<p>The following sea defence projects were commenced after 2017 and are ongoing:</p> <ul style="list-style-type: none"> <li>• Axim, Amanful Kumah, Kommenda, Cape Coast, Elmina, and Anomabu</li> </ul> <p>The following sea defence projects were ongoing, when we came into office and we have completed them:</p> <ul style="list-style-type: none"> <li>• Nkontompo, Aboadze, Adjoa, Blekusu, New Takoradi, Elmina</li> </ul>
206.	Construct new harbours at Jamestown in Accra and in Keta	As part of Government programme to develop a port at Keta in line with our commitments, the Ghana Ports and Harbours Authority is undertaking a feasibility study in the Keta area. An Executive Instrument declaring Keta area a Port Zone was signed in 2018. MOU has been signed with Diamond Cement to construct a jetty to handle clinker for its factory
207.	Continue building landing sites at Cape Coast, Mumford, Teshie, Axim, Keta, Ada, Jamestown & Winneba	Being implemented. Construction is ongoing at ten (10) fish landing sites namely Axim, Dixcove, Senya Bereku, Gomoa Fete, Moree, Mumford, Teshie, Winneba, Elmina, and Keta. Construction of Jamestown harbour has also started
208.	Security Infrastructure	<ul style="list-style-type: none"> <li>• 29 police stations completed (44 ongoing)</li> <li>• 22 police posts completed (13 ongoing)</li> <li>• 17 Fire service posts completed (5 ongoing)</li> <li>• 20 command buildings completed (8 ongoing)</li> <li>• Barracks Regeneration Project for Army accommodation in progress. Several completed</li> <li>• Forward Operating Naval Base construction ongoing at Ezilinbo, Western region</li> </ul>
209.	Establish the Infrastructure For Poverty Eradication Programme (IPEP)	IPEP has been established with a supervising Ministry, Ministry of Special Development Initiatives (MSDI) with implementation by Development Authorities

The selection of projects presented above is a snapshot representation of more than 17,000 separate infrastructure projects we have developed to date in just our first term. It is by far the largest number of infrastructure projects undertaken by any government in the 4<sup>th</sup> Republic, and the infrastructure database we have developed, the first of its kind by any Ghanaian government, enables us better track and complete projects.

The complete database can be accessed and interrogated, right down to District (and in some cases Constituency and Town basis) at [www.deliverytracker.gov.gh](http://www.deliverytracker.gov.gh).









Obuasi Gold Mine

This commemorative plaque was unveiled by

**H.E. NANA ADDO DANKWA AKUFO-ADDO,**  
the President of the Republic of Ghana

and the

**ASANTEHENE, OTUMFUO OSEI TUTU II**

on the occasion of the mine's commemoration of First Gold Production  
29th January, 2020



ACCOUNTING FOR OUR STEWARDSHIP

# 1.11. Natural Resources (Lands, Forestry and Mining)

## 1.11. Natural Resources (Lands, Forestry and Mining)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
210.	Facilitate the revival of AngloGold Ashanti Obuasi mines and other mines	Anglogold Ashanti revived and back in operation. Since the restart of the Obuasi Mine in June 2018 up to June 2020, 4,163 people have been employed on the mine rehabilitation project, with 78% of the US\$502 million so far spent going directly to Ghanaian-owned (39%) and Ghana-domiciled (39%) firms that hire Ghanaians
211.	Target 30,000 ha of degraded areas for reforestation and plantation development annually	A total of 25,000 ha have been planted under the Forestry Commission Youth-In-Afforestation Programme
212.	Establish 1000 ha of bamboo and rattan plantations annually	More than 1,000 ha of bamboo planted in 2019. In addition, 400 Bamboo and Rattan artisans have been trained
213.	Establish tree and plantain suckers in a minimum of 800 communities to supply the seedlings for national reforestation and plantation development programmes	Under Phase 1, 520 communities are producing plantain and other food crops under the Modified Taungya System
214.	Extend forestry conservation areas	Five (5) Community Resource Management Area (CREMA) Blocks covering an area of 88,807 ha. and 257 communities were involved in forest conservation projects. About 800 ha of sacred grooves have also been currently brought under Forest Management and Forest Management Plans, and are now being developed together with 20 selected communities
215.	Support the protection of the remaining network of natural forest and biodiversity hotspots	A World Bank-Funded Forest Improvement Project is currently being implemented in Western, Bono, Ahafo, and Ashanti Regions



## 1.11. Natural Resources (Lands, Forestry and Mining)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
216.	Mainstream strategic mineral feedstock into the domestic economy to support economic value addition	<ol style="list-style-type: none"> <li>1. Government is exercising its rights under the Mining Law (Sections 6, 7 and 104) to ensure that up to 30% of gold produced in Ghana is refined locally</li> <li>2. In addition to the privately owned ones, Precious Minerals Marketing Company (PMMC) is building another refinery</li> </ol>
217.	Promote mining value-addition through the processing of minerals	Ghana Integrated Aluminium Development Corporation (GIADEC) and Ghana Integrated Iron and Steel Development Corporation (GIISDEC) have both been established, and have commenced operations to this end
218.	Provide incentives for private investors for sustainable exploration of minerals in the Northern Development Authority area	The establishment of GIISDEC will anchor private sector investment into mineral exploration in the NDA area. In addition, investors have been incentivised under the “One District, One Factory” initiative and are investing in the NDA area
219.	Clean Rivers Programme: Replant trees along the banks of all major water bodies and their tributaries	A total of 9 million trees have been planted along rivers under the Forestry Commission Youth-In-Afforestation Programme
220.	Restructure & Regulate small-scale mining sub-sector and artisans so that activities can take place within guidelines set up under the appropriate regulations	Over 4,000 artisanal miners trained in improved mining technologies at George Grant University of Mines and Technology (UMAT). Community-based mining concessions have been issued and operating under strict supervision

## 1.11. Natural Resources (Lands, Forestry and Mining)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
221.	Restructure royalty sharing ratios with mining communities: Reduce Government share from 80% to 70%, and double the Community share from 10% to 20% (the additional 10% given to the District Assembly for infrastructure in the mining communities)	Minerals Development Fund Secretariat established and is currently implementing the sharing of royalties among beneficiaries
222.	Fully decentralise Lands Commission and land services to the district level	The plan to establish the District Offices is being implemented. Two District Offices have been established in Winneba and Ga West. Activities towards land reforms and decentralisation include the digitisation and automation of land registration processes which is in progress
223.	Decentralise the Minerals Commission by establishing additional District Offices of the Commission	13 new offices have been opened, including 1 Regional Office in Tamale and four District Offices in Hohoe, Kenyasi, Cape Coast and Ho
224.	Combat illegal mining (Galamsey)	<ul style="list-style-type: none"> <li>Placed a moratorium on all small-scale mining. The moratorium was lifted only after implementing a structured, tightly-regulated strategy, the Community Mining Programme (CMP)</li> <li>Instituted and implemented a stringent enforcement regime – GALAMSTOP – which includes the seizure and destruction of 12,000 “changfan” machines used to mine illegally in riverbeds, as well as the seizure of several excavators</li> <li>Four thousand five hundred (4,500) indigenes were trained on sustainable mining practices at the George Grant University of Mines and Technology (UMAT). This helped reduce by 90% the number of miners dying in collapsed mining tunnels and pits</li> </ul>

## 1.11. Natural Resources (Lands, Forestry and Mining)

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
		<ul style="list-style-type: none"> <li>• Amended the Mining Act to increase the penalties for illegal mining, and prohibit foreign nationals from participating in small-scale mining</li> <li>• Formulated and continue to implement the Alternative Livelihood Programme in thirty-five (35) severely affected “Galamsey” communities, under which five hundred (500) youth have been trained in vocational and technical skills and provided with start-up tools and equipment. Six hundred and seven (607) other youth are currently undergoing similar training: two hundred and forty (240) in Community Development Institutions, and three hundred and sixty-seven (367) attached to Master Craftsmen through apprenticeship at the local level</li> </ul>





ACCOUNTING FOR OUR STEWARDSHIP

## 1.12. Science, Technology, Innovation, and Environment

## 1.12. Science, Technology, Innovation, and Environment

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
225.	Establish, in collaboration with the private sector, a flagship system of Ghana Centres of Excellence to network all Higher Education Institutes to support research and innovation	<p>Six (6) new Centres of Excellence for Development Impact have been set up:</p> <p>These are:</p> <ol style="list-style-type: none"> <li>1. University of Ghana (UG): West Africa Genetic Medicine Centre (WAGMC)</li> <li>2. Kwame Nkrumah University of Science and Technology (KNUST) Regional Transport Research and Education Centre, Kumasi (TRECK)</li> <li>3. KNUST: Engineering Education Project (KEEP)</li> <li>4. University of Cape Coast (UCC): Africa Centre of Excellence in Coastal Resilience (ACECOR)</li> <li>5. University for Development Studies (UDS): West Africa Centre for Water, Irrigation and Sustainable Agriculture (WACWISA), and</li> <li>6. K. A. Busia University of Energy and Natural Resources (UENR): Regional Centre for Energy and Environmental Sustainability (RCEES)</li> </ol>
226.	Establish Presidential Advisory Council for Science and Technology	Established through a Gazetted Executive Notice
227.	Map out the soil structure and composition of the country	Soil structure of the entire country has now been determined in collaboration with CSIR
228.	Build power plants that use combustible domestic and industrial waste to generate electricity	A partnership with Germany has been signed for the setting up of the plant (solar and biomass) at Atwiman
229.	Expand the research and development capabilities of the country by establishing Regional Technology Parks	Sod has been cut for the start of the parks

## 1.12. Science, Technology, Innovation, and Environment

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
230.	Update and strengthen the National Environmental Protection Programme and the Environmental Action Plan	This is being executed under the National Plastic Action Partnership and the Global Plastic Action Partnership
231.	Work with international partners to access part of the global fund for climate change management	Ghana is engaged in a swap arrangement with Switzerland and South Korea for the supply of solar panel and stoves for carbon credits
232.	Operationalise the national E-Waste program	Operationalised the National E-waste programme in fulfilment of two provisions of Act 917: designation of the External Service Provider (SGS) to verify, assess and collect the Advance Recycle Eco Fee on all Electrical and Electronic equipment and to construct a state-of-the-art Recycling Facility at Agbogbloshie







ACCOUNTING FOR OUR STEWARDSHIP

# 1.13. Governance, Corruption and Public Accountability

## 1.13. Governance, Corruption, and Public Accountability

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
233.	Reform the regulatory and institutional framework for anti-corruption	<p>A. We have strengthened the legal framework to fight corruption, passing into law:</p> <ol style="list-style-type: none"> <li>1. The Witness Protection Act, 2018 (Act 959)</li> <li>2. The Office of the Special Prosecutor Act, 2018 (Act 959)</li> <li>3. Corporate Restructuring and Insolvency Act, 2020 (Act 1015)</li> <li>4. Public Financial Management Regulations, 2019 (LI 2378)</li> <li>5. The Right to Information (RTI) Act, 2019 (Act 989): passed after 21 years since it was introduced and having gone through six parliaments under the 4<sup>th</sup> Republic</li> <li>6. The Companies Act, 2019, (Act 992), which provides a framework for establishing a beneficial ownership register</li> </ol> <p>B. We have also:</p> <ol style="list-style-type: none"> <li>7. Implemented several digitisation initiatives to prevent public-sector corruption</li> <li>8. Applied Open and Competitive Bidding for, and conducted Ghana's first open bidding round for oil blocks</li> <li>9. Established a National Register of Contracts/ Register of Petroleum Agreements, as provided for by the Petroleum (Exploration and Production) Act, 2016 (Act 919), which the NDC refused to do. This enables anyone trace who the beneficial owners of interest in oil blocks are</li> <li>10. We have successfully defended several legal claims against the State and reversed the trend where huge monetary awards are made against the State, saving €100,000,000, £920,000, US\$13 million, and GH¢166 million in potential judgment debts, and</li> </ol>

## 1.13. Governance, Corruption, and Public Accountability

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
		11. More than forty (40) high profile persons have been charged with various acts arising out of actions and activities superintended by the Mahama-led NDC administration, involving in monetary terms a total of about US\$265.5 million and GH¢2.225 billion. To date, six (6) have been found guilty, three (3) of whom have been jailed and ordered to refund US\$3 million to the state. The other three (3) have been ordered to refund GH¢18.5 million and forfeit assets, including eight (8) buildings and five (5) luxurious vehicles to the state
234.	Restart the People's Assemblies	We have broadened and extended the concept into Town Hall Meetings, which have been addressed by the Vice President, Sector Ministers, Ministers of State, Regional Ministers and MMDCEs
235.	Request Parliament to amend the law to provide for public disclosure of asset declarations	It is part of the Public Officials Code of Conduct Bill currently before Parliament
236.	Publish and enforce a Code of Conduct for public officials to give effect to Article 284 of the Constitution	The Public Officials Code of Conduct Bill, which is currently before Parliament, will address this issue
237.	Empower the National Road Safety Commission (NRSC) to enforce and sanction road sector operators	Cabinet has approved conversion of the NRSC into an Authority with the necessary powers to enforce and sanction operators in the sector
238.	Ensure strict enforcement of the Public Procurement Act	Through the implementation of the e-Procurement platform and the "Common User Average Price List," the National Procurement Authority (NPA) is ensuring compliance with the Procurement Act

## 1.13. Governance, Corruption, and Public Accountability

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
239.	Resource Auditor General's Office to set up a Procurement Audit Unit to conduct Value-For-Money audits	Budgetary allocation to the Office of the Auditor General has been significantly increased to enable it perform its duties. Compared to 2016, the 2019 budget for the Office has increased by 177%. Year-on-Year, the budget increased by 28% in 2017, 70% in 2018, and 27% in 2019.
240.	Resource other anti-corruption and governance institutions	We have improved the financing of governance and anti-corruption MDAs like the Ministry of Justice and Office of the Attorney General, Office of the Special Prosecutor, NCCE, CHRAJ, and EOCO
241.	Increase the direct transfers of District Assembly Common Fund (DACF) funds to MMDAs	We have significantly increased the direct transfers of DACF funds to MMDAs from 35.1% in 2016 to 53.40% in 2019 in fulfilment of our commitment to curtail centralised spending on behalf of local government structures
242.	Establish a Transaction Price Database to track typical project costs	The National Procurement Authority has designed and implemented it under the Common User Items Average Prices List
243.	Decentralise Land Valuation Board to provide direct technical support on property valuation to MMDAs	In collaboration with GIZ, the first phase is being implemented across 49 Districts
244.	Create the Western North Region	Six new Regions have been created following the constitutional process, including the Western North Region
245.	Restructure SADA into Northern Development Authority (NDA)	This has been done with a functioning Board and Management. It is now the primary executing agency for IPEP in the Northern Belt

## 1.13. Governance, Corruption, and Public Accountability

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
246.	Establish the Middle Belt Development Authority & the Coastal Belt Development Authority	The two have been established, with functioning Boards and Management. They are the primary executing agency for IPEP in the Middle and Coastal Belts respectively
247.	Establish the Zongo Development Fund	This has been done, with a supervising Ministry of Inner-City and Zongo Development. The Fund has financed several development projects across the country





ACCOUNTING FOR OUR STEWARDSHIP

## 1.14. Security

## 1.14. Security

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
248.	Enhance Police's cybersecurity and cybercrime fighting capabilities	Computer Emergency Response Team (CERT) Centre has been set up with the NCA while the training of the police on Cyber Security also ongoing
249.	Curb proliferation of small weapons, including incorporating the protocol on small arms and light weapons into our domestic law	<ol style="list-style-type: none"> <li>1. The National Commission on Small Arms and Light Weapons (NCSALW) under the Weapons Collection and Destruction Programme, has collected 2,892 illicit arms for destruction</li> <li>2. There is an ongoing exercise to mark weapons of the Security Agencies and to collect and destroy seized illicit small arms from Police armouries and exhibit stores</li> <li>3. In addition, NCSALW has organised an international capacity building programme for officers from selected institutions on the implementation of arms control instruments and engaged in public awareness and education exercises to sensitise citizens</li> </ol>
250.	Expand and resource Marine Police to work with the Navy to protect our offshore oil and gas installations	Police Service has procured two Marine Boats to enhance security along the country's territorial waters
251.	Restructure police recruitment to avoid fraud and cronyism	Police recruitment processes have been enhanced with online application systems entrenched as a check against irregularities associated with recruitment
252.	Recruit additional police officers/target meeting the UN ratio of 1:500 police to civilians	Recruitment into the Ghana Police Service has increased its overall strength from 32,679 at the end of 2016 to 37,571, raising our Police-To-Citizen ratio to 1:808
253.	Provide each District with a Fire Station where none exists	Seventeen (17) Stations have been completed. Provision of additional 5 Fire Stations ongoing



## 1.14. Security

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
254.	Upgrade equipment of armed service personnel (Police, Army, Prisons, Fire Service, and Immigration Services)	<ol style="list-style-type: none"> <li>1. When we came into office, the Police had only 492 serviceable vehicles. Government has provided over GHc1 billion worth of equipment and logistics to the Police, including 4,500 fragmentation jackets, modern communication equipment, 740 vehicles, and three helicopters among others</li> <li>2. The Immigration Service has had one (1) armoury constructed and fourteen (14) facilities fortified to serve as armouries. In addition, we have procured the following for them: 320 pieces of AK47 assault rifles, 120 pieces of Beret pistols, 10,000 pieces of AK47 ammunition, 10,000 pieces of Beret pistol ammunition, 190 vehicles, 153 motorbikes and 50 All-Terrain Vehicles (ATVs)</li> <li>3. We have procured and commissioned 138 operational vehicles for the Ghana Armed Forces (GAF)</li> <li>4. We have procured and commissioned 50 buses for the Ghana Armed Forces</li> <li>5. Eleven (11) Command Vehicles have been procured for the Fire Service. In addition, five (5) extrication equipment were procured, the Fire Master Control was refurbished with modern communication equipment, and a Smoke Chamber was constructed to aid in training fire officers. Two (2) Hydraulic Platforms will be delivered in August, 2020</li> </ol>
255.	Introduce robust anti-narcotic drug and anti-organised crime policy with severe sanctions and penalties	<ol style="list-style-type: none"> <li>1. NACOB (now a Commission) has intensified the monitoring of activities of companies in the distribution-chain (import, distribution, use, and re-exportation) of precursor chemicals in the country to prevent the diversion of these chemicals into the manufacture of illicit drugs</li> <li>2. The Narcotics Control Commission Act has now been passed. It provides for stiffer penalties and sanctions</li> </ol>

## 1.14. Security

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
256.	Upgrade the narcotic and illicit drug detection capabilities	<ol style="list-style-type: none"> <li>1. Training capabilities upgraded</li> <li>2. We introduced a K9 Unit to train and deploy sniffer dogs</li> <li>3. New body and luggage scanners provided</li> </ol>
257.	Rehabilitate and Upgrade the living conditions/quarters of the security services under the “National Barracks Regeneration Programme”	<ol style="list-style-type: none"> <li>1. Construction of 320 housing units for the Ghana Police Service is on-going</li> <li>2. For the Ghana Armed Forces, a 250-unit housing is being constructed as part of the Forward Operating Base in Enzinibu, Western Region. In addition, a US\$100M Military Housing Project across all Garrisons have commenced while we complete all housing projects under the VTB Loan and the abandoned SSNIT Project. The first of four (4) sixteen-unit (16) storey blocks, in total sixty-four (64) units under the Barracks Regeneration Programme, has been completed. Various other upgrade projects have been undertaken at military facilities across the country</li> <li>3. Similar projects are ongoing for the Fire and Prison Services</li> </ol>
258.	Maintaining Peace and Stability	Ghana has been adjudged the most peaceful country by the Global Peace Index in West Africa and the third most peaceful country in Africa. In 2016 Ghana was the 6th most peaceful country in Africa
259.	Improve the training capabilities of armed services personnel (Police, Army, Prisons, Fire Service, and Immigration Services)	Provision of modern equipment and refresher training for the security services is ongoing. For example, 15,000 Community Police Officers have been trained as part of the police visibility and community policing strategy
260.	Improve accommodation of armed services personnel	Construction of new housing and rehabilitation of existing housing for security services ongoing
261.	Protect military lands from encroachment	There has been no new encroachment since we have been in office and some of the existing encroachments have been reversed

## 1.14. Security

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
262.	Adjust upwards the allowances of security personnel on UN Peacekeeping Missions	Allowance of security personnel on UN Peacekeeping Missions increased to \$35
263.	Ensure security personnel on UN Peacekeeping Missions are paid at their duty posts	<ol style="list-style-type: none"> <li>1. Security personnel on UN Peacekeeping Missions are now paid at their duty posts</li> <li>2. We have also paid all the delayed outstanding arrears under Peacekeeping Operations</li> </ol>



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ACCOUNTING FOR OUR STEWARDSHIP

## 1.15. Foreign Affairs

## 1.15. Foreign Affairs

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
264.	Move Diaspora Affairs Bureau to the Office of the President	Done. A Director of Diaspora Affairs has been appointed. The Bureau worked with the Ghana Tourism Authority (GTA) in organising the highly successful “Year of Return” Programme. It has also been involved in Investment and Trade Missions focusing on Ghanaians in the Diaspora
265.	Task our diplomatic missions to focus on economic diplomacy	Ministry of Foreign Affairs has accelerated the creation of an Economic, Trade and Investment Bureau in line with this objective. It has been aggressively involved in recent investment drives, including on the Sinohydro project
266.	Establish a policy framework to facilitate the return of Ghanaians and people of African descent living abroad	Achievements include being a key partner in the design and implementation of the “Year of Return” Initiative
267.	Broaden our global reach by strengthening our ties with the international organisation of La Francophonie	Ghana is now an associate member of La Francophonie, with French-speaking President Akufo-Addo attending their meetings. Plans are on the way to become a full member
268.	Work with the African Union (AU) to create the African Continental Free Trade Area	Done and its Secretariat has since been established in Accra
269.	Review existing foreign policy in light of Brexit and new world order	Ghana has been in high-level talks with the UK Government, culminating in the setting up of a Ghana-UK Business Council to facilitate post-Brexit relations
270.	Enhance our role in the activities of ECOWAS and AU/TAEC leadership role in getting all groups within ECOWAS to harmonise their objectives	Through our efforts, the President has been appointed the Champion of AU Financial Institutions as well as AU Gender Champion



## 1.15. Foreign Affairs

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
271.	Facilitate links between Ambassadors with MMDCEs to maximise investment and trade opportunities for local authorities	Ghana Missions abroad have been linked with MMDCEs to enable direct communication and to connect investors to local authorities directly where relevant
272.	Facilitate the implementation of ROPAL	The Ministry is facilitating the Electoral Commission's engagement with the Diaspora on the plan for implementation of ROPAL. Some of the engagements took place in Senegal and also in the United States
273.	Work for the rapid establishment of an ECOWAS regional market	Ghana is leading efforts for a comprehensive review of the ECOWAS Trade Liberalisation scheme to facilitate regional trade



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ACCOUNTING FOR OUR STEWARDSHIP

## 1.16. Youth and Sports

## 1.16. Youth and Sports

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
274.	Establish a Youth Enterprise Fund that will provide start up fund for young entrepreneurs	The fund has been set up under the National Entrepreneurship and Innovation Plan (NEIP), which includes funding for young entrepreneurs
275.	Implement a Women-in-Sports programme to support female athletes and unearth talents	Done
276.	Develop a Youth-In-Sports module to support young sportsmen and women	Done
277.	Complete the construction of the University of Ghana Stadium	Construction is ongoing.
278.	Develop, in partnership with the private sector, Youth Development and Sports Centres in all regions and Stadia in regions without one	<p>Ten (10) multipurpose Youth and Sport Resource Centres of Excellence are being constructed across the country to provide recreational, sporting and entrepreneurial training facilities for the youth, including FIFA-standard football pitches. Each Centre has:</p> <ol style="list-style-type: none"> <li>1. five-thousand (5000) capacity spectator stand including VIP stand with the possibility for expansion</li> <li>2. a FIFA standard football pitch</li> <li>3. 8-lane Athletic track (artificial surface)</li> <li>4. a tennis court</li> <li>5. multi- purpose court for basketball, handball netball and volleyball</li> <li>6. gymnasium for fitness training and martial arts</li> <li>7. Counselling Centre</li> <li>8. ICT Centre</li> <li>9. Entrepreneurship Training Centre</li> <li>10. restaurant, and</li> <li>11. 200/300 Bed Hostel in selected centres earmarked to host sports academies.</li> </ol> <p>The Centres are located at Upper East – Navrongo; Bono – Dormaa Ahenkro; Northern – Yendi; Central – Dunkwa-On-Offin; Western – Axim; Upper West – Wa; Volta – Ho; Ashanti – Nyinahin; Eastern – Koforidua; and Greater Accra – Kaneshie.</p>

## 1.16. Youth and Sports

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
279.	Promote youth entrepreneurship	<p>NEIP was created to channel resources and support young entrepreneurs. This has yielded significant results, including:</p> <ul style="list-style-type: none"> <li>• A National Entrepreneurship Policy, which has been developed to deepen Ghana's entrepreneurship ecosystem</li> <li>• 19,000 young entrepreneurs and start-ups, who have been trained in modern business practices compared to 1,060 under the Mahama-led NDC Government</li> <li>• 4,350 young entrepreneurs and start-ups, who have been given funding of between GH¢10,000 and GH¢100,000 each to scale-up their business compared to 166 under the Mahama-led NDC Government</li> <li>• 40 innovative young entrepreneurs, of between 18 and 25 years, who have been supported with funds to implement their business ideas under the Presidential Pitch</li> <li>• 850 women entrepreneurs with disability, who have been given funding of GH¢ 2 million to scale up their businesses and</li> <li>• 1,000 male entrepreneurs with disability, who are being given funding of GH¢2 million to scale up their businesses</li> </ul>





ACCOUNTING FOR OUR STEWARDSHIP

## 1.17. Tourism, Chieftancy, Culture and Creative Arts

## 1.17. Tourism, Chieftancy, Culture and Creative Arts

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
280.	Transform the Ghana Tourist Authority (GTA) into a modern and more efficient institution (Including invest in Tourism IT as an enabler to improve knowledge and sharing of information about tourism opportunities in the country)	The GTA has digitised its processes, enabling seamless engagement with its stakeholders. Also, we have brought into force the Sites and Attractions LI, (Tourist Sites) Regulations, 2019, L.I. 2393, which has transformed the regulatory function of the Authority
281.	Engage with the Diaspora as a source of Socio-Economic and Cultural Development	<p>This is being achieved through the following:</p> <ul style="list-style-type: none"> <li>• for the commemoration of the 400-Year Anniversary of the arrival of the first West African slaves in Virginia, USA, Ghana proclaimed 2019 as the Year of Return (YOR), inviting all Africans in the diaspora home to Ghana. Highlights of the successful YOR include: <ul style="list-style-type: none"> <li>• growth in international arrivals of 18%, thirteen points above the global growth rate of 5%, and</li> <li>• the increase arrivals were accompanied by an increase in spending and length of stays</li> </ul> </li> <li>• launching of “Beyond the Return” Project as a successor to the “Year of Return” Programme</li> <li>• establishment of the Diaspora Fund to attract investments from the Diaspora into infrastructure development</li> <li>• institution of the Diaspora Financial Professionals Engagement Initiative</li> <li>• the relocation of the Diaspora Bureau to the Office of the President</li> <li>• the establishment of a Diaspora Desk at GIPC, and</li> <li>• the initiation of a process for a Homeland Return Act</li> </ul>
282.	Establish a Creative Arts Council that will harmonise the various interest groups	The Creative Arts Council has been established







## 1.17. Tourism, Chieftancy, Culture and Creative Arts

NO.	PROMISES	WHAT WE HAVE DONE SO FAR
283.	Protect the copyright of the Adinkra symbols in accordance with the Copyright Act, 2005 (Act 690) and build a detailed inventory of all our cultural assets	National Folklore Board has been set up and registration of all Kente and Adinkra Designs is in progress. It is also conducting an inventory of all our cultural assets
284.	Partner the private sector to set up a state-of-the-art hospitality teaching facility, with an operational hotel, classrooms, kitchens, library, and dormitories	Hotel Catering and Tourism Training Institute (HOTCATT) reopened. Tourism Training Policy Finalised
285.	Establish a revenue-sharing programme to inject 5% of tourism revenues into the local communities to encourage them to take ownership of, and be invested in their sustainability	This is being implemented. With the coming into force of the Sites and Attractions (Tourist Sites) Regulations, 2019, L.I. 2393, we have signed MOUs with 11 communities to formalise the implementation
286.	Construct modern, large-seating theatres in every regional capital except Accra, beginning with Takoradi, Tamale and Kumasi	Koforidua completed, while Kumasi is ongoing
287.	Forge a new and formal collaboration between chiefs and the government	Government is in constant engagement with traditional authorities, consulting them regularly on a wide range of issues. One of the major successes of this relationship is the peaceful resolution of the Dagbon conflict
288.	Involve Chiefs, Queen Mothers and Traditional Authorities in the afforestation and greening of Ghana	Government, through local authorities, have enlisted some traditional authorities in afforestation projects
289.	Resolve the long-standing Dagbon Chieftaincy dispute	Done with the support of the Eminent Chiefs





# BEYOND THE RETURN

THE DIASPORA DIVIDEND







ACCOUNTING FOR OUR STEWARDSHIP

## 1.18. Conclusion

## 1.18. Conclusion

In 2016, our party, the New Patriotic Party (NPP), and our Presidential Candidate, Nana Addo Dankwa Akufo-Addo, sought your mandate on a platform of creating a prosperous society with economic opportunity for all Ghanaians.

We were clear in what we wanted to use the mandate for: to re-build the Ghana We Want, strong, prosperous, and united with expanded opportunities for all, no matter where you live in the country. The evidence shows that we have kept faith with the people of Ghana, and delivered or are delivering on most of our promises. The job is by no means done, however. We still have more to do in our service for the good people of Ghana.

We know the continuing faith it will require on your part, and the responsibilities it places on us, but we do not ask for the renewal of our mandate in a vacuum. We ask on the basis of two convictions:

- **we ask you to give us four more years because our Government, borne out of the NPP, under the leadership of President Nana Addo Dankwa Akufo-Addo, has kept faith with you, Ghanaians, by delivering on the commitments we made to you.**

As at the end of 2019, we can report that we are on track, having significantly delivered on our mandate. Many have asked: how could an economy that could not pay teacher and nursing training allowances suddenly deliver lower taxes, restore teacher and nursing training allowances, create jobs, implement Free Senior High School education, NABCO, Planting For Food and Jobs, One Village One Dam, One Constituency One Ambulance, reduce electricity tariffs, formalise the economy, industrialise the economy through “One District, One Factory”, and reduce the cost of doing business, while at the same time reducing the budget deficit and the rate of borrowing?

The question had been asked because it seemed an impossible task by the end of 2016, but we were very confident that, with good economic management and by the grace of God, we could make what seemed impossible possible. And we did;

- **secondly, it is our conviction, based on recent history, that by renewing our mandate and giving us four more years, you will be ensuring that all the hard work over the last four years does not go to waste.**

This is a real, significant risk. We have been here before. In 2009, after we handed a strong economy over to the National Democratic Congress (NDC), Ghana ended up with the biggest ever mess in the history of our country. By the time you elected us again to replace the NDC at the end of 2016, we had been preceded by eight years of economic mismanagement, incompetence and widespread corruption. The fiscal meltdown was so bad that the NDC signing up to an IMF ECF-supported programme for policy credibility did little to change the direction of the economy and country.

Not renewing our mandate is in essence inviting the NDC back into office to create another mess all over again. It will mean a roll back in macroeconomic stability, the return of the numerous and excessive taxes of the NDC years, another four to five years of Dumsor, a roll back of successful programmes and initiatives such as Free SHS, Planting for Food and Jobs, and One District One Factory.



We have, in a few short years, restored Ghana on a path towards irreversibility. We should not go back again to the dark, hard days of the NDC!

As we go into the 2020 General Elections, we will humbly like to remind you that President Nana Addo Dankwa Akufo-Addo, the NPP Government, and the entire party, have performed considerably better than their NDC predecessors.

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# PART 2

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## COVID-19



## 2. Its Impact On Ghana

### 2.1. The COVID-19 Challenge

The COVID-19 induced economic downturn poses a crisis nobody has seen before. The pandemic, which started at the beginning of 2020, has spread worldwide with speed. Lockdowns, border closures, stay at home restrictions, business closures, and travel restrictions have become the new instruments of public safety across the world. Over 9.7 million people have been infected with more than 490,000 lost lives as at June 28. And there is fear of more suffering and disruptions if the pandemic does not wane soon.

The pandemic resulted in a dramatic slowdown in the global economy, disrupting global supply chains and has led to massive job losses. The World Bank forecast growth in Sub Saharan Africa (SSA) will fall sharply from 2.4% in 2019 to negative in the range of -2.1% to -5.1% in 2020. The slowdown is expected to weaken the two fastest growing regions: ECOWAS and the East Africa Community. While the true scale of the crisis and the economic catastrophe are still unfolding in many parts of the world, a slowdown in economic activity in Ghana has hit many households, businesses, employment and public finances hard.

### 2.2. The General Impact of COVID-19

Containment measures, including partial lockdowns, border closures, limits on social interaction like social distancing, and ban on social/public gatherings to protect the health and lives of people from the pandemic, have severely affected lives and livelihoods, elevated macro-fiscal risks, and disrupted trade and commercial activities, including:

- **elevated risks to macro-fiscal stability and to the real sector:**
  - the decline in crude oil price has had adverse impact on petroleum export revenues and threatens to derail investment in the oil and gas sector
  - reduction in agricultural activity due to limited farmers access to inputs, and especially reduction in agricultural exports
  - mounting financial sector pressures due to debt service difficulties
  - decline in transportation services because of limited mobility
  - slowdown in education services due to a hold in the academic calendar and pay cuts in private schools
  - slowdown in foreign direct investments due to global uncertainties
  - increases in government expenditures, including health expenditures, to save lives, protect businesses and jobs, as well as livelihoods, while experiencing significant shortfalls in revenue from petroleum receipts, import duties, and other tax revenues
- **lives and livelihoods:**
  - large numbers of mainly informal sector workers unable to carry on their trades or small businesses, with the attendant disruptions in their incomes and livelihoods

- increased job losses and rising unemployment, depressed household incomes and reduced remittances
- a general slowdown in trade and commercial activities:
  - slowdown in industrial production, decline in demand and supply, disruptions to supply chains, increase in airfreight costs and slowdown in exports and imports have resulted in a decline in trade and commerce

## 2.3. Sector-Specific Impact of the COVID-19 Pandemic

### Macroeconomic Impact

The microeconomic impact of the pandemic has been enormous. As at the end of the half-year, (January to June 2020) which covers the onset of the pandemic:

- revenue performance was lower against the programmed target (fell by 26%), and
- expenditures, significantly influenced by the impact of the COVID-19 pandemic, were higher compared to target (exceeded target by 11.5%)

These developments resulted in:

- an overall fiscal deficit of 6.3% of GDP compared to a programmed deficit target of 3.1 percent of GDP. The fiscal deficit for the period more than doubled the programmed target because Government increased its financing programme to address the shortfall in revenue mobilisation and, to deal, in part, with the force majeure imposed by COVID-19-induced expenditures
- the corresponding primary balance for the period was also a deficit of 3.3 percent of GDP, compared with a programmed deficit target of 0.9 percent of GDP.

The forecast of overall impact on the economy this, and subsequent years is dire. The estimates indicate that:

- revenues are expected to fall short of the 2020 Budget target by GH¢13,405 million (3.5% of revised GDP), and
- expenditures, on the other hand, are expected to increase by GH¢11,788 million (3.1% of revised GDP), reflecting mainly expenditures on COVID-19 Preparedness & Response Plan, provision of Health Infrastructure (Agenda 111, previously Agenda 88), Coronavirus Alleviation Programme, Capitalisation of National Development Bank, Security, Elections, and payment of outstanding claims

In addition, overall real GDP growth for 2020, originally projected at 6.8 percent, has now been revised downwards to 0.9 percent. This is in sharp contrast to the robust growth path charted over the past three years when real GDP growth averaged 7.0 percent between 2017 and 2019

This has occasioned a revision of our fiscal targets for the year. As a result, it is projected that the adjusted performance at the end of 2020 will be:

- a fiscal deficit (on cash basis) of GH¢44.1 billion (11.4% of GDP) for 2020, up from the original 2020 Budget target of GH¢18.9 billion (4.7 percent of GDP), and
- a corresponding primary balance from a surplus of GH¢2.8 billion (0.7% of GDP) in the original 2020 Budget to a deficit of GH¢17.8 billion (4.61% of GDP)

Ensuring that we stabilise the economy, revitalise and return to the path of pre-CoVID 19 growth is a priority of President Nana Addo Dankwa Akufo-Addo over the next four years.

### **Health Sector**

The pandemic has placed a significant strain on the manpower, infrastructure, and finances of the health sector:

- demands on manpower and material resources have meant pressing healthcare professionals on retirement and on leave back to work
- years of underinvestment in healthcare infrastructure have been laid bare by the pandemic
- decreases in hospital attendance have had a negative effect on internal revenue generation, and an unwanted collateral of sick people not seeking hospital treatment

Several lessons have emerged from this pandemic, including the need to upscale our disease surveillance and health emergency response infrastructure, as well as bridging the gap in the distribution of general health infrastructure across the country.

### **Trade and Industry**

Micro, Small and Medium-Sized Enterprises (MSMEs), which form the backbone of the Ghanaian economy – representing about 85% of all businesses and contributing about 70% of Ghana’s Gross Domestic Product (GDP) – have borne the brunt of the pandemic’s impact on trade and industry. In general, the trade and industry sector has been affected as follows:

- pandemic containment measures have caused serious disruption to supply chains
- decreases in demand and disruption to supply and distribution chains have meant reduced production capacity and products not reaching consumers
- constrained revenues have placed additional stress on banks to underwrite defaults and the costs of restructured debt, slowing down lending to businesses, and
- women-owned businesses, which dominate the MSME sector, as well as female workers, who also dominate the hospitality sector, have been hit severely

The disruption in global supply chains has provided an opportunity for Ghana to expedite its industrialisation drive. When it matters, many indigenous industries have been able to pivot to the production of hand sanitisers, facial masks, mobile hand washing facilities and several other items, which were previously mainly imported. The pandemic has presented opportunities for expanding our industrial footprint in many areas in the future.

### **Agriculture**

Some of the pandemic’s impact on the agricultural sector are:

- staple food prices have gone up as prices of agricultural inputs have increased due to limited supply
- rising international market prices and freight costs (which have risen by more than 100%) have resulted in increased prices of imported staples (rice, wheat, soya, poultry, tomatoes and cooking oil)

- prices of exports (cocoa, cashew, oil palm, shea, vegetables and fruits) have fallen. For example, the price of cashew has dropped by 60%, and
- migrant labour in the sector has declined.

This has affected the income of farmers, farmworkers, and many others along the value chain.

The pandemic has taught us many lessons, such as:

- disruptions in global supply chains have highlighted that countries, which are not self-sufficient in staple foods (grains and other staples) to meet basic dietary and nutritional needs, are more vulnerable to shocks like the Coronavirus pandemic
- in a post-COVID-19 world, there will be heightened threats and risks to unprocessed agricultural exports to key markets like Europe, United States and Asia. Access to markets may tighten, and products might face rejection on the basis of phytosanitary violations, and
- in view of the above, improved value-addition in food processing is essential, both as a response to import substitution capacity and to access export markets for processed foods.

### **Hospitality**

A sharp decline (over 90%) in hotel occupancy rates, grounding of airline services, cancellation of international events, and closure of restaurants have significantly disrupted the hospitality industry, and caused precipitous revenue losses, as border closures and general shutdown of tourism and demand for international travel take their toll.

### **Education**

The closure of schools, from KG, through Primary, Junior High and Senior High Schools to tertiary institutions, have disrupted academic calendars and timetables, preparation for final examinations, and have imposed adverse financial strain on public and private institutions. However, to get the lives of our young students back on track, we, successfully, partially, reopened schools to allow final year students from the Universities, Senior High Schools and Junior High Schools to take their exams. To this end, we committed significant resources in providing protective equipment for students, teachers, and support staff, and implemented strict Covid 19 protocols for the operation of all the schools.

### **Energy and Petroleum**

Since March, a wave of disruptions in the oil and gas sector has:

- placed investments in the sector in jeopardy, with negative fiscal impact:
  - about 28 interrelated exploration and development drilling programmes are likely to be shifted around over a 3-year period, beginning with the planned 5 exploration and appraisal programmes for 2020
  - exploration and appraisal budgets for 2020 are now being reviewed and reprioritised. Delays are expected and this will affect industry activities in 2021-2022, and
- caused a decline in revenues as oil prices drop and create negative multiplier effects downstream, including job losses.

## 2.4. Mitigating Measures Implemented

### Providing Leadership

Against the background of unpredictability, fear, and despondency, good leadership and maintaining trust in government have been and will continue to be the key foundations to managing our COVID-19 response.

Throughout the crisis, the President, Nana Addo Dankwa Akufo-Addo, and his Government, have provided competent, consistent, honest and forward-looking leadership in the fight against the pandemic to world acclaim.

His famous words, *“We know how to bring the economy back to life. What we do not know is how to bring people back to life. We will, therefore, protect people’s lives, then their livelihoods”* resonated around the world, quoted by world leaders, influencers, and media as an encapsulating and calming response to the global pandemonium caused by the pandemic.

Under his leadership, Ghana continues to receive local and international plaudits in how it continues to handle the response to the pandemic. Decisions have been made guided by data, science, and in the public interest, and Government has acted to reinforce trust by mobilising resources, domestically and foreign, human and material, from the private sector as well as public sectors, in dealing with the crisis. Ghana was ahead in implementing many key measures which were later replicated by other countries, including contact tracing, “pool” testing, and early restrictions of travel and closure of borders.

As a result of this good leadership and trust, Ghana has succeeded in limiting the spread, severity, and casualties from the pandemic.

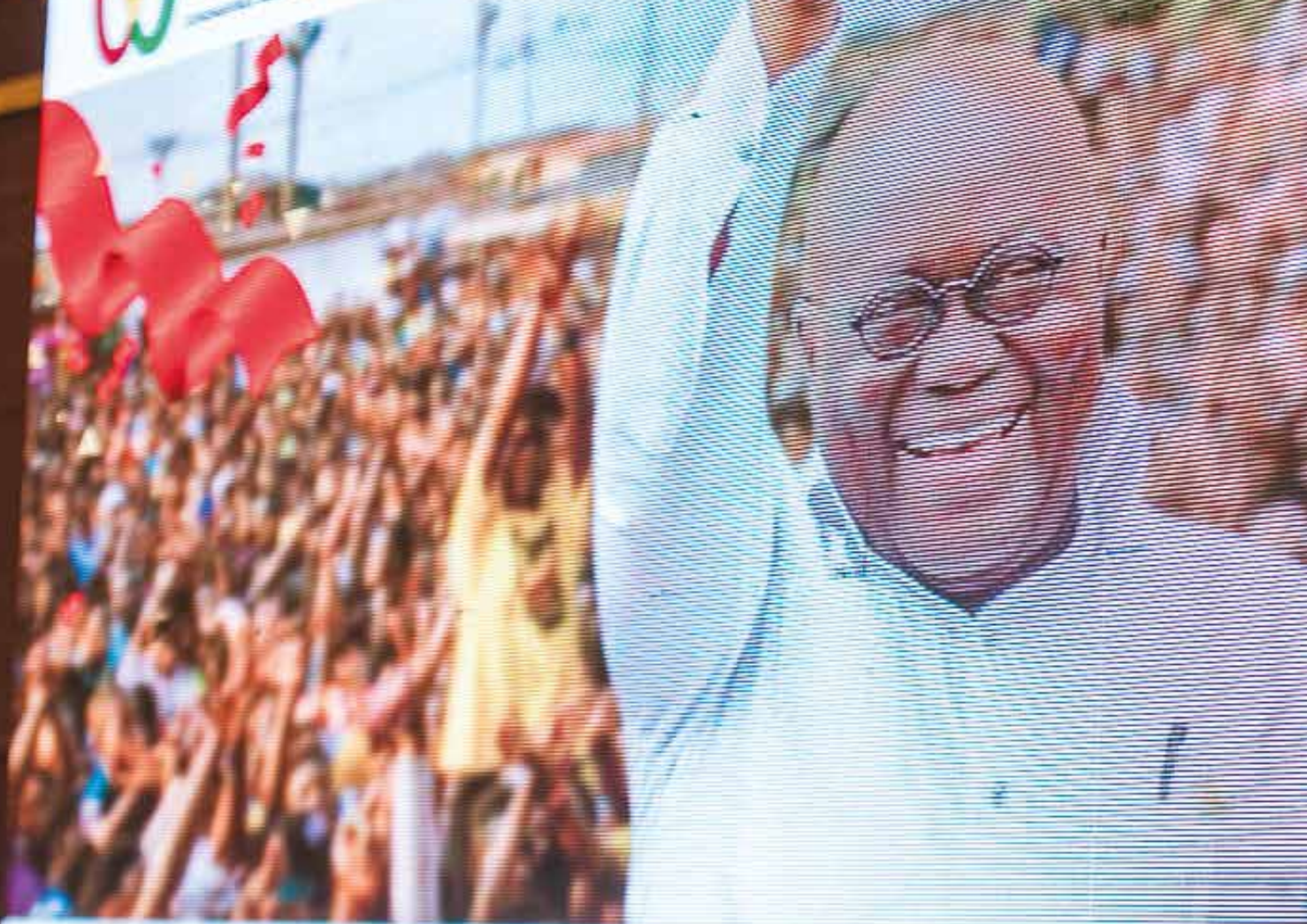
### Measures

To mitigate the negative impact of the pandemic, Government implemented a Coronavirus Alleviation Package consisting of, as at end July 2020:

- a US\$100 million Preparedness Plan
- financial clearance was granted to employ additional 24,285 health professionals between March and June to help fight the pandemic. This was made up of:
  - 8,076 Nurse Assistants (clinical and preventive)
  - 5,786 Diploma Nurses and Midwives
  - 326 newly-inducted House Officers
  - 10,097 Graduate Nurses and Midwives (both public and private)
- financial clearance was given for the employment of 5,928 healthcare professionals earlier in January
- life insurance for health and allied personnel directly involved in fighting the pandemic
- food supplies:
  - provided cooked meals to 2,744,723 vulnerable persons
  - in collaboration with Faith-Based Organisations, distributed dry food packages to 470,000 families



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- 584,000 final year Junior High School students and 146,000 staff, of public and private schools, to be provided hot meals from August 24 to September 18 as they write their final exams
- transfer of over GH¢50 million to 400,000 most-vulnerable individuals under the LEAP programme
- provision of 50% of basic salary as allowances for frontline health workers for 6 months (from April to September inclusive)
- waiver of Income Tax for all healthcare workers for 6 months (from April to September inclusive)
- waiver of Income Tax on the 50% additional allowances paid to frontline health workers
- free water consumption for all Ghanaians for nine months (April to December inclusive)
- free electricity for Life-Line consumers for 6 months (from April to September inclusive)
- 50% discount on electricity for other classes of consumers for 3 months (from April to June inclusive)
- a GH¢750 million soft loan programme, dubbed the Coronavirus Alleviation Programme-Business Support Scheme (CAP-BuSS) to support MSMEs (GH¢700 million) and, Creative Arts, the Media, and the Conference of Independent Universities (GH¢50 million)
- a GH¢2 billion Guarantee Facility to support all large enterprises and for job retention. This will enable these businesses borrow from banks at affordable rates and over long tenors to adjust to the pandemic and to retain jobs
- a GH¢100 million Fund for Labour and Faith-Based Organisations for retraining and skills development (Retraining Programme) and an Unemployment Insurance Scheme to provide temporary income support to workers who are laid off due to the pandemic
- reduction of Communication Services Tax (CST) from 9% to 5%
- payment of WASSCE examination fees amounting to GH¢75.4 million for 314,000 SHS 3 students
- a suite of policy measures by the Bank of Ghana to provide support, through the banking system, to businesses impacted by the pandemic, including:
  - reduction of the monetary policy rate by 150 basis points to 14.5%
  - a reduction in the Primary Reserve Requirement from 10% to 8% to provide additional liquidity to banks to loan to support critical sectors of the economy
  - a reduction in the Capital Adequacy ratio from 13% to 11.5%
  - provision of a syndicated loan of GH¢3 billion to support industry, especially in the pharmaceutical, hospitality, service and manufacturing sectors
  - granting of a six-month moratorium of principal repayments for selected businesses, and
  - reduction of interest rates based on the Ghana Reference Rate (GRR) by 200 basis points

- extension of due dates for filling of taxes from 4 to 6 months after the end of the financial year
- remission of penalties on principal debts to taxpayers who redeemed their outstanding debts due Ghana Revenue Authority up to 30<sup>th</sup> June, 2020
- permit the deduction of contributions and donations towards the pandemic as allowable expenses for income tax purposes
- waiver of VAT, NHIL, and GETFund Levy on donations of stock of equipment and goods for fighting the pandemic, and
- waiver of income taxes on Third-Tier pension withdrawals

## 2.5. Conclusion

The CoVID-19 pandemic has created major disruptions in the lives and livelihoods of citizens, in business, industry, trade and commerce, and to macro-fiscal stability. Throughout the ongoing crisis, the Government of Nana Addo Dankwa Akufo-Addo has provided effective leadership, and acted as the custodian and guardian of our public health. We have learnt major lessons in the process and will incorporate these lessons in our planning for future growth and development.





## **PART 3**

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# POST-COVID-19 RECOVERY



### 3. The Ghana CoVID Alleviation and Revitalisation of Enterprises (Ghana CARES) Programme

That COVID-19 has exposed our vulnerabilities as a nation cannot be overemphasised. It has, however, also revealed opportunities that we must seize. Together, these have underscored the salience of the Ghana Beyond Aid agenda and an urgency to accelerate its implementation.

The Ghana COVID-19 Alleviation and Revitalisation of Enterprises (Ghana CARES) Programme is Ghana Beyond Aid in action: it is through the Ghana CARES programme that we plan to Stabilise, Revitalise and Transform Ghana. The implementation of the Ghana CARES programme will restore growth to Pre Covid-19 levels and return the fiscal path to be within the Fiscal Responsibility Act, 2018 (Act 982) threshold of 5% deficit and positive primary balance by 2023.

The principal objectives of the Ghana CARES programme are:

- the Stabilisation Phase (July to December 2020)

our priority for this phase is to implement interventions that ensure food security and that protect businesses and jobs. In view of this, and among several other measures, this phase of Ghana CARES will:

- increase the original GH¢600 million soft loan programme, dubbed the Coronavirus Alleviation Programme-Business Support Scheme (CAP-BuSS), by an additional GH¢150 million to support MSMEs (GH¢700 million) and also, the Creative Arts, the Media, and the Conference of Independent Universities (GH¢50 million)
- establish a GH¢2 billion Guarantee Facility to support all large enterprises and for job retention. This will enable these businesses borrow from banks at affordable rates and over long tenors to adjust to the pandemic and to retain jobs
- set up a GH¢100 million Fund for Labour and Faith-Based Organisations for retraining and skills development (Retraining Programme)
- establish an Unemployment Insurance Scheme to provide temporary income support to workers who are laid off due to the pandemic
- to ensure food security for the rest of the year, intensify support to the “Planting for Food and Jobs” and “Rearing for Food and Jobs” programmes, provide financial support for the National Buffer Stock Company and the Ghana Commodity Exchange, and set up a Food Security Monitoring Committee
- implement a range of employment retention & support services to large enterprises, including:
  - clearing contractor arrears
  - paying new contractors more quickly
  - increasing government procurement for local businesses (e.g. PPEs, pharmaceuticals for health sector, and other supplies)

- commence — Agenda 111 (originally labelled Agenda 88) — to construct a 100-bed hospital in 101 districts that currently lack such facilities, a regional hospital in each of the six new regions, a new regional hospital in the Western Region, rehabilitation of the Effia-Nkwanta Hospital, and build two new psychiatric hospitals as well as infectious disease centres for each of the three ecological zones, and
- leverage the Agenda 111 project to build local capacity in the housing and construction industry, strengthen the housing mortgage and construction finance scheme initiated by Government and selected banks last year, and take measures to facilitate access to land for housing by estate developers
- the Revitalisation and Transformation Phase (2021 to 2023)

over this period, we will invest in activities aimed at accelerating the Ghana Beyond Aid agenda. Specifically, we will:

- pursue the establishment of Ghana as a regional hub by leveraging the siting of the Secretariat of the Africa Continental Free Trade Area (AfCFTA) in Ghana, and will include the establishment of the International Financial Services Centre (IFSC)
- review and optimise the implementation of our Government flagships such as 1D1F, PFJ, and Free SHS that depend primarily on Government's budget finance for greater results, value-for-money, and fiscal sustainability
- complement the Planting for Food and Jobs initiative with a targeted programme to support the activities of the Ghana Tree Crop Development Authority in promoting selected cash crops, support commercial farming and attract educated youth into agriculture
- build Ghana's light manufacturing sector, including our capabilities to manufacture machine tools to support our industrialisation
- fast-track digitisation of government business as well as build a digital economy, and
- strengthen the enablers of growth and transformation by taking strong measures to improve the business environment for the private sector.

We estimate the Revitalisation and Transformation phase of the Ghana CARES programme to cost some one hundred billion Ghana Cedis (GH¢100 billion), about a third of which will be funded by central government, the rest being crowded-in from the private sector.





# PART 4

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## BEYOND 2020



## 4. Consolidating Our Achievements and The Way Forward

### 4.1. Consolidating Our Gains

Before the eruption of the pandemic, the Government of President Nana Addo Dankwa Akufo-Addo had made significant progress towards building a Ghana Beyond Aid. We delivered and continued delivering quality results across all sectors, which have enabled us to blunt largely the severest impact of the pandemic.

Our plan over the next four years is to build on what we have achieved together. Incorporating the lessons learnt from the pandemic, we will consolidate the progress we have made on all our flagship policies, programmes, and initiatives across the various sectors, including:

- continuing to improve on the over two million public and private sector formal jobs we have created and support the informal sector to formalise and create more better-paying jobs
- restoring and maintaining macroeconomic stability
- rebuilding the agricultural sector through the programme for Planting for Food and Jobs (PFJ)
- stimulating industrial growth through 1D1F
- filling our physical infrastructure gap with roads and bridges
- transforming the delivery of government services through digitisation
- curbing bribery and corruption through greater transparency in a digitised environment
- stimulating entrepreneurship and innovation
- investing in building human capital through education
- strengthening the NHIS and reducing unequal access to health
- expanding the reach of social intervention and safety nets, and
- building a safer, stronger and more prosperous Ghana

In tandem with this, we intend to create much greater scope for the participation of the private sector in delivery of these public services, proof of effectiveness which we have demonstrated in many of our digitisation initiatives.

### 4.2. What We Will Do in Specific Sectors

Within the context of the overall vision of a Ghana Beyond Aid, the focus on achieving the Sustainable Development Goals (SDGs), the general principles we have identified above, the key lessons learnt from managing the pandemic, and the tapping of the Private Sector for the delivery of public services, we will, over the next four years, work on delivering the following key outcomes.

## The Economy

Our number one priority is to stimulate growth, development, and investment in the real sectors of the economy, particularly in agriculture, industrialisation, and digitisation by ensuring macro-fiscal stability, and engendering the economic transformation of our country.

Consistent with our vision of building a Ghana Beyond Aid, we will leverage the growing formalisation of the economy to deepen and widen our ability to mobilise domestic revenues by continuing to broaden the tax base, simplifying the filing of taxes, and improving collection regimes.

## Industrialisation

We will:

- support Made-in-Ghana products, including supporting the use of local raw materials
- continue to ensure stable and affordable power for industrial development
- promote the manufacturing of digital devices locally
- continue to work with the private sector to establish more Special Economic Zones for manufacturing and support them with “last-mile” infrastructure services
- finalise the establishment of the bauxite refinery to complete the aluminium value chain
- complete the establishment of an iron and steel industry through the Ghana Integrated Iron and Steel Development Corporation (GIISDEC)
- continue the process of providing gas infrastructure to bauxite refinery sites
- deepen and expand 1D1F in diversity and national coverage
- process more cocoa and shea-butter locally
- deepen the Automotive Assembly industry
- produce at least half of Ghana’s sugar needs locally within the next four years
- promote the local production of pharmaceuticals
- complete the process of establishing a fertiliser producing plant in Ghana, and
- for light manufacturing, renew the emphasis on component assembly, not just for automobiles, but for home appliances, including electric fans, refrigerators, and air-conditioners to meet our growing domestic demand.

## Agriculture

We will accelerate:

- our efforts in modernising agriculture along the entire value chain, including expanding our Agricultural Mechanisation Centres
- support for farmers through:
  - increased supply of inputs
  - enhanced involvement of farm extension officers to work with farmers and breeders
  - increased disease control
  - improved warehousing and post-harvest logistics, and
  - tighter linkages with industry mainly through 1D1F

- diversification of export-oriented, large scale agricultural enterprises in cocoa, palm oil, legumes, cereals, rice and horticulture, poultry and meat for regional markets
- large-scale private sector investment in processing, packaging and export of agricultural produce
- promotion of import substitution, with special focus on rice, sugar and poultry by
  - scaling up supply of improved seeds and fertilisers to farmers
  - promoting consumption of locally produced rice, sugar and poultry
  - supporting the private sector under the Rearing for Food and Jobs (RFJ) policy with subsidised day-old chicks, feed, and vaccines
  - supporting soya bean production for the production of poultry feed
- enhancement of small ruminant production with supply of improved breeds of sheep and goats
- the successful implementation of the Greenhouse Village concept, focusing especially on the youth
- activities under the Planting for Export and Rural Development (PERD) with the rapid growth of the Ghana Tree Crop Development Authority (GTCDA)
- the development of the Pwalugu Multipurpose Dam, and
- access to finance through subscription to the Ghana Incentive-Based Risk-Sharing Scheme for Agricultural Lending (GIRSAL) programme to finance and de-risk private sector investments in farming and other agricultural value-chain activities.

**Education:**

Over the next four years, we will:

- consolidate the implementation of the Free SHS and Free TVET programmes
- continue to increase the manpower resources and teaching facilities, including the use of ICT teaching aids, of public tertiary institutions to support the expected increases in student population from the Free SHS graduates
- make sure no student who has obtained admission to a tertiary institution is denied access because they are unable to pay fees. We will provide all such students, with the exception of teacher and nurse trainees who are paid allowances, an option to obtain a student loan:
  - without the requirement of a guarantor for the loan, provided he or she has a National Identification Number from the GhanaCard, and
  - defer repayment of the loan after National Service plus an additional one-year grace period
- implement the US\$219 million Ghana Accountability for Learning Outcomes Project (GALOP) to improve the quality of education in 10,000 low performing basic education schools across all 260 districts and strengthen education sector equity and accountability in Ghana
  - learning grants will be disbursed to the targeted schools as a top-up to the capitation grant

- the programme will provide support and resources for teachers, support for school management, accountability systems, and monitoring and evaluation
- about 2.3 million pupils and 76,000 teachers from the targeted schools will benefit directly from the project
- put in place a comprehensive National Teacher Policy and implement a National Digital Literacy Project for teachers
  - the benchmarks will include teachers' standards and professionalism, teacher education and continuous professional development (including digital literacy), working conditions, recruitment and retention, career structure and pathways for progression, recognition and reward system, accountability, school governance, social inclusion and social dialogue
- train and employ more teachers for Early Childhood Education, Primary, French, STEM, TVET, Special Needs and other areas as needed
- reduce the number of out-of-school children in Ghana by providing a uniform identification and tracking of every student
- establish a national Knowledge and Assessment Bank, a comprehensive digital library to allow all Ghanaian students/learners access to learning materials and also provide a repository of assessment tools for assessing learning by teachers and instructors
- deepen the implementation and use of the iCampus portal which provides free access to educational content for the core subject areas to all SHS students
- continue to provide a 24-Hour dedicated television channel for the delivery of lessons on the GBC Digital Terrestrial TV (DTT) platform and the National DTT platform as a Free-to-Air Broadcast
- implement a robust state of the art Learning Management System (LMS) to enable teachers create supplementary content and deliver online instruction and assessment
- provide Made-in-Ghana digital devices pre-installed with digital content for SHS students and teachers
- complete the provision of free Wifi at all senior secondary schools and public tertiary institutions and training colleges
- complete the implementation of the 5-year Strategic Plan on TVET and establish a national Skills Development Fund
- through the Zongo Development Fund, in collaboration with GETFUND, build 16 model Senior High Schools in Zongo communities across the 16 regions of the country
- increase resources and infrastructure for special needs education across the country
- expand infrastructure to increase access to professional legal education
- continue with our infrastructure development programme across all levels of the education sector, and
- implement the existing Inclusive Education Policy, by establishing, revamping or equipping regional special education assessment centres to facilitate early and accessible assessment for children who may have special education needs.

**Health:**

We will:

- focus on health promotion and prevention as part of primary health care through the National Health Insurance Scheme (NHIS) to achieve Universal Health Coverage (UHC)
  - currently, the NHIS covers about 95% of our disease burden, including primary, secondary, and some tertiary care. In addition, children, the elderly, and other vulnerable groups do not pay premiums as well
  - the missing link has been that the NHIS does not cover health promotion and prevention, a critical aspect of reducing the disease burden and making the NHIS financially sustainable
  - we have established Wellness Centres in the Dodowa, Legon, and Tema Hospitals as a first step
  - over the next four years, we will bring health promotion and prevention as part of primary health care under the NHIS which will continue to be free for children, the elderly, and other vulnerable groups
- review and overhaul healthcare financing with the aim of
  - reducing the turnaround time of claims management to the barest minimum, and
  - ensuring the sustainability of the NHIS scheme
- deliver on the largest healthcare infrastructure investment by any government in the last fifty years by undertaking Agenda 111 (previously Agenda 88) project which includes:
  - construction of 101 standard design 100-bed hospitals with accommodation for doctors and nurses in the Districts without hospitals
  - construction of 6 new regional hospitals in the six new regions
  - construction of a Ghana Centre for Disease Control
  - 1 new regional hospital for the Western Region
  - rehabilitation of the Effia-Nkwanta Hospital in the Western region, into a virtually new facility and
  - construction of 2 new psychiatric hospitals and rehabilitation of existing ones
- construct infectious disease centres for each of the three ecological zones: coastal, northern and middle belt zones in the country
- complete ongoing hospital projects and related infrastructure
- complete the ongoing digitisation of medical records through the Patients Records Management Systems (E-Health Solution) and use Health Information Management Systems and Health Analytics to improve quality of patient care
- harmonise the functions of the Health Facilities Regulatory Agency (HeFRA), National Health Insurance Authority (NHIA), Pharmacy Council (PC), and Health Professionals Regulatory Bodies (HPRB) with respect to facilities licensing, accreditation and credentialing under a common legislative, regulatory and institutional framework

- expand access to medical schools in Ghana by building additional facilities and augmenting its human resource base, and
- work with the Ghana Medical and Dental Council to streamline the admission processes for foreign-trained doctors
- support the development of traditional medicine
- while supporting the private sector to ramp up production locally, we will eliminate import duty on sanitary pads to improve health outcomes, particularly for girls
- continue to recruit trained health personnel and distribute them equitably across the nation, and
- focus on Telemedicine to enhance health delivery.

### Our Housing Plan

In the second term of the NPP Government, there will be a greater emphasis on housing delivery through the following initiatives.

- **Renting:**

To address the short-to-medium term market failures in the renter-segment of the housing market, the next NPP Government will establish a National Rental Assistance Scheme (NRAS). In partnership with the private sector, the Scheme will provide low-interest loans to eligible Ghanaians to enable them pay rent advance. These loans will be repaid on a monthly basis to match the tenor of the rent, and will be insured to ensure sustainability. Government will seed the Scheme with GH¢100 million which will be leveraged to crowd-in additional investment from the private sector.

The Scheme will target individuals (both in the formal and informal sectors) with identifiable and regular income. The rent advance loans will be paid directly into the bank accounts of landlords, who would have to register with the Scheme.

As part of our interventions, we will implement the necessary regulatory, institutional, and operational reforms of the Rent Control Department, including the digitisation of their operations, to enhance delivery, and make it better able to serve the changing needs of market players, including landlords and tenants. A new Rent Control Act has been drafted for review by Cabinet in this direction.

- **Low Income Housing:**

Our housing deficit is particularly acute for low income households. We will address this segment of the market by building low-income housing estates over the next four years, using local materials by working with the Building and Roads Research Institute and private developers. Land banks have been secured for this purpose, and the houses will be available for rent, rent-to-own, or outright purchase.

- **Middle-Income Housing**

Under an accelerated “National Housing Programme”, the number of housing units, currently being delivered annually nationwide by both the private and public sectors, will be increased threefold.

The NPP Government will set-up two anchor institutions: a Ghana Housing Authority (GHA), and a National Housing and Mortgage Finance Company (NHMF), working

together but with different roles to drive the housing delivery process. The Ghana Housing Authority (GHA) will improve the legal and regulatory framework, create land banks, provide infrastructure, and standardise houses. The NHMF will establish financial arrangements for the demand and supply side housing markets by managing the Mortgage and Housing Fund set up in the 2019 Budget, provide incentives to enable the private sector build communities'/housing units, and create jobs in the process across all MMDAs in the country.

Houses will be available to Government employees or other formal sector workers as well as the informal sector.

- We will also:
  - expand the capacity of State Housing Company Limited (SHC) to lead government's efforts, along with the private sector, to build a large pool of affordable homes for Ghanaian workers and families
  - create Land Banks and provide Infrastructure in partnership with Land owners and District Assemblies. The serviced plots will be managed by Ghana Housing Authority to reduce the problems faced by individuals and real estate developers during the land acquisition process
  - promote and sponsor Real Estate Investment Trusts (REITs) as a vehicle to encourage rent-to-own schemes, private sector mortgage finance companies and mortgage backed securities
  - review the Home Mortgage Finance Act, 2008 (Act 770) to ensure that foreclosure processes are simplified
  - implement more rigorously the tax-deductible mortgage interest regime
  - amend the law to allow for Pension Funds to invest more than 5% of their portfolio in real estate assets, including pension backed mortgages
  - provide targeted, project-based tax incentives (instead of blanket incentives) for private developers to build more social housing, as well as inner city redevelopment and revitalisation schemes, and
  - promote setting up of an integrated local manufacturing industry to support the housing sector through tax incentives, creation of markets as well as tax rebates on some imported materials among others.

### **Physical Infrastructure**

The provision of roads, highways, railways, water and sanitation infrastructure will continue to be a major focus of the next Akufo-Addo government. Our decision to set up a separate Railway Development Ministry, the Infrastructure for Poverty Eradication Programme (IPEP) and the Development Authorities, as well as the Ministry of Inner City and Zongo Development, and the Zongo Development Fund, has led to significant progress in adding to our railway infrastructure, in the provision of basic infrastructure at the local level and for special disadvantaged communities like the Zongos and Inner Cities, as well as the construction of new roads under the "Year of Roads" Programme.



- **Flagship Infrastructure Development Initiatives**

Over the next four years we will:

- strengthen the capacity of Development Authorities and the Zongo Development Fund, to enable them attract private investors to develop infrastructure in their catchment areas and, give priority to completing all on-going projects under our flagship infrastructure policies of “Year of Roads”, “Water For All”, “Toilets For All” as well as other local infrastructure, including, but not limited to:
  - infrastructure such as drains, culverts, feeder roads, classroom blocks, school furniture, CHPS compounds markets, toilet facilities among others as part of the efforts to bridge the infrastructure gaps at the community level
  - Marine Drive Project
  - extending electricity to cover the entire population, and
  - completing Yendi, Tamale, and Damongo Water Supply Projects
  - commence construction of:
    - the Sunyani and Keta Water Supply Projects
    - the Weija Dam Rehabilitation Project
    - decommissioning and re-engineering of landfill sites including the Kpone (Tema) and Oti (Kumasi) landfill sites

- **Roads, Railways, Ports and Harbours**

Inadequate transport networks that connect cities, towns and rural areas, poor quality roads, and growing urban traffic congestion are critical areas requiring urgent action, as well as expansion in port and harbour infrastructure to enhance trade and promote investments. Over the next four years, we will:

- use Public-Private Partnership to accelerate the development of road infrastructure through toll-financing
- finalise our public transport policy for a network commensurate with the needs of a fast growing economy
- launch the biggest ever road maintenance infrastructure programme, as part of improvements in our existing road infrastructure and as a source of major job creation for the youth. This will be targeted at youth-owned enterprises
- re-launch the metro mass transport system throughout regional capitals
- introduce innovative policies to facilitate urban traffic de-congestion
- complete development of the Buipe Inland Port
- complete development of Coastal Fish Landing Sites
- complete development of the Boankra Inland Port
- upgrade Tema Shipyard and Drydock
- Volta Lake Transport Improvement
- complete development of Atuabo Port

- completion of the construction of the Western Line, and Tema to Mpakadan rail lines
- commence construction of:
  - the Eastern Rail Line
  - the Aduadin to Obuasi Lines
  - the Ghana – Burkina Line
  - a new line between Sekondi and Shama Free Zone area
  - a new harbour in Cape Coast, and
  - a new airport in Cape Coast
- prioritise feasibility studies in establishing a rail link through Kasoa to Accra with the view to establish a railway line service to reduce significantly travel time to and from that fast-growing part of Greater Accra and Central Regions.
- Continue investing in the expansion of infrastructure at all public tertiary institutions to enhance capacity and facilities to absorb the expected increases in student population as graduating students from Free SHS pursue further education
- Bridging the Development Gap between the North and the South

We will continue to implement existing policies and ongoing projects to bridge the development gap between the northern and southern regions of Ghana e.g. IPEP, 1V1D, 1D1F, Pwalugu Dam, Critical Roads, Ghana–Burkina Rail Link among others, as well as revamp the cotton industry, establish rice mills in rice producing districts, revamp dams such as Veve, and Bontanga (Tono has been rehabilitated), develop the Buiepe in-land port, district hospitals and regional hospitals in districts and region without, construction of the Daboya and Dikpe bridges, upgrade the Tamale Airport, pursue the Iron and Steel Industry project, and continue the exploration for oil in the Voltain basin amongst others

- Use of Local Content in Infrastructure Development

Government makes significant investments in public infrastructure development, including roads, schools, hospitals, clinics, office buildings among others. Most of our roads are constructed with asphalt overlay or with bitumen surface dressing (BSD), and most public buildings are constructed with cement and concrete materials. 90% of the raw materials for producing these two primary products are however imported, costing the country more than \$1billion annually.

On the other hand, we have demonstrated the availability and durability of local building materials, including burnt bricks and Pozzolana cement. Several brick factories can be found in the Ahafo, Ashanti, Bono and Central regions. We have also two Pozzolana cement factories in Ghana.

Over the next four years, we will actively mainstream the use of these, and other local materials in public sector infrastructure projects.

### Energy and Petroleum

Over the next four years, our priority in the energy and petroleum sector is to increase efficiency and ensure value-for-money for all activities, including reliable and affordable power generation and distribution, and further development of the oil and gas sector, as well as renewable sources. We will pursue this goal through the following measures:

- enforcing competitive procurement of power, the least cost fuel procurement, and minimising excess capacity charges through the ongoing renegotiation exercise to improve upon the financial health of the sector
- reducing losses, particularly in power distribution, by ensuring ECG and NEDCo implement incentive-based loss reduction targets for all District Managers
- significantly improving revenue collection with the implementation of remote sensing technology which is currently being piloted by ECG
- completing ongoing rural electrification projects to ensure transformation of our rural economies
- continuing the Auction-Based Licensing strategy for exploratory Oil Blocks to ensure value for money, and
- enforcing Local Content policies for the Upstream and Downstream sub-sectors.

### **Security and Safety**

Over the last three and a half years, we have made significant resources available towards enhancing public safety and security. We have invested in enhancing logistical and operating capabilities of the security services. We have also invested in improving the overall conditions of service of the men and women responsible for public safety and national security, including the ongoing improvement of accommodation for the military through the National Barracks Regeneration Programme.

To enhance further the peace and security of the country over the next four years, we will continue with these investments and continue to invest in new technologies to improve the crime-fighting capabilities of the security forces, including the continued deployment of cameras to assist in fighting crime under the ongoing Alpha project.

We will also continue with the National Barracks Regeneration Programme to improve the accommodation of the military.

### **Social Protection**

The NPP Government, past and present, is the only party with a proven track record in designing and implementing social protection programmes that have provided much needed support to the vulnerable and disadvantaged in Ghana. From health insurance through school feeding to free SHS, we have continuously demonstrated our credentials in building a fair and equitable society.

To improve on our delivery mechanisms, we have established a Social Protection Single Window Citizens Service. This is designed to provide a single-entry point for the major Social Protection Programmes. We have also made progress on data collection and management of the Ghana National Household Registry (GNHR).

In the next four years, we will institutionalise and combine the GNSF and major Flagship Social Protection Programme databases and link them to the National Identification Card to create a “Single Registry” system. This will help manage both the selection, identification, and provision of social protection services and benefits to the vulnerable and disadvantaged.

We will also, in line with our social development philosophy, ensure the enactment and operationalisation of the Ageing Bill, as well as the Affirmative Action Bill.

In addition to the several interventions we have made to improve the lives of Persons Living With Disability (PLWDs), including the increase in the share of Common Fund from 2% to 3%, the allocation of GH¢4 million to the Presidential Empowerment for Women Entrepreneurs With Disability (PEWED) and Presidential Empowerment for Male Entrepreneurs With Disability (PEMED) to expand their businesses, and the Inclusive Education Policy which we are implementing, we will expand the scope, membership, and mandate of the Inter-Ministerial Coordinating Committee tasked with mainstreaming disability issues in local government, to encompass the implementation, broadly, the provisions in the Persons With Disability Act, 2006 (Act 715), in particular in addressing access to facilities, transportation and equal employment opportunities.

### Foreign Affairs

During our first term, we have been consistent in our efforts to deepen Ghana's diplomatic footprint and strengthen relations with other countries in pursuit of our national interests. The next few years will be challenging in the context of the Coronavirus pandemic. It threatens to shift economic and diplomatic alliances as well as geopolitics. In view of this, we will be more strategic in our international engagements by focusing on economic, commercial and business benefits accruing to Ghana.

We will:

- continue to promote and support ECOWAS and the AU domestically and internationally to accelerate the pace of regional and continental integration and engage as a united front in global relations
- as the host country of the Secretariat of the African Continental Free Trade Area (AfCFTA), be very active in seeing to the operationalisation and success of AfCFTA
- expand the level of engagement with, and promote the interests of the Ghanaian and African Diaspora
- continue to facilitate the election and appointment of Ghanaians to positions in various international organisations. To this end, the Foreign Affairs Ministry has created a Candidatures Unit to pursue aggressively vacancies that may occur in various international organisations and recommend, as well as support suitable Ghanaians to apply
- strengthen our engagement, among others, at the multilateral level including Sessions of the United Nations General Assembly, United Nations and other international Conferences, Commonwealth Heads of Government Meetings, and La Francophonie (OIF)
- exchange of High-Level Visits consistent with efforts to deepen substantially Ghana's international diplomatic footprints and strengthen bilateral relations in pursuit of our political, cultural, and economic interests, and
- strengthen relations with countries in the Americas, the Caribbean, and Asia

In addition, we will:

- introduce chip-embedded passports to keep up with technological advancement and enhance the security of Ghanaian passports, and
- implement the project to issue Machine-Readable Visa Stickers

### Tourism, Arts and Culture

The last three and half years have demonstrated that, with the right incentives and investments, we can create significant economic value and jobs from the tourism and hospitality industry. The “Year of Return” initiative is one such example. The peaceful resolution of the longstanding Dagbon conflict with the immense contributions of the Chieftaincy institution demonstrates the increasing importance of “culture” in helping to maintain democratic institutions and peaceful co-existence in Ghana. Over the next four years, therefore:

- we will construct one of the biggest convention and exhibition centres in the world at the Ghana Trade Fair Company site, La
- we will work with professionals in the industry to make Ghana the destination of choice in sub-Saharan Africa, and to attract investments into, and unlock the commercial value of the sector
- Government will work with the House of Chiefs for the:
  - passage of the Chieftaincy Amendment Bill
  - coming into effect of The Legislative Instrument On Membership of National and Regional Houses of Chiefs
  - increase in budgetary allocation to House of Chiefs (for example, allowances for committee meetings and capital expenditure)
  - codification (and digitisation) of Customary Law and Lines of Succession
  - completion of the National House of Chiefs’ Complex and construction of new offices for the House of Chiefs in the six new regions, and
  - enhanced consultation with Chiefs in the appointment of government representatives to the district and municipal assemblies

### Creative Arts Industry as a Growth Pole

The creative arts industry comprises a vast array of talented and skilled individuals such as writers, sculptors, graphic designers, textile makers, dancers, actors, musicians, and fashion designers. It is arguably the oldest industry in Ghana.

It is a sector with a high potential for job creation, especially for the youth, and is a driver of economic growth. The World Economic Forum has noted that creative thinking will be one of the most important skills needed to survive and thrive in the fourth industrial revolution world of robotics, artificial intelligence and automation. This is because artistic success in the creative arts is defined by individual talent or merit. It is, therefore, somewhat immune to automation. It is difficult to automate creativity, passion and compassion. The industry, thus, offers opportunities for viable and long-lasting jobs. It is also a vehicle for tourism growth.

Notwithstanding the obvious potential of the creative arts industry, Governments over the years have invested relatively little in the industry. With the coming into office of the NPP in 2017, we set out to write a different script for the creative arts industry. In this regard, we have:

- set up the National Folklore Board to enforce the copyright of Adinkra and Kente symbols
- set up the Creative Arts Council to organise the processes leading to the drafting of the Creative Arts Bill and the establishment of the Creative Arts Fund. It works closely with

associations in the Arts, including MUSIGA, Performers, FIPAG, Arts Association and others to ensure the industry consolidates and moves faster

- inaugurated the National Film Authority in December 2019. Its aim is to make Ghana the hub of film production in Africa
- drafted a Creative Arts Bill which has been approved by Cabinet for submission to Parliament for enactment. The Bill will, amongst others, set up a Creative Arts Fund to provide funding to the industry
- completed the construction of a performing arts theatre in Koforidua and another is ongoing in Kumasi
- begun construction in Kwadaso of Ghana's first creative arts Senior High School
- hosted the "Year of Return" programme, which provided a major boost to the creative arts industry, and
- begun to implement the "Beyond the Return" programme

In our next term of office, we will make the Creative Arts Industry a major growth pole in our Ghana Beyond Aid agenda, and, to give effect to this, we have included it as one of the core industries for which we want to make Ghana a hub in West Africa. This will require significant government investment to support the industry and the youth in particular. Specifically:

- we will set up the Creative Arts Fund to support artists
- in addition to completing the theatre in Kumasi, we will construct new theatres in Takoradi and Tamale
- given that our artists do not have the capital to set up studios, we will, as part of the entrepreneurial hubs strategy, establish, in partnership with the private sector, large recording studios in Accra, Kumasi, Tamale and Takoradi. Recording artists can rent space to do their recordings in these studios, and
- we will build a digital platform for artists to make their products available to the global market

### **Governance**

In the next four years, we will continue pursuing reforms to strengthen governance institutions, including local government and anti-corruption institutions.

- We will improve development outcomes through local government by:
  - working to build consensus towards amendment of Articles 55(3) and 243 of the Constitution and other consequential laws to allow for the direct, popular election of MMDCEs on a partisan basis and to devolve more powers to local authorities
  - ensuring the completion of property valuation and digitisation of valuation rolls across the country by devolved offices of the Land Valuation Division of the Lands Commission in all MMDAs to improve local revenue from property taxation
  - ensuring the integration of "One District One Factory" (1D1F), 'Planting for Export and Rural Development' (PERD), and 'One Village One Dam' (1V1D) and other government initiatives into the core deliverables of MMDAs to stimulate local economic development

- mainstreaming social protection measures into MMDAs' operations by using, at least, 5% of local revenue for vulnerable and disadvantaged households, and
- decentralising, based on the new Registration of Births and Deaths Bill we have passed, and completing the digitisation of the Births and Deaths Registry
- We will continue to improve on the institutional and legislative reforms started in our first term to strengthen the capacity of governance and anti-corruption institutions to deter, detect, and prosecute corrupt activities. In furtherance of this, we will:
  - continue to improve the financing of governance and anti-corruption MDAs like the Ministry of Justice and Office of the Attorney General, Office of the Special Prosecutor, Office of the Auditor General, NCCE, CHRAJ, and EOCO, to enable them recruit, continue to train, and retain dedicated staff to support the fight against corruption
  - provide resources for the Right to Information Commission to operationalise effectively the Right to Information Law
  - enact and implement the Broadcasting Bill in accordance with the Constitution
  - implement the Media Capacity Enhancement Programme and intensify the implementation of key programmes in the sector, and
  - assist the National Media Commission to implement fully the Coordinated Mechanism for the Safety of Journalists

### Sports Development

In the next four years, Government will create opportunities for many more citizens to participate in sports for recreation and laurels, to enhance the image of Ghana at international sports, and as a viable commercial and job creation opportunity for Ghanaians, especially the youth. In this direction, we will:

- build a fully-functional Multi-Purpose Youth and Sports Centres of Excellence in each of the six newly-created Regions in addition to the Ten (10) already under construction and near completion
- host and organise the 13<sup>th</sup> African Games in 2023. This will afford Ghana the opportunity to construct a National Olympic Stadium Complex to bridge the nation's sports infrastructure deficit. The Games will also provide the opportunity to address capacity and facility deficiencies for the organisation of all sports and more importantly, rebrand the popular inter-schools and colleges sports towards mainstreaming their products into national teams for all international games
- upgrade the National Sports College into a National High-Performance Training Centre (NHPTC), equipped with the facilities and human resource, capable of conducting research into sports performance and management related issues and disseminating findings to relevant stakeholders. The Centre will also train and retrain sports coaches and officiating officials as well as offer camping/training facilities to national and international teams
- as part of a rapid Elite Sports Performers Development Pathway, house National Sports Academies in three of the Multi-Purpose Youth and Sports Centres of Excellence, one each in the Southern, Middle, and Northern belts. Talents in selected sports disciplines in which Ghana has comparative advantage will be selected nationwide and put in the Academies to school, train and ultimately, compete for the nation

- continue to rehabilitate all other National Sports Stadia, and establish sustainable maintenance culture in our stadia management system. Government has already rehabilitated and brought to life the Accra Sports Stadium, and rehabilitation of Essipong and Kumasi stadia are ongoing
- having cooperated with FIFA, the world football governing body, to reorganise and strengthen the Ghana Football Association (GFA), support the nation's football teams, especially the Black Stars and Black Queens, through the GFA, to bring back the glory and international stature of Ghana as a force in the world of football, and
- under the Zongo Development Fund, introduce the Zongo Youth Football Talent Hunt (ZYFTAH) programme, a special program for the youth in Zongos which will help unearth, develop and promote football talents in Zongo communities through competitions and football clinics in collaboration with local and international partners. Having showed commitment to promoting the development of football in Zongos by building 10 Astro and Green turfs in Zongos across the country, and with the intention to build more, the Zongo Youth Football Talent Hunt (ZYFTAH) will make the construction of these parks, and many more to be constructed, more useful and meaningful to the youth in Zongos through competitions and talent-hunt programmes under ZYFTAH.





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## **PART 5**

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# ACCELERATING GROWTH AND TRANSFORMATION



## 5. Digitisation and The Transformation of The Ghanaian Economy

### 5.1. The Digitisation Journey

Since coming into office in January 2017, our digital development focus has been guided by the need to:

- improve the delivery of public services
- formalise the economy
- improve revenue mobilisation
- deepen and broaden inclusiveness in our development processes, and
- curb bribery and corruption.

Over the last three and a half years, we have implemented the following five, foundational building blocks for the achievement of our digital strategies, namely the establishment of:

- the biometric National ID Card (NID), or the Ghana Card: this provides a unique bio-identification for all Ghanaians and residents, including fingerprints, facial recognition, and irises. The Ghana Card will help us better identify individuals, families, and communities, and using related data, for example, better direct social protection programmes to those who need it most. It will also help us optimise the delivery of public services, and improve access to, and quality of these services at affordable rates. The Ghana Card will be the “Central Nervous System” of our digital assets, and, in the long-term, other national identity cards will be replaced by the Ghana Card
- the Ghana Post GPS or the National Digital Addressing System, which provides an address system using unique postal codes for every property within Ghana. The system allows for the easy location of addresses as well as for the delivery of goods and services across the country, and will be the backbone of Ghana’s e-commerce market
- the Mobile Money Payments Interoperability System, which makes it possible for the transfer of funds from mobile money accounts to bank accounts (back-to-back) and from mobile or bank accounts to biometric payment card accounts, for example e-Zwich. The triangular mobile money payments interoperability as well as the Ghana Dual Card allows for the seamless movement of cash across bank accounts, mobile wallets and e-Zwich cards. It has allowed all mobile money users to have practically bank accounts
- Ghana.Gov (Digital Payment Platform), which is a one-stop shop platform to enable citizens easily access government services, simplify payments for public services, ensure prompt payments for the services and promote transparency and visibility of government revenues, and
- Universal QR Code, which takes us to the last mile of the payment system of everyday economic transactions of most citizens. The platform provides a secure, convenient and low-cost payment platform to the vast majority of Ghanaians, especially in the informal and MSME market.

These platforms and initiatives have worked together to transform the lives and businesses of citizens and corporate Ghana, and is helping transform and reshape how our economy works.

The benefits of reducing inefficiencies, tracking inputs and outflows more accurately, shortening turnaround time, and ease of access to required information and services translate intangible time into tangible currency and increased productivity.

One of the key lessons from the pandemic is that a robust digital economy is absolutely critical for growing economies like ours, not only to enable us to drive growth, but also to manage critical systems, from health through manufacturing and delivery systems in times of crisis. The Mobile Money Payments Interoperability System turned out to be a critical lifeline to individuals and small businesses, including e-commerce firms, to send and receive money and payments, which helped cope with the disruptions caused by the containment measures.

The Ghana Card, the Digital Address System, the Mobile Money Payments Interoperability System, the Ghana.Gov Payments Platform, and the Universal QR Code are key enablers if Ghana is to harness the potential of digital technologies. Our goal is to link the Ghana Card and Digital Address System databases to the “Birth and Death Registry”, closing the final loop in identification of citizens and residents.

## **5.2. Building a Digital Services Economy and Creating a Digital Hub**

We have, since 2017, demonstrated the potential for public policy to inspire digital transformation initiatives. The next step is to create a digital services economy through the expansion of the Ghana Innovation Hub project to nurture start-ups to accelerate the development of applications software, provide regional e-backroom services, and enterprise-level software.

Over the next four years, we will leverage on our existing digital infrastructure and make the necessary investments and policies to establish firmly Ghana as the digital services hub of West Africa. Specifically:

- putting in place the next generation of connected market infrastructure on which the government and the economy can ride. This initiative will connect key pieces of Ghana's national infrastructure, including identification, electronic KYC, and payment systems to improve transparency, promote competition, lower costs and ensure digital inclusion
- rationalisation of the functions of institutions in the technology space to avoid functional overlaps, as well as streamline the legal and regulatory framework in line with international best standards
- updating of Ghana's spectrum policy and regulations to promote greater transparency, competitive and rapid expansion of internet services to rural areas
- enhancement of our soft infrastructure, by establishing a national data centre that centralises all digital information and data storage, management and protection
- leveraging of digital transformation as a driver of growth, by increasing broadband coverage throughout the country, as well as increasing access and affordability of digital devices
- investment in human capital to build our digital skills base, by continuing our investments in teaching ICT from primary school

- creation of a large local digital market in West Africa and beyond, and provide solutions to problems in the region
- exploration of innovations to make sure the visually impaired are not left out of the ongoing digital revolution
- reducing the high cost of data in Ghana
  - while the cost of data has gone down significantly (by 40%, from \$1.56 per 1G in 2019 to \$0.94 in 2020) and placed Ghana as the sixth cheapest in Africa, our goal is to be among the cheapest
  - to do this, we will reduce taxes on digital devices
  - reduce spectrum and license costs, and
- reducing further the cost of international calls to support both regional and international trade, by:
  - removing the mandatory \$0.19 per minute tariff for international incoming calls and replacing it with a competitive regime
  - converting the \$0.06 surcharge to an ad valorem tax

## 6. Building The Private Sector For Accelerated Growth

At the heart of the President's vision for a Ghana Beyond Aid is "a prosperous and self-confident Ghana that is in charge of her economic destiny." Being in charge of our economic future requires a vibrant and successful private sector aligned with this vision.

It also requires us, as a Government, to maintain macroeconomic stability, remove the constraints and bottlenecks in the way of the private sector, incentivise the sector, and create the enablers for achieving our collective national vision.

In line with this, and building on from what we have achieved over the last three and a half years, we plan, over the next four years, to:

- set out a clear cluster of core economic sectors to guide private sector investments
- tackle the longstanding, key binding constraints to private sector growth
- promote enablers for private sector growth
- invest in the development of an entrepreneurial culture, and
- build a resilient financial services sector for economic transformation

### 6.1. Core Economic Clusters to Guide Private Sector Investments

To move Ghana Beyond Aid from vision and closer to reality over the next four years, we will actively promote, encourage, and support private sector investments in the following core economic clusters:

- agro-processing, using local raw materials
- the "Strategic Anchor Industries":
  - value addition to our mineral and petroleum resources in: petrochemicals, industrial chemicals based on industrial salt, iron and steel, aluminium, and gold
  - vehicle assembling and automotive industry
  - labour-intensive and light manufacturing activities, such as component assembly and textiles and garments, that take advantage of our youthful labour force
  - pharmaceuticals, vegetable oils and fats (in particular oil palm), industrial starch from cassava, and machinery and equipment manufacturing
- developing Ghana into a Regional Hub, by leveraging its position within ECOWAS and as host of the Secretariat of the Africa Continental Free Trade Area (AfCFTA). The sectoral focus will be on the following:
  - Financial Services Hub
  - Mining Hub
  - Aviation and Logistics Hub
  - Petroleum Hub

- Automobile Hub
- Tourism, Hospitality, and Creative Arts Hub, and
- Digital Services Hub

In the last three and a half years, our flagship initiatives in agriculture, industry, and services have all seen increased private sector participation. Ghanaian-owned technology firms have collaborated with government in the delivery of public services, from passport processing to drivers' license acquisition, the National Identification Card and Digital Addressing projects among others. We will deepen this relationship over the next four years to grow the core economic clusters.

## 6.2. Tackling the Binding Constraints in Private Sector Growth

The longstanding, key constraints to the growth of the private sector in Ghana, which we intend to tackle in a transformational way over the next four years, are:

- the cost of power
- access to, and cost of finance, and
- the business environment

Together, these constraints continue to increase the cost of production and make Ghana-made goods uncompetitive, as well as stifling innovation and entrepreneurship by start-ups and youth-owned businesses. We intend to increase the pace and focus of our existing initiatives, as well as introduce new ones, to address the constraints in our next term to liberate the energies of the private sector.

### The Cost of Power

To address this constraint, we will implement measures to reduce significantly the cost of power and to make it the most competitive in West Africa for industrial use. In particular, we will:

- review and restructure our energy-mix to generate cheaper sources for industries, including gas and renewable energy
- complete the re-negotiation of the existing power purchase agreements to reduce the take-or-pay commitments and the excess capacity charges that translate into higher power tariffs
- rationalise the fuel-mix for thermal plants on the basis of cost efficiency
- improve efficiency by cutting down the technical and transmission losses of GRIDCO, and ECG. These operational and inefficiency losses also translate into their high revenue requirements, which then mirror into high tariffs to households and businesses.

### Access To, and Cost of Finance

Participating in achieving the Ghana Beyond Aid vision along the core economic clusters we have envisioned means an increasing reliance on public-private sector arrangements. Our strategic objective is, therefore, to provide the financial and related muscle that our Ghanaian-owned businesses need to be successful.



To address this constraint, we will:

- reduce the risk of lending by leveraging on technology to reduce information problems between lenders and borrowers. The introduction of the National Identification card and Digital Addressing System should pave way for an improvement in the operations of credit bureaux, leading to a de-risking in lending and reduction in default premiums charged by banks
- restructure and redirect existing funding arrangements
  - several public-sector funds and institutional arrangements already exist to support businesses, industries, and entrepreneurs e.g. Venture Capital Fund and NEIP
    - we will overhaul and restructure these funds and institutions to redirect their focus and to optimise better the use of funds to achieve better results
    - replenish the funding of the restructured funds and institutions, and
    - use these public-sector funds to crowd-in private sector funds
- we will use preferential tax regimes and first options on Government of Ghana-funded projects to direct projects to private sector businesses
- complete the establishment of a new Development Bank for Long-Term Capital Mobilisation

A critical gap in financing large-scale industrialisation and agricultural projects is the lack of domestically-managed long-term capital sources. To address this gap, we will complete the establishment of a new, non-deposit taking Development Bank to mobilise long-term domestic and foreign capital to fund our agricultural and industrial transformation objectives. The Bank will operate as a Wholesale Bank.

- we will leverage Foreign Debt-Financed Projects to Support Domestic Capital Formation

Most international commercial loans for infrastructure projects often come with a contractor/service provider from the lending country to partner with a local sub-contractor. The loan conditions often include tax waivers for the international contractor that does not extend to local contractors.

There are three effects of this arrangement:

- it subsidises the international contractor to the detriment of Government and local contractors
- it often does not allow Government to assume ownership of equipment used on projects for which it pays through the loan and exemptions from taxes, and, more importantly
- limits the capacity of indigenous, Ghanaian-owned businesses to access capital, experience and competitiveness with which to execute later projects in Ghana or internationally

Under the next government of President Nana Addo Dankwa Akufo-Addo, our first option to finance infrastructure projects would be non-EPC tied structures, including using specialist funds like municipal or diaspora bonds.

Where non-EPC tied structures are not available, we will prioritise partnerships in which equipment bought for and paid with part of the loan will be well-maintained and transferred

to Government. The equipment will be placed in a Plant Pool from which indigenous, Ghanaian-owned businesses can rent at subsidised rates for local and international projects.

- We will scale back Government activities, which crowd out the private sector

Central Government, historically, has engaged in activities and in sectors that should have been led by the private sector. In procurement, financing, and business, “the state’s” activities have over time become a disincentive for private sector investment. We want to scale this back, which in effect will open up financing for the private sector. Over the next four years, we will optimise how government approaches its capital expenditure as follows:

- purchases of equipment, vehicles, and similar assets remain major capital expenditure items of government. They also remain some of the less efficiently managed assets over the years. Initial capital outlays, as well as increasing lifetime cost of total ownership, mean we have to adopt different ways of acquiring capital equipment.

For example, a major bottleneck in equipping our health centres, from clinics through polyclinics to general and specialist hospitals, is the initial cost of medical equipment and devices. Over the years, we have tried different methods, including raising loans to purchase equipment.

There has been a lot of wastage in lack of maintenance of office equipment, only for new ones to be purchased every fiscal year.

In the next NPP Government, we shall implement a National Equipment Leasing Policy (NELP) covering medical equipment, vehicles, photocopiers, printers, and scanners among others as part of the measures to manage more efficiently our capital expenditure budget.

For example, as an alternative to the outright purchase of office equipment like photocopiers and printers, we shall acquire a full service operating lease service, in which a provider leases printers and copiers to government and is responsible for the replacement of toners, repairs, maintenance, and replacement for an agreed fee.

For medical equipment, we shall generally employ a Build, Lease, Operate, and Transfer (BLOT) policy, through which private sector operators will be offered concessions at public sector health facilities to bring in and operate equipment. At the end of the concession period, the equipment is transferred to government.

- We will continue to ensure that the financial sector is strong, competitive, and resilient, and able to provide the necessary financing in support of private sector growth
- We will continue to issue long-dated bonds to set benchmarks for, and enable corporate Ghana raise funding through long term corporate bonds
- We will exempt prospecting and reconnaissance by mining firms from VAT and other taxes, to incentivise investment in exploration activities to delineate ore bodies as a means to ensure a pipeline of mining projects
- To complete the process of fiscal reforms in the mining sector, we will enact the Minerals Revenue Management Act, similar to the Petroleum Revenue Management Act, using the Minerals Income Investment Fund Act, 2018 (Act 978), which we passed as the foundation

### **Improvement of The Business Environment:**

The NPP government has embarked on a coordinated national programme to improve the environment for doing business in the country. The strategic objective is to maintain Ghana as amongst the most business-friendly nations in Africa, through sustained improvement in the business regulatory environment.

Recent reforms have led to an improvement in our World Bank's "Ease of Doing Business" ranking from 120 in 2017 to 118 out of 190 economies in 2019. Ghana has also become the host for the Secretariat of the largest single market in the world, the African Continental Free Trade Area (AfCTA).

We have strengthened the legal framework to improve transparency in the business environment and to fight corruption, including, passing into law:

- The Corporate Restructuring and Insolvency Act, 2020 (Act 1015)
- The Companies Act, 2019, (Act 992), which provides, among others, a framework for establishment of a beneficial ownership register
- The Right to Information (RTI) Act, 2019 (Act 989), passed after 21 years since it was introduced and having gone through six parliaments under the 4th Republic
- The Witness Protection Act, 2018 (Act 959)
- The Office of the Special Prosecutor Act, 2018 (Act 959)
- The Public Financial Management Regulations, 2019 (LI 2378)

We have implemented several digitisation initiatives to prevent public-sector corruption

We have applied Open and Competitive Bidding for, and conducted Ghana's first open bidding round for, oil blocks, and

We have established a National Register of Contracts/Register of Petroleum Agreements as provided for by the Petroleum (Exploration and Production) Act, 2016 (Act 919). This enables anyone trace who the beneficial owners of interest in oil blocks are.

In our next term, to reform further the business and regulatory environment, we will:

- introduce a risk-based licensing and inspection system, and remove the license requirements for all companies that do not pose any health or public safety risk
- continue to modernise the legal framework for investment and business, including contract enforcement, the Borrowers and Lenders Act and Construction Sector LI
- implement fully recently enacted business laws, The Companies Act and Corporate Insolvency Law
- introduce a single business identifier for interactions with all government agencies to reduce compliance cost and time for the private sector
- set up a one-stop shop that gathers together all agencies involved in the building permitting process for improved service delivery
- continue to improve access to land, especially to give certainty of title for investors by:

- supporting reforms in land administration, including increasing resources to the courts for the speedy adjudication of land disputes
- completing the digitisation of land records and the electronic database for encumbrances
- completing the digitisation of maps and operationalise an electronic geographic information system (GIS)
- increasing the geographic coverage of the Land Registry, and
- setting up a specific, separate and independent mechanism for filing complaints about issues related to title transfers, maps and site plans
- introduce regulatory flexibility for MSMEs to improve compliance post COVID-19 by:
  - introducing a specific tax regime for MSMEs with specialised, flexible provisions
  - offering online tax filing and payment for MSMEs
  - reducing the time required for VAT refunds for all companies, and
  - introducing a risk-based system to make tax audits more efficient
- prioritise payment of Government arrears owed to the private sector to increase liquidity availability, and
- prioritise efforts to retain and grow existing investment by providing targeted “investor aftercare initiatives” to key FDI and anchor firms in Special Economic Zones and their lead local suppliers in order to preserve and expand supply chains.

### 6.3. Promoting enablers for Private Sector Growth

In addition to tackling the long-term binding constraints, we intend to resolve four critical issues that will serve as enablers for private capital investment. These are:

- digitisation of Lands Administration
- reforming Local Content rules
- supporting Export Development and Diversification, and
- the Transport Sector Recapitalisation Project

#### Digitisation of Lands Administration

This project is the final stage to propel land administration in Ghana to a fully digitised and automated process that will lead to certainty of title, transparency on ownership, including potential encumbrances, and ease of issue and transfer of land titles both for general users and private sector investors.

Over the next four years, using a Private Sector Participation Partner (PSP), we will address five main issues on the entire process and management of land title administration:

- improved Maps and Spatial Data
- digital transformation of Lands Commission
- decentralisation of Land Service Delivery

- systematic recording, verification and creation of National Cadastre, and
- capacity development, improved work culture and corporate governance

On completion, our land administration platform will have a registry, a single source data management point, a valuation module, as well as a front-end for the public to query land records.

### **Reform Local Content Regimes**

Over the years, various local content laws and programmes have been tried with limited positive impact, especially the initiatives which focus on setting restrictions on equity and sector participation.

It is increasingly clear that one area, which has been largely neglected, is the supply and services value-chain. In our next term, we will, among other actions:

- place more emphasis on Ghanaian participation along the supply and services value chain, in addition to mandatory local equity participation. While Ghanaian equity participation will remain desirable and a key plank in our policy toolset, we will explore options to upscale participation along supply and services value chains, and
- place strong emphasis on capacity development so we can have more technical experts across all the skills areas for the oil and gas and other natural resources sectors.

### **Export Development and Diversification**

We have developed a National Export Development Strategy to guide our support for the growth of the export market, in particular Non-Traditional Exports (NTEs)

The next four years, under our plan to support the private sector and to promote a set of core economic clusters, we will increase our investments in the support of exports in three areas:

- construct one of the biggest convention and exhibition centres in the world at the Ghana Trade Fair Company site, to attract foreign trade and investments particularly in NTEs
- partner the private sector to complete the development of industrial parks under the “One Region, One Park” Special Economic Zone (SEZ) Programme, one in each region, to anchor labour-intensive manufacturing for exports. To this end, a special economic zone policy framework will be implemented in our next term, and
- use the Ghana Tree Crop Development Authority (GTCDA) as an anchor, and increase funding for the development of Non-Traditional Exports (NTEs) of selected agricultural crops

### **Transport Sector Recapitalisation Project**

The Transport Sector Recapitalisation Project (TSRP) is driven principally by the lack of a long-term, efficient financing mechanism for commercial transport owners and operators which in turn has resulted in:

- high costs of operating old, dilapidated, and un-roadworthy vehicles, and
- partially, high number of deadly road accidents

To address this, over the next four years, we will implement a Government-backed, private sector-led Lease-To-Own financing arrangement that will provide the long-term financing

commercial vehicle owners and operators need to replace aged and un-roadworthy commercial vehicles.

Under the scheme:

- private sector commercial vehicle owners and operators will turn-in their existing, aged vehicles, in exchange for financed, new vehicles, and
- the new vehicles will be Made-in-Ghana by private-sector assemblers of taxis, trotros, trucks and buses.

As a special incentive, a component of the TSRP will extend a financing arrangement to teachers, nurses, doctors, and other healthcare professionals to acquire vehicles through Government-backed, private-sector leases.

TSRP will boost the market for vehicle leasing, locally assembled vehicles, light manufacturing industries and distribution of automobile parts, and the recycling market.

Another major benefit of TSRP will be the reduction of vehicle-related road accidents. One of the major causes of road accidents is the nature of our roads, and while we have embarked on the massive “Year of Roads” initiative to address this, over the next four years, we will also turn our attention to another major cause of accidents: aged, usually un-roadworthy vehicles through the TRSP.

#### **6.4. Investing in Building an Entrepreneurial Culture: Youth Development and Entrepreneurship Support**

Our youth – 15 to 35 years old – make up about 34% of the population. They represent the future, and therefore our best opportunity to develop the entrepreneurial and economic potential of Ghana.

Over the last three and half years, we have developed and implemented many initiatives designed to place the youth in the forefront of national development:

- we have created over two million jobs in the public and private formal sectors since 2017 (inclusive of Government job-creation programmes and initiatives such as Planting for Food and Jobs, NABCO Graduate Programme and National Entrepreneurship and Innovation Plan)
- our policies have also led to significant job creation by the private sector, for example through the revival of the Obuasi Mine of AngloGold Ashanti. Since its restart, from June 2018, to June 2020, the Obuasi Mine has employed 4,163 people on the mine rehabilitation project, with 78% of the US\$502 million so far spent going directly to Ghanaian-owned (39%) and Ghana-domiciled (39%) firms that hires Ghanaians, and over two-hundred and fifty thousand private formal sector jobs according to data from the Social Security and National Insurance Trust (SSNIT)
- we have established a national job recruitment agency through the Youth Employment Agency’s (YEA) Job-Matching Centres to match Ghanaian youth with job openings
- we have supported youth-owned businesses and initiatives through:
  - the National Entrepreneurship and Innovation Plan (NEIP)
  - President’s Business Support Programme

- Greenhouse Villages Initiative
- ENABLE Youth 1D1F Projects Initiative
- Youth In Agriculture (GASIP Project)
- Students Entrepreneurship Initiative
- Presidential Empowerment for Women Entrepreneurs with Disability
- Presidential Empowerment for Male Entrepreneurs with Disability, and
- Campus Business Pitch
- we have implemented the Ghana Innovation Hub (GIH) project for young innovators and businesses
- we have abolished the payment of utility bills in public tertiary institutions
- we have increased the student loan amounts by 50%
- we have invested in Free SHS/TVET, with Free Wi-Fi, to provide the youth with the basic tools they need to engage with the economy and mobilised resources for investment in schools and STEM programme, and
- we have invested in building ten (10) multipurpose Youth and Sports Resource Centres of Excellence to provide recreational, sporting and entrepreneurial training facilities for the youth, including FIFA-standard football pitches. Each Centre has:
  - five-thousand (5000) capacity spectator stand, including VIP stand with the possibility for expansion
  - a FIFA standard football pitch
  - 8-lane athletic track (artificial surface)
  - a tennis court
  - multi-purpose court for basketball, handball, netball and volleyball
  - gymnasium for Fitness Training and Martial Arts
  - Counselling Centre
  - ICT Centre
  - Entrepreneurship Training Centre
  - restaurant, and
  - 200/300-bed hostel in selected centres earmarked to host sports academies.

However, we have barely scratched the surface of utilising Ghana's youthful demographic dividend. To do this, we believe we need to accelerate the participation of young Ghanaians in the economy through entrepreneurship and industry. We intend to do this by reinforcing all the existing programmes we have implemented to create jobs and support young entrepreneurs, while mainstreaming their participation in new initiatives, including:

- continuing to reduce the cost of data to support youth-focused entrepreneurship and innovation in the technology and digital economy
- while the cost of data has gone down significantly (by 40%, from \$1.56 per 1G in 2019 to \$0.94 in 2020) and placed Ghana as the sixth cheapest in Africa, our goal is to be amongst the cheapest

- to do this, we will reduce taxes on digital devices, and
- reduce spectrum and license costs
- implementing the Job and Skills Project

Under the US\$200 million project, the youth will be provided with apprenticeship, entrepreneurship, and skills development training as well as grants for their entrepreneurship projects.

A second component of the project will be aimed at supporting young jobseekers to find jobs through public employment centres across the country.

- establishing Entrepreneurial Hubs for Small Businesses

The major constraints facing small businesses include access to capital, cost of machinery and land, and high interest rates. Many businesses have good ideas, but are unable to raise money to finance these ideas

In our next term, we will set up fully serviced hubs in partnership with the private sector with the requisite equipment for production in areas such as tailoring, agro-processing, shea butter production, soaps, and shoe manufacturing

So a producer of uniforms, for example, would not tie up money in equipment. The person can rent time at the hub, use the equipment, produce the uniforms, leave and return when the person has another contract. These business hubs would be located within regional industrial parks initially, and extended to every district in due course

- On the back of a successful “Year of Return” Programme, we launched the “Beyond the Return” initiative as the long-term platform for the African and Ghanaian Diaspora to stay connected to Ghana. We are also continuing the Marine Drive project, and investing in several initiatives in supporting the creative arts sector. To develop further the adjacent sectors of tourism, hospitality and creative arts, we have included them as part of the industries for which we want to make Ghana a hub in West Africa. The youth have always been at the cutting edge of the creative arts industry, and we will support talents under the overall youth development and entrepreneurial support programme
- Housing, especially for rent, is one of the major issues that affect the youth and their full participation in the economy. While targeted at Ghanaians of all ages, we will mainstream access to the youth from our new initiative, the National Rental Assistance Scheme (NRAS), which will, in partnership with the private sector, provide low-interest loans to eligible Ghanaians to enable them pay rent advance, and
- formalise and facilitate the participation of youth-owned businesses in:
  - the value-chains of businesses operating under the Strategic Anchor Industries (SAI) which have seen investments from global firms like Volkswagen and Sinotruk
  - the project to manufacture and supply Made-in-Ghana digital devices to SHS students and teachers, and
  - the roads improvement and maintenance infrastructure initiative planned for our next term



## 6.5. Building a Resilient Financial Services Sector for Economic Transformation

Consolidating our successes, building Ghana into a Regional Hub, transforming the agricultural and industrial sectors and supporting them with long-term financing, investing in youth development and entrepreneurship, and mobilising resources to finance the recovery and transformation of the economy require a resilient financial services sector.

Over the next four years, we will, in addition to the specific initiatives we have mapped out previously, invest in:

- mobilising private capital to fund part of the Ghana CARES Programme
- implementing the Ghana Capital Market Master Plan, and
- completing the implementation of the International Financial Services Centre

Pursuing these objectives will enable us build a strong and resilient financial services sector that will support Government raise the necessary private sector capital to finance MSMEs; heavy and light industrial activities; agricultural financing; housing sector financing, including construction, mortgages, and rent financing; leasing market development, including public and private sector capital expenditure financing; financing of infrastructure development; commercial banking; insurance and pensions; and capital and private equity markets to unleash the collective energies of Ghanaian entrepreneurship for economic transformation. A strong and resilient financial services sector will crowd in the GH¢70 billion required to match Government's GH¢30 billion needed to finance the Ghana CARES programme.

In particular, we will leverage strengths of public-sector financial institutions like the Ghana Infrastructure Investment Fund (GIFF), the proposed Development Bank, as well as geo-financial arrangements like the International Financial Services Centre (IFSC), which is receiving support from the African Development Bank (AfDB), and the strategic siting of the African Continental Free Trade Area (AfCFTA) Secretariat in Ghana, to create a regional financial services hub that will contribute in large measure to the deepening of both domestic and regional capital markets to finance our economic transformation agenda. The implementation of the Ghana Capital Market Master Plan will more than double the portfolio of financial and investments products and services in Ghana, and in the region.

The clean-up of the financial services sector, which our Government stepped in to finance and ensure an orderly exit of failed institutions, has set us on a path to a stronger and more resilient banking sector, and we will, over the next four years, build upon this to finance the economic transformation of Ghana towards building a Ghana Beyond Aid.





## PART 6

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# CONCLUSION



## 7. Transformation for a Ghana Beyond Aid

Over the last three and half years, we have stabilised and prudently managed the economy. Disciplined fiscal management, a predictable monetary policy, a sound banking system, lowering of inflation and interest rates, and better access and delivery of public services have become a hallmark of the presidency of Nana Addo Dankwa Akufo-Addo.

We have turned agriculture into a major growth driver through our programme for Planting for Food and Jobs, helping improve farmer incomes, meeting local food needs, and exporting to the region. We have sowed the seeds for an industrial expansion through the One District One Factory and Strategic Anchor Industries policies to transform Ghana's economy from an exporter of raw materials to that of a private sector powered value-added economy. We have reduced the overall tax burden on businesses to stimulate production, and reduced electricity tariffs for all other consumers.

We have made investments to balance the infrastructure gaps between major cities and towns, between urban and rural communities, and between suburbs, inner cities and Zongos. Initiatives such as IPEP and the Zongo Development Fund are helping provide much-needed local infrastructure in water, sanitation, and health in order to improve the standard of living of Ghanaians living in disadvantaged communities.

We have invested in programmes and initiatives to protect the vulnerable and the disadvantaged, and to provide social safety nets through Free SHS/TVET policies, expansion of the School Feeding Programme and LEAP, reduction in utility tariffs for households, increases in funding allocations to Persons Living With Disability (PLWDs), and strengthening the NHIS.

We have supported the youth and youth-owned businesses through NEIP, The President's Business Support Programme, Campus Business Pitch and Greenhouse Villages initiative.

We have provided strong, decisive leadership in managing the Coronavirus pandemic and its effects, and committed significant financial resources in helping households, health workers, businesses, workers and MSMEs cope with the disruptions to lives, livelihoods, supply chains, and business continuity.

The result of all of this is a doubling of our economic growth and the creation of over two million jobs in the public and private formal sectors since 2017 (inclusive of Government job-creation programmes and initiatives such as Planting for Food and Jobs, NABCO Graduate Programme and National Entrepreneurship and Innovation Plan). Since its restart, from June 2018, to June 2020, the Obuasi Mine has employed 4,163 people on the mine rehabilitation project, with 78% of the US\$502 million so far spent going directly to Ghanaian-owned (39%) and Ghana-domiciled (39%) firms that hire Ghanaians.

We have shown that, with good governance, we can help make life better for every Ghanaian, young and old, no matter where you live in this country.

We want to do more over the next four years towards our overall vision of a Ghana Beyond Aid through:

1. **Consolidating Our Achievements:** Over the last three and a half years, we have delivered and continue delivering quality results across all sectors, and this has enabled us to blunt largely the severest forms of the pandemic. Our plan over the next four years is to build on what we have achieved together. Incorporating the lessons learnt from the pandemic, we will consolidate the progress we have made on all our flagship policies, programmes, and initiatives across the various sectors, including continuing with “Free SHS”, “Planting for Food and Jobs”, “One District, One Factory”, “IPEP”, and “Zongo Development Fund” among the many others. In consolidating our successes, we will focus on process improvements, budget optimisation, and delivery of core public goods and services by addressing market failure challenges, while creating much greater scope for the participation of the private sector in delivery of these public services, proof of effectiveness which we have demonstrated in many of our digitisation initiatives
2. **Building a Resilient and Dynamic Economy and a Regional Hub for Job Creation:** The Coronavirus pandemic has reaffirmed our vision of building a Ghana Beyond Aid, one of the key pillars of which is to build a resilient economy with the financial strength to fund public services, and to ensure a strong Ghanaian presence and capacity across the supply and services value chains of all the major sectors. We will build on the stable and predictable foundation we have crafted, and make the right investments to develop Ghana into a Regional Hub for Financial Services, Aviation and Logistics, Petroleum, Automobiles, Digital Services, Tourism, Hospitality and Creative Arts; diversify our economy; substitute imports; accelerate technology adoption and build a digital economy; and create more high-value jobs through the Ghana CARES programme
3. **Industrial Transformation:** Building on the “One District, One Factory” and “Strategic Anchor Industries” policies, we will continue to promote agro-processing, including cocoa processing, add value to our minerals and petro-chemicals, promote labour-intensive and light manufacturing activities, continue the development of the Aluminium, Iron and Steel industries along their entire value chains through GIADEC and GIISDEC, establish a Development Bank to mobilise long-term capital for lending through banks for large-scale agricultural and industrial projects, and leverage our Regional Hub status and as hosts for the Secretariat of the AfCFTA to expand our access to regional and continental markets
4. **Agricultural Transformation:** As a source of livelihood for nearly 60% of our population, agriculture is a key growth pillar in building a Ghana Beyond Aid. We will continue our investments to strengthen our food security, provide raw materials for our agro-processing industry, create jobs, and increase substantially our foreign exchange earnings
5. **Investing in Education:** At the heart of building a Ghana Beyond Aid is a skilled, well-educated citizen prepared for a value-added, well-paying job. We will continue our investments in providing Free SHS and TVET Education, continue with the implementation of the free Wifi for SHS and public tertiary institutions project, roll out the US\$219 million GALOP initiative to resource students and teachers in disadvantaged schools, and expand the use of technology as learning aids in schools by students and teachers. We will also continue to increase the manpower resources and teaching facilities, including the use of ICT teaching aids, of public tertiary institutions to support the anticipated increases in student population from the Free SHS graduates, as well as resources and infrastructure for special needs education across the country. We will make sure no student who has

obtained admission to a tertiary institution is denied access because they are unable to pay fees, by providing them an option to obtain a student loan without the requirement of a guarantor for the loan, provided the student has a National Identification Number from the GhanaCard, and to defer repayment of the loan after National Service plus an additional one-year grace period

6. **Investing in Health:** The global pandemic has reinforced the adage that “a sound mind in a sound body” is our best defence against new diseases and economic meltdowns. This dovetails into the Ghana Beyond Aid’s grounding in healthy, active citizens with skills and education prepared for the future. In addition to all the interventions we have made in the health sector, including the provision of, for the first time in our history, over 300 ambulances, we will, over the next four years, complete the delivery of the largest healthcare infrastructure investment by any government in the last five decades, including the construction of 101 District Hospitals with doctors and nurses accommodation, 7 new regional hospitals, rehabilitation of the Efiu Nkwanta Hospital, 2 new psychiatric hospitals, 3 infectious disease centres for the three ecological zones, a Ghana Centre for Disease Control, as well as complete ongoing projects in the health sector. We will also bring health promotion and prevention as part of primary health care under the NHIS, which will continue to be free for children, the elderly, and other vulnerable groups to achieve Universal Health Coverage (UHC). We will remove import duties on sanitary pads to improve health outcomes for girls while supporting local production to meet demand, complete the ongoing digitisation initiatives, while also increasing the manpower resources in the healthcare sector. We will invest in expanding infrastructure in medical schools to train more doctors, and streamline the admission of foreign-trained doctors into Ghana
7. **Establishing a National Rent Assistance Scheme:** While we continue to pursue long-term solutions to the development of the housing market, to address, in our second term, the short-to-medium term market failures in the renter-segment of the housing market, we will establish a National Rental Assistance Scheme (NRAS). In partnership with the private sector, the Scheme will provide low-interest loans to eligible Ghanaians to enable them pay rent advance. These loans will be repaid on a monthly basis to match the tenor of the rent, and will be insured to ensure sustainability. Government will seed the Scheme with GH¢100 million which will be leveraged to crowd-in additional investment from the private sector. The Scheme will target individuals (both in the formal and informal sectors) with identifiable and regular income. The rent advance loans will be paid directly into the bank accounts of landlords, who would have to register with the Scheme. As part of our interventions, we will also implement the necessary regulatory, institutional, and operational reforms of the Rent Control Department, including the digitisation of its operations, to enhance delivery and make it better able to serve the changing needs of market players, including landlords and tenants. A new Rent Control Act has been drafted for review by Cabinet in this direction
8. **Investing in Physical Infrastructure:** A fundamental pillar of the Ghana Beyond Aid vision is building a united Ghana. This is why we have invested in bridging the infrastructural gaps between the north and south, rural and urban, and suburbs, inner cities and Zongos. We have been building water and sanitation systems, schools and healthcare facilities, small-earth dams and dugouts, markets and security infrastructure through flagship initiatives such as IPEP and Zongo Development Fund. To complete the loop, we have also invested in road and rail infrastructure. While continuing these investments, our major focus over the next term will be housing, railway, and roads infrastructure. We will deliver roads under

the “Year of Roads” project, complete the Tema-Mpakadan rail project and commence all the others. We will also continue investing in the expansion of infrastructure at all public tertiary institutions to enhance capacity and facilities to absorb the expected increases in student population as graduating students from Free SHS pursue further education

9. **Using Digital Transformation as an Enabler of Growth (Soft Infrastructure):** Digitisation is a key enabler under the Ghana Beyond Aid vision, supporting the systems we need to improve domestic revenue collection and be more accountable in management of public funds. We will continue with the digitisation of public services we have championed over the last three and a half years. In the next four years, we plan to build a digital services economy through the expansion of the Ghana Innovation Hub project to nurture start-ups to accelerate the development of applications software, provide regional e-backroom services, and enterprise-level software. The foundational Ghana Card, Digital Address System, Mobile Money Payments Interoperability System, Ghana. Gov Payments Platform, and Universal QR Code, together with a digitised “Birth and Death Registry”, will serve as the key enablers for our digital services economy push over the next four years. We will also implement the newly enacted Registration of Births and Deaths Bill to decentralise the registration of births and deaths as part of the reforms
10. **Investing in Youth Development and Entrepreneurship:** The Ghanaian youth is at the centre of the growth agenda of our Ghana Beyond Aid vision, particularly in the roles of entrepreneurship and digitisation in the growth of the economy. We have kept faith with the youth by creating over two million jobs in three and half years which mostly benefits the youth. We have invested in youth-focused entrepreneurial programmes and free secondary and technical-vocational too. Over the next four years, we plan to tackle the rental segment of the housing market providing the youth with low-interest loans to enable them pay rent advance. We will also implement programmes to reduce further the cost of data to support youth-focused businesses, and to be the drivers of our digital services. We will implement the US\$200 million Job and Skills Project which will provide youth-owned small businesses with grants, training, apprenticeship, and entrepreneurial skills. Furthermore, we will designate the creative arts industry as a major growth pole and establish a Creative Arts Fund to support artists
11. **Leveraging Sports for Development:** We will also develop and leverage sports activities to create commercial and professional opportunities for the youth. In furtherance of this objective, we will, over the next four years, build six additional, fully functional Multi-Purpose Youth and Sports Centres of Excellence in each of the six newly created Regions, host and organise the 13<sup>th</sup> African Games in 2023 which will afford Ghana the opportunity to construct a National Olympic Stadium Complex to bridge the nation’s sports infrastructure deficit, and upgrade the National Sports College into a National High-Performance Training Centre (NHPTC), equipped with the requisite facilities, to train and retrain sports coaches and officiating officials as well as offer camping and training facilities to national and international teams. We will also, as part of a rapid Elite Sports Performers Development Pathway, select and train talents in selected sports disciplines in which Ghana has comparative advantage to compete for the nation, and, under the Zongo Development Fund, introduce the Zongo Youth Football Talent Hunt (ZYFTAH) programme, a special program for the youth in Zongos, which will help unearth, develop and promote football talents in Zongo communities through competitions and football clinics in collaboration with local and international partners. We will continue to rehabilitate all other National Sports Stadia, and, having cooperated with FIFA, the world

football governing body, to reorganise and strengthen the Ghana Football Association (GFA), support the nation's football teams, especially the Black Stars and Black Queens, through the GFA, to bring back the glory and international stature of Ghana as a force in the world of football

**12. Strengthening our Private Sector:** Towards the building of a Ghana Beyond Aid, we see the private sector taking the lead in partnering government to deliver public services. We will support the private sector by tackling the cost of power, access to and cost of finance, business environment bottlenecks, including continuing to improve access to land and introducing regulatory flexibility for MSMEs to improve compliance post COVID-19, using our local content strategy to promote Ghanaian participation in supplies and services value chains, export development and diversification, youth development and entrepreneurship, and rethinking public sector capital expenditure so it can better play its role in building a Ghana Beyond Aid. In addition, over the next four years, we will implement a National Equipment Leasing Policy, covering medical equipment, vehicles, photocopiers, printers, and scanners as part of the measures to manage more efficiently our capital expenditure budget. Under the policy, as an alternative to the outright purchase of office equipment like photocopiers and printers, we shall acquire full service operating lease services. Furthermore, to address the lack of a long-term, efficient financing mechanism for commercial transport owners and operators, we will implement Government-backed, private sector-led Lease-To-Own financing arrangement that will provide the long-term financing commercial vehicle owners and operators (taxis, trotros, trucks, and buses) need to replace aged and un-roadworthy commercial vehicles with new Made-in-Ghana vehicles. We will also extend a financing arrangement to teachers, nurses, doctors, and other healthcare professionals to acquire vehicles through Government-backed, private-sector leases, as well as support reforms in land administration, including increasing resources to the courts for the speedy adjudication of land disputes

**13. Protecting the Vulnerable and Disadvantaged (Social Intervention/Protection):** A Ghana Beyond Aid is a vision of a society which implements meaningful programmes to support its vulnerable and disadvantaged. Our record in designing and implementing social protection programmes is unmatched, and we will continue to show faith in our people. We will continue to implement programmes like Free SHS, affordable water and electricity tariffs and employment for people with disabilities, among others. To serve better Ghanaians, we will, over the next four years, institutionalise and combine the Ghana National Household Registry and major Flagship Social Protection Programme databases and link them to the National Identification Card to create a "Single Registry" system. This will help manage both the selection, identification, and provision of social protection services and benefits to the vulnerable and disadvantaged. We will also continue, in line with our policy interventions to promote and support women in business, the professions, society, and in politics, as well as the promotion of the health of young girls, their education and participation in sports, pass the Affirmative Action Bill, increase our support for women-owned businesses which dominate the MSME sector and employ many female workers, and support the private sector to ramp up production, locally, of sanitary pads while eliminating import duty on them until production catches up. In addition existing interventions, we will expand the scope, membership, and mandate of the Inter-Ministerial Coordinating Committee tasked with mainstreaming disability issues in local government, to encompass the implementation, broadly, the provisions



in the Persons With Disability Act, 2006 (Act 715), in particular in addressing access to facilities, transportation and equal employment opportunities.

**14. Promoting Good Governance and Fighting Corruption:** Achieving a Ghana Beyond Aid requires “a Government which is more transparent, [and] accountable with zero corruption.” Over the last three and a half years, we have strengthened the regulatory and legal framework to fight corruption by implementing several digitisation initiatives as well as passing into law several pieces of anti-corruption related legislation, including the Witness Protection Act, 2018 (Act 959), the Office of the Special Prosecutor Act, 2018 (Act 959) and the Right to Information (RTI) Act, 2019 (Act 989) to unearth public-sector corruption. In addition, more than forty (40) high profile persons have been charged for various acts arising out of actions and activities superintended by the Mahama-led NDC administration involving, in monetary terms a total of US\$265.5 million and GH¢2.225 billion. To date, six (6) have been found guilty. Over the next four years, we will improve the financing of governance and anti-corruption MDAs as we have done over the last few years, to enable them recruit, continue to train, and retain dedicated staff to support the fight against corruption and provide resources for the effective functioning of the Right to Information Commission

**15. Ensuring Security and Safety:** A Ghana Beyond Aid requires maintaining public safety and security so that citizens can go about their lawful activities in peace and safety. Over the last three and a half years, we have invested significantly towards enhancing public safety and security by providing equipment and logistics to the security services, including over 1,300 vehicles, recruitment of over 4,000 police personnel, training of 15,000 Community Police Officers, training and equipping of drug enforcement officials, and construction of housing units and accommodation for the security services. In addition, the successful implementation of the Accra Initiative, so-called because of the origin of the idea, involving the consistent collaboration and co-operation of security and intelligence heads from Ghana and our neighbouring countries, namely Cote d’Ivoire, Burkina Faso, Togo, Benin, Mali and Niger, continue to be our concrete contribution to the fight against terrorism in our region. Through joint security operations, such as KOUDANGOU and the ongoing Operation CONQUERED FIST, we will continue to reinforce the security of our north-western, northern and north-eastern borders to guard against any infiltrations into the country. In this regard, we will enhance the capacity of our security forces through the provision of equipment, logistics, intelligence capability, and training to maintain the peace and fight crime within our borders, as well as international terrorists who may seek to destabilise our country. We will continue to tackle the long-standing housing problem that has faced our security services by undertaking significant investments in housing projects of varying sizes for the men and women of the security services, which is ongoing under the National Barracks Regeneration Programme for the military

**16. Building a Resilient Financial Services Sector for Economic Transformation:** Consolidating our successes, building Ghana into a Regional Hub, transforming the agricultural and industrial sectors and supporting them with long-term financing, investing in youth development and entrepreneurship, and mobilising resources to finance the recovery and transformation of the economy requires a resilient financial services sector. Over the next four years, we will mobilise private capital to fund part of the Ghana CARES Programme, implement the Ghana Capital Market Master Plan, and complete the

implementation of the International Financial Services Centre to help crowd in the GH¢70 billion required to match Government's GH¢30 billion needed to finance the Ghana CARES programme. We will leverage the strengths of GIFF, the proposed Development Bank, the IFSC, and the AfCFTA to create a regional financial services hub that will contribute in large measure to the deepening of both domestic and regional capital markets to finance our economic transformation agenda.



DANIM VIO  
FRITE TE

NANA

AUDIOCE

GHANA





VOTE FOR  
NANA & AHMED  
President and Vice President  
for the 4th South Constituency

« حَسْبُكَ  
وَكَيْفَ  
رَبُّ الشَّامِ »

The Battle is Still  
The Lord's  
Elephant

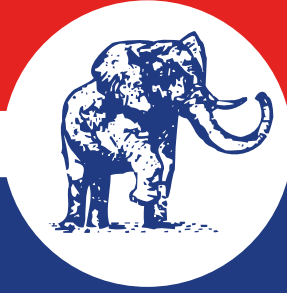
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**4MORE  
4NANA**





NEW PATRIOTIC PARTY



DEVELOPMENT IN FREEDOM