



# ***THE COORDINATED PROGRAMME OF ECONOMIC AND SOCIAL DEVELOPMENT POLICIES (2025 – 2029)***

**RESETTING-GHANA AGENDA: CREATING JOBS, ENSURING  
ACCOUNTABILITY AND PROMOTING SHARED PROSPERITY**



PRESENTED BY  
**H. E. JOHN DRAMANI MAHAMA**  
**PRESIDENT OF THE REPUBLIC OF GHANA**

TO THE  
**9TH PARLIAMENT  
OF THE 4TH REPUBLIC**

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# PREFACE

**Mr. Speaker,**

On 7<sup>th</sup> January 2025, I took a solemn oath of office as President of the Republic of Ghana pledging to uphold the Constitution and to serve the people of Ghana with diligence, integrity and fidelity to the national interest. In fulfilment of my Constitutional obligation under Article 36(5) of the 1992 Constitution, I hereby present to the august house and to the people of Ghana, the Coordinated Programme of Economic and Social Development Policies (CPESDP) for the period 2025–2029.

This Coordinated Programme is not merely a constitutional requirement; it is a statement of national purpose. It sets out a bold and coherent development framework under the Resetting-Ghana Agenda— Creating Jobs, Ensuring Accountability and Promoting Shared Prosperity. It responds directly to the economic, social, environmental and governance challenges confronting our nation, while harnessing the opportunities necessary to build a just, inclusive, and prosperous Ghana.

## **Context and Purpose**

At the time this administration assumed office, our country faced profound challenges: elevated public debt, fiscal stress, persistent unemployment— particularly among the youth, widening inequality, declining public trust in state institutions, and increasing environmental degradation. These realities demanded urgent action and a decisive reset of our development trajectory.

This Coordinated Programme, therefore, provides the strategic framework for restoring macroeconomic stability, rebuilding public confidence, and driving a structural transformation of our economy. This is anchored in production-led growth, social justice, accountable governance, and environmental sustainability. It reflects the aspirations of the Ghanaian people and aligns with our continental and global commitments, including the Africa Union’s Agenda 2063 and the United Nations Sustainable Development Goals.

## **Vision and Strategic Focus**

The vision underpinning the Coordinated Programme is to build a just, inclusive, and prosperous Ghana—one anchored in productive enterprise, decent and dignified work, social equity, and accountable governance—while safeguarding our natural resources for future generations.

To realise this vision, the Coordinated Programme is organised around five interrelated dimensions of national development:

1. Economic Development – restoring macroeconomic stability, modernising agriculture, accelerating industrialisation, and creating sustainable jobs. Flagship initiatives such as the 24-

Hour+ Economy, the 'Adwumawura' MSME initiative, and the Rapid Industrialisation for Jobs Programme will be central to this agenda.

2. Social Development – expanding access to quality education, healthcare, skills development, housing, and social protection. Priority programmes including Bright Beginnings for early childhood development, Free Tertiary Education for Persons with Disability (PWDs), the National Apprenticeship Programme, the Ghana Medical Care Trust Fund (MahamaCares) for chronic disease support, and the One Million Coders Programme, are designed to ensure that no Ghanaian is left behind.

3. Environment, Infrastructure, and Spatial Development – advancing the Big Push for infrastructure development, scaling up renewable energy, strengthening climate resilience, protecting land, water and coastal ecosystems, and expanding ICT and digital infrastructure. Initiatives such as Restore Ghana and Clean Up Ghana will safeguard our environment for present and future generations.

4. Governance and Institutional Development – deepening democratic governance, strengthening accountability, combating corruption, reforming public institutions, and promoting civic responsibility. Programmes such as Operation-Recover-All-Loot (ORAL), alongside constitutional, judicial, and public sector reforms will be pivotal in restoring integrity and public trust.

5. International Relations – positioning Ghana as a respected leader in peace, diplomacy, and trade; leveraging opportunities under the African Continental Free Trade Area (AfCFTA); mobilising the Ghanaian diaspora; and advancing economic diplomacy to attract investment, expand markets, and forge strategic partnerships. Soft-power diplomacy in culture, sports, innovation, and development cooperation will reinforce Ghana's global standing.

### **Implementation and Partnerships**

The Coordinated Programme will be implemented through Ghana's decentralised planning system, involving Ministries, Departments and Agencies (MDAs), Regional Coordinating Councils (RCCs) and Metropolitan, Municipal and District Assemblies (MMDAs), within the framework of their medium-term development plans and annual budgets.

However, resetting Ghana cannot be the sole responsibility of the Government. It requires a broad national coalition—embracing the private sector, organised labour, civil society, faith-based organisations, traditional authority, development partners, and the Ghanaian diaspora. Through strong partnerships and shared commitment, we will deliver on this national vision.

### **Call to Action**

Mr. Speaker, the Resetting-Ghana Agenda is neither the project of a political party nor of an individual. It is a national undertaking, grounded in electoral mandate freely given me by the people of Ghana. I therefore call upon this Honourable House, and upon all Ghanaians, to engage

constructively with the Coordinated Programme, to deliberate on it, and to support its practical implementation in the national interest.

## **Conclusion**

This Coordinated Programme of Economic and Social Development Policies (CPESDP) for 2025–2029 represents both a restorative effort and an ambitious vision for national transformation. It confronts our challenges with honesty, sets out a clear and credible strategy for progress and offers a pathway to opportunity, equity, dignity, resilience, and shared prosperity. United in purpose and resolute in action, we can reset our beloved nation on a firm foundation of inclusive growth and sustainable development.

May God bless this august House, our people, our homeland, Ghana, and make her great and strong.



**H. E. JOHN DRAMANI MAHAMA**  
**PRESIDENT OF THE REPUBLIC OF GHANA**

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## LIST OF ACRONYMS

AAC	Annual Allowable Cut
AASU	All-Africa Students Union
ADR	Alternative Dispute Resolution
AIDS	Acquired Immunodeficiency Syndrome
AETA	Agriculture for Economic Transformation Agenda
AfCFTA	African Continental Free Trade Area
AFJ	Agriculture for Jobs
AML	Anti-Money Laundering
AML/CFT	Anti-Money Laundering and Combating the Financing of Terrorism
APRM	African Peer Review Mechanism
ART	Antiretroviral Therapy
AU	African Union
BoG	Bank of Ghana
CBT	Competency-Based Training
CCTV	Closed-Circuit Television
CHPS	Community-based Health Planning and Services
CHRAJ	Commission on Human Rights and Administrative Justice
CO <sub>2</sub>	Carbon Dioxide
COCOBOD	Ghana Cocoa Board
CPESDP	Coordinated Programme of Economic and Social Development Policies
CPI	Corruption Perceptions Index
CPI (TI)	Corruption Perceptions Index (Transparency International)
CSOs	Civil Society Organisations
CSOSI	Civil Society Sustainability Index
DACF	District Assemblies Common Fund
DACF-RFG	DACF Responsive Factor Grant
DNA	Deoxyribonucleic Acid
DOVVSU	Domestic Violence and Victim Support Unit
DPCUs	District Planning Coordinating Units
DPs	Development Partners
DTT	Digital Terrestrial Television
ECC	Emergency Command Centre
e-Cedi	Central Bank Digital Currency of Ghana
ECOWAS	Economic Community of West African States
E-levy	Electronic Levy
EMTCT	Elimination of Mother-to-Child Transmission
EOCO	Economic and Organised Crime Office
EPA	Environmental Protection Agency
EW4All	Early Warning for All
FASC	Farmers' Service Centres
FBOs	Faith-Based Organisations
FCUBE	Free Compulsory Universal Basic Education
FDA	Food and Drugs Authority
FDI	Foreign Direct Investment
FSAC	Financial Stability Advisory Council
GARID	Greater Accra Resilient and Integrated Development Project
GBV	Gender-Based Violence
GDP	Gross Domestic Product

GES	Ghana Education Service
GETFund	Ghana Education Trust Fund
GEXIM	Ghana Export–Import Bank
GFSF	Ghana Financial Stability Fund
GHS	Ghana Health Service
GHS	Ghanaian Cedi
GIFMIS	Ghana Integrated Financial Management Information System
GIIF	Ghana Infrastructure Investment Fund
GIRSAL	Ghana Incentive-Based Risk Sharing System for Agricultural Lending
GIS	Ghana Immigration Service
GLMIS	Ghana Labour Market Information System
GMet	Ghana Meteorological Agency
GPO	Ghana Pre-Schools Online
GRA	Ghana Revenue Authority
GRATIS	Ghana Regional Appropriate Technology Industrial Service
GSFP	Ghana School Feeding Programme
GSL	Ghana School of Law
GSLIP	Ghana Secondary Learning Improvement Programme
GSS	Ghana Statistical Service
HRMIS	Human Resource Management Information System
HIV	Human Immunodeficiency Virus
ICT	Information and Communication Technology
IFC	Independent Fiscal Council
IGF	Internally Generated Funds
ILO	International Labour Organisation
IMF	International Monetary Fund
ISWM	Integrated Solid Waste Management
IUU	Illegal, Unreported and Unregulated (fishing)
JVCs	Joint Venture Companies
KPIs	Key Performance Indicators
L.I.	Legislative Instrument
L1	First Language (mother tongue of instruction)
LAC	Legal Aid Commission
LDP	Livestock Development Project
LEAP	Livelihood Empowerment Against Poverty
LECIAD	Legon Centre for International Affairs and Diplomacy
LED	Local Economic Development
LLB	Bachelor of Laws
LPG	Liquefied Petroleum Gas
M2+	Broad Money Supply
M&E	Monitoring and Evaluation
MDAs	Ministries, Departments and Agencies
MMDAs	Metropolitan, Municipal, and District Assemblies
MMDCEs	Metropolitan, Municipal, and District Chief Executives
MoCDI	Ministry of Communication, Digital Technology and Innovations
MoF	Ministry of Finance
MoGCSP	Ministry of Gender, Children and Social Protection
MoTAI	Ministry of Trade, Agribusiness and Industry
MoTCCA	Ministry of Tourism, Culture & Creative Arts
MSMEs	Micro, Small and Medium Enterprises

MtCO <sub>2e</sub>	Metric Tons of Carbon Dioxide Equivalent
MWHWR	Ministry of Works, Housing and Water Resources
MYDE	Ministry of Youth Development and Empowerment
NADMO	National Disaster Management Organisation
NAFCO	National Food Buffer Stock Company
NALAG	National Association of Local Authorities of Ghana
NAPRM-GC	National African Peer Review Mechanism Governing Council
NDCs	Nationally Determined Contributions
NDPC	National Development Planning Commission
NEP	National Edu-Care Programme
NGOs	Non-Governmental Organisations
NHIS	National Health Insurance Scheme
NPISH	Non-Profit Institutions Serving Households
NRMA	Natural Resources Revenue Management Act
NSDF	National Spatial Development Framework
OAG	Office of the Attorney-General
OGP	Open Government Partnership
OoP	Office of the President
PELT	Public Enterprises League Table
PFMA	Public Financial Management Act
PHC	Primary Health Care
PLC	Prior Learning Certification
PM <sub>2.5</sub>	Fine Particulate Matter ( $\leq 2.5$ micrometres)
PMTCT	Prevention of Mother-to-Child Transmission
PPPs	Public-Private Partnership(s)
PWDs	Persons with Disabilities
RCCs	Regional Coordinating Councils
RIJ	Rapid Industrialisation for Jobs
RPCUs	Regional Planning Coordinating Units
RSDFs	Regional Spatial Development Frameworks
RTI	Right to Information Act
SDGs	Sustainable Development Goals
SDIs	Specialised Deposit-taking Institutions
SHS	Senior High School
SIGA	State Interests and Governance Authority
SLTFP	Students Loan Trust Fund Plus
SMEs	Small and Medium Enterprises
SOEs	State-Owned Enterprise(s)
SSA	Sub-Saharan Africa
STEM	Science, Technology, Engineering and Mathematics
STI	Science, Technology, Innovation
T-bill	Treasury Bill
TEF	Tertiary Endowment Fund
TVET	Technical and Vocational Education and Training
UEMOA	West African Economic and Monetary Union
UN	United Nations
UNAIDS	Joint United Nations Programme on HIV/AIDS
UNESCO	United Nations Educational, Scientific and Cultural Organization
US\$	United States Dollar
UTAZ	Urban, Town, Area and Zonal Councils

VASP	Virtual Assets Service Provider (Law)
WASH	Water, Sanitation and Hygiene
ZUTACs	Zonal, Urban, Town & Area Councils

## EXECUTIVE SUMMARY

### Introduction

The Coordinated Programme of Economic and Social Development Policies (CPESDP) fulfil the constitutional requirement under Article 36(5) of the 1992 Constitution. It presents the President’s vision and the electoral mandate of Ghanaians which is translated into medium-term plans for resetting Ghana’s development path. The Coordinated Programme responds to current national challenges, including debt stress, unemployment, fiscal instability, weak public service delivery, environmental degradation, and declining public trust, while laying out a clear course for stability, resilience, and shared prosperity.

At its core, the Coordinated Programme is guided by the vision to build:

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*a just, inclusive, and prosperous Ghana anchored in production-led growth, decent jobs, social justice, and accountable governance, ensuring opportunities for all citizens while safeguarding national resources for future generations.*

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This vision is pursued through five interconnected goals: resetting and transforming the economy to support long-term growth; building an inclusive, equitable and prosperous society; protecting, conserving, and sustainably managing the environment, natural resources, and ecosystems; restoring trust, integrity, and accountability in governance; and strengthening Ghana’s role in international affairs and regional integration.

### Overview of Recent Developments

Ghana enters this planning cycle at a moment of economic fragility and heightened public expectations for a better life. In terms of economic recovery, GDP growth reached 5.7 percent in 2024, with non-oil growth at 6.0 percent. Inflation fell from 54 percent in 2022 (the highest recorded in recent time) to 23 percent in 2024, while the fiscal deficit narrowed to 7.9 percent of GDP. Yet, debt service consumed over half of revenues, constraining fiscal space. Unemployment and poverty remain a major concern. Unemployment is at 14.7 percent, with youth unemployment above 20 percent. Approximately 41.3 percent of Ghanaians experienced multidimensional poverty in 2023, with rural residents far more affected. Social development outcomes show that education enrolment is near universal at the basic level, but only 59 percent complete secondary school. NHIS coverage reached 55 percent and immunisation is at 98 percent, but chronic diseases cause 41 percent of all deaths. Similarly, food insecurity affects two in five households.

In recent times, the environment has come under stress with deforestation reaching 21.8 percent of total forest cover. Over two-thirds of Ghana’s coastline needs protection, and only 56 percent of water bodies meet good quality standards. On the governance front, while stability endures, corruption, weak accountability, and inefficiencies undermine public trust. Ghana has continued to remain relevant in international affairs through its peacekeeping and diplomacy but underutilises opportunities within the AfCFTA agreement, diaspora capital, and economic diplomacy.

These realities demand urgent reset measures that will put Ghana on the path of a just, inclusive, and shared prosperity.

### **Opportunities, Constraints, and Strategic Direction**

The Resetting Ghana Agenda is driven by both the prospects ahead and the constraints that must be overcome. On the one hand, Ghana can harness its demographic dividend, resource endowments, AfCFTA positioning, digital transformation, creative industries, climate finance, and diaspora capital. On the other hand, persistent debt vulnerabilities, a narrow export base, weak governance, skills mismatches, infrastructure deficits, and climate risks threaten to erode gains. The strategic direction of the Coordinated Programme therefore emphasises fiscal prudence, diversification, human capital development, digitalisation, climate resilience, and strengthened partnerships at national, regional, and global levels.

### **Medium-Term Priorities and Programmes**

The Coordinated Programme outlines priorities in five dimensions of national development, namely:

#### **1. Economic Development**

Restore macroeconomic stability and debt sustainability, modernise agriculture through Feed Ghana and the Agriculture for Economic Transformation Agenda, accelerate industrialisation with Make24 and rapid industrialisation for jobs, promote the 24-Hour Economy for round-the-clock productivity, support MSMEs through the ‘Adwumawura’ initiative, reform SOEs and strengthen financial sector resilience.

#### **2. Social Development**

Expand early childhood access through Bright Beginnings, reduce education barriers with No-Fees-Stress and tertiary support schemes, promote employability with the National Apprenticeship Programme, improve healthcare with the Ghana Medical Care Trust Fund, provide targeted support for women, youth, PWDs, and the elderly.

#### **3. Environment, Infrastructure, and Spatial Development**

Implement Restore Ghana and Clean Up Ghana for environmental regeneration, roll out the US\$10 billion Big Push for infrastructure, expand renewable energy, ICT, and green technologies, strengthen urban planning, housing, and transport systems, protect coastal settlements and build resilience against floods and climate risks.

#### **4. Governance and Institutional Development**

Advance constitutional and judicial reforms, expand e-justice, alternative dispute, resolution, and legal aid access, strengthen CHRAJ, RTI implementation, and civic education, reinforce anti-corruption with initiatives such as Operation-Recover-All-Loot, reform the public sector for efficiency and accountability, deepen decentralisation and enhance civic responsibility.

#### **5. International Relations**

Align diplomacy with development goals through foreign service reforms, leverage AfCFTA and expand economic diplomacy, elevate diaspora engagement for finance, skills, and cultural capital, advance peacekeeping, regional security, and soft power diplomacy.

### **Implementation, Monitoring, and Partnerships**

The Coordinated Programme will be implemented through Ghana’s decentralised planning system. The principles for implementation, monitoring and partnerships will be underpinned by leadership, coordination, execution, partnerships and accountability.

1. **Leadership:** The Office of the President will ensure policy coherence, resource mobilisation, and oversight.
2. **Coordination:** The National Development Planning Commission (NDPC) will lead monitoring and evaluation, aligning national priorities with local action.
3. **Execution:** MDAs, RCCs, and MMDAs will drive implementation and service delivery.
4. **Partnerships:** Private sector, SOEs, civil society, faith-based organisations, labour, traditional authorities, and development partners will contribute.
5. **Accountability:** Independent reviews, citizen scorecards, and digital platforms will strengthen transparency.

Critical success factors include macroeconomic stability, institutional reform, skills development, private sector partnerships, good governance, social inclusion, climate resilience, and regional integration.

### **Conclusion**

The Coordinated Programme for Economic and Social Development Policies (CPESDP), 2025–2029 is both restorative and forward-looking. It confronts debt, unemployment, inequality, weak governance, and environmental stress with a pragmatic reset. It proposes fiscal discipline, industrialisation, green transition, and strong social protection as the pillars of resilience and prosperity.

The Resetting-Ghana Agenda is a national compact that calls for collective ownership, partnerships, and accountability to build a just, inclusive, and prosperous Ghana.

## CHAPTER ONE

### INTRODUCTION – THE CASE FOR RESETTING AND TRANSFORMATION

#### 1.1 Background

The Coordinated Programme of Economic and Social Development Policies (CPESDP) is anchored in Chapter 6 (Article 36, Clause 5) of Ghana’s 1992 Constitution, which stipulates:

*“Within two years after assuming office, the President shall present to Parliament a coordinated programme of economic and social development policies, including agricultural and industrial programmes at all levels and in all the regions of Ghana.”*

This constitutional demand provides the legal backing to the preparation of the Coordinated Programme, making it the foundational document that aligns government’s vision with the responsibility for development planning under the law. Importantly, the current Coordinated Programme derives inspiration from the Resetting-Ghana Agenda.

The President’s Coordinated Programme, is prepared within the context of recent socio-economic challenges: from high debt levels to currency depreciation; high unemployment rate especially among the youth; high taxes causing some local businesses to fold and other international companies exiting the jurisdiction; and inability of government to meet some of its commitments, leading to cuts in the delivery of health, education, and social protection services. Underpinning these issues are the widespread corruption, state capture, and systemic nepotism, which have undermined independent state institutions and eroded public trust.

It is against this backdrop that the President presents the Coordinated Programme, a bold “Resetting-Ghana Agenda”. This Coordinated Programme is meant to respond to these difficulties, restore hope, and chart a new course toward resilience, fairness, and prosperity for all Ghanaians. It also responds to Ghana’s international commitments including the UN 2030 Agenda (SDGs), and AU Agenda 2063.

#### 1.2 Vision for the President’s Resetting-Ghana Agenda

The overarching vision for the Resetting-Ghana Agenda is:

*To build a just, inclusive, and prosperous Ghana anchored in production-led growth, decent jobs, social justice, and accountable governance, ensuring opportunities for all citizens while safeguarding national resources for future generations*

This vision is developed taking inspiration from the necessity to fix the economy, restore good governance, and create a society where every Ghanaian can achieve their full potential.

To realise this vision, the Coordinated Programme will be structured around broad goals and objectives, which are directly linked to the President’s key initiatives. These goals and their respective objectives are:

**Reset and transform Ghana’s economy to support long-term growth and shared prosperity:** The strategic objectives include: restoring macroeconomic stability and fiscal discipline; promoting industrialisation and value addition in agriculture, manufacturing, and services; creating decent and sustainable jobs, especially for youth and women; enhancing private sector competitiveness through innovation, technology, and access to finance; accelerating agricultural modernisation for food security, import substitution, and exports;

formalising the informal economy; and strengthening the policy and institutional base for Local Economic Development (LED) to drive inclusive local growth.

**Build an inclusive, equitable, and prosperous society:** The strategic objectives to be pursued include: expanding access to quality education and skills training; improving healthcare delivery and universal health coverage; strengthening Ghana's food production systems; promoting gender equality and social inclusion; strengthening child protection and social protection systems; empowering youth through entrepreneurship, job creation, and civic participation; enhancing access to improved and sustainable water and environmental sanitation services; promoting sports development; and promoting migration management and development.

**Protect, conserve, and sustainably manage the environment, natural resources, and ecosystems:** The strategic objectives to be implemented include: strengthening institutional and legal frameworks for environmental governance, climate action, and natural resource management; improving infrastructure (transport, energy, digital, water, and sanitation) to support production and trade; protecting coastal settlements against erosion and flooding while protecting lives, livelihoods and properties; promoting renewable energy and green technologies to support climate resilience and low-carbon growth; protecting forests, biodiversity, and water bodies, while scaling up afforestation and reforestation; establishing a transparent, efficient, and equitable system for managing Ghana's land resources; ensuring sustainable mining and petroleum resource management, including community participation and benefit-sharing; expanding digital infrastructure to foster innovation and improve public service delivery; and promoting affordable, inclusive, well-planned, and well-governed human settlements.

**Restore trust, integrity, and accountability in governance:** The strategic objectives to be implemented include: promoting transparency, accountability, and integrity in public institutions, with stronger anti-corruption measures; strengthening Parliament, Judiciary, and independent constitutional bodies to ensure effective checks and balances; deepening decentralisation and local governance for improved citizen participation and service delivery; protecting human rights, rule of law, and media freedoms; reforming public sector for efficiency, professionalism, and citizen-centred service delivery; promoting inclusive and participatory governance; promoting integrated policy formulation and development planning for effective management; enhancing peace, security and national cohesion; promoting stronger cultural identity and attitudinal change among citizens to foster national development; and leveraging digital governance and innovation to improve efficiency, transparency, and accessibility of public services.

**Strengthen Ghana's role in international affairs and regional integration:** The strategic objectives to be implemented include: advancing Ghana's diplomatic relations to attract trade, investment, and development partnerships; promoting peace, security, and stability in West Africa and Africa through active participation in Economic Community of West African States (ECOWAS), African Union (AU) and United Nations (UN) initiatives; deepening regional integration, particularly leveraging AfCFTA to boost trade and industrialisation; protecting the welfare and rights of Ghanaians abroad, including stronger diaspora engagement; enhancing economic diplomacy to support exports, tourism, and Ghanaian businesses in global markets; strengthening South-South cooperation and partnerships with emerging economies; promoting Ghana's image and soft power through culture, sports diplomacy, and international advocacy; and ensuring coherence between foreign policy and domestic development priorities for mutual reinforcement.

### 1.3 The Resetting-Ghana Agenda

The Coordinated Programme for Economic and Social Development Policies (CPESDP) is a bold signal for a fundamental shift in Ghana's development paradigm. This Coordinated Programme represents an urgent reset designed to give Ghana a fresh start, restore good governance, ameliorate the suffering of Ghanaians, and set the country on a path of sustainable economic transformation. This agenda is a direct response to the harrowing stories of harsh socio-economic conditions and bad governance experienced by citizens across the country.

The Coordinated Programme is anchored in a decisive shift from the current unsustainable path of economic management towards a more disciplined, productive, and inclusive model of development. The core principle is to restore macroeconomic stability and fiscal discipline as the bedrock for growth and transformation. The reform is intended to channel investment into the real sectors of the economy to create sustainable jobs and prosperity for all. This involves moving away from an over-reliance on consumption and imports towards an economy driven by sustainable production, value-addition, and exports. This Resetting-Ghana Agenda is a solemn pact between the government and the people of Ghana, representing a well curated blueprint to fix the economy and build the nation we all want, together.

This transformation will be driven by key priority programmes and projects anchored on Environmental, Social, and Governance (ESG) principles, including:

- **The 24-Hour Economy:** A deliberate and integrated strategy to create an enabling environment for businesses and public institutions to operate 24/7 in three, eight-hour shifts. This initiative is designed to boost production, enhance productivity, transform Ghana into an import-substitution and export-led economy, and generate a significant number of well-paying, sustainable jobs. Participating businesses will be supported with enhanced security, reliable and affordable electricity through a Time-of-Use tariff system, tax incentives, and financing support.
- **The Big Push for Infrastructure:** A US\$10 billion accelerated national infrastructure development programme designed to drive job creation and continue the legacy of massive infrastructure investment. This initiative will focus on the completion of abandoned projects and investment in new strategic infrastructure across transportation, energy, water, and housing to power economic growth and connect communities.
- **Ghana Green Jobs Initiative:** This is a forward-looking initiative designed to leverage green technologies for entrepreneurship and sustainable development. The initiative will promote environmentally responsible innovation, including the use of electric vehicles and investments in clean and renewable energy for both commercial and residential purposes. It will also advance social inclusion and decent work by creating jobs in emerging green sectors such as solar energy, plastic recycling, and electronic waste management, while strengthening governance systems to ensure transparency, accountability, and sustainability in project implementation

### 1.4 Structure of the Document

This document is organised into seven chapters, each building on the other to connect present realities with the nation's aspirations for transformation. The opening chapter lays the foundation by introducing the vision of the Resetting-Ghana Agenda and why a new direction is necessary. The second chapter takes stock of recent trends across the economy, society, environment, governance, and international relations, providing a balanced view of progress

and persistent gaps. From this foundation, Chapter Three identifies the opportunities and constraints shaping Ghana's development prospects and sets out the strategic direction for the medium term.

Chapter Four presents the medium-term policy priorities and programmes under the five development dimensions, articulating specific interventions to reset and transform the economy and society. The fifth chapter introduces the 24-Hour Economy and Accelerated Export Development Programme as the anchor of the 'Resetting-Ghana Agenda', outlining its rationale, transformation pillars, and anticipated impact. Chapter Six discusses the critical success factors required to achieve these objectives, including macroeconomic stability, good governance, institutional reforms, and effective partnerships. The final chapter, Chapter Seven, presents the framework for implementation, monitoring, and evaluation, ensuring that aspirations are translated into tangible results. It clarifies stakeholder roles, identifies risks and mitigation measures, and describes the accountability and learning mechanisms that will ensure effective delivery of results.

This document provides a structured Coordinated Programme that connects Ghana's development context, vision, priorities, and implementation arrangements into a unified strategy for resetting and transforming the nation.

## CHAPTER TWO OVERVIEW OF RECENT DEVELOPMENTS

### 2.1 INTRODUCTION

This chapter reviews recent developments that provide the context for the Resetting-Ghana Agenda. It highlights both progress achieved and challenges that continue to influence national development from 2020 to 2024. The review is presented under five dimensions. These are economic development, social development, environment, infrastructure and spatial development, governance and institutional development, and international relations.

### 2.2 ECONOMIC DEVELOPMENT

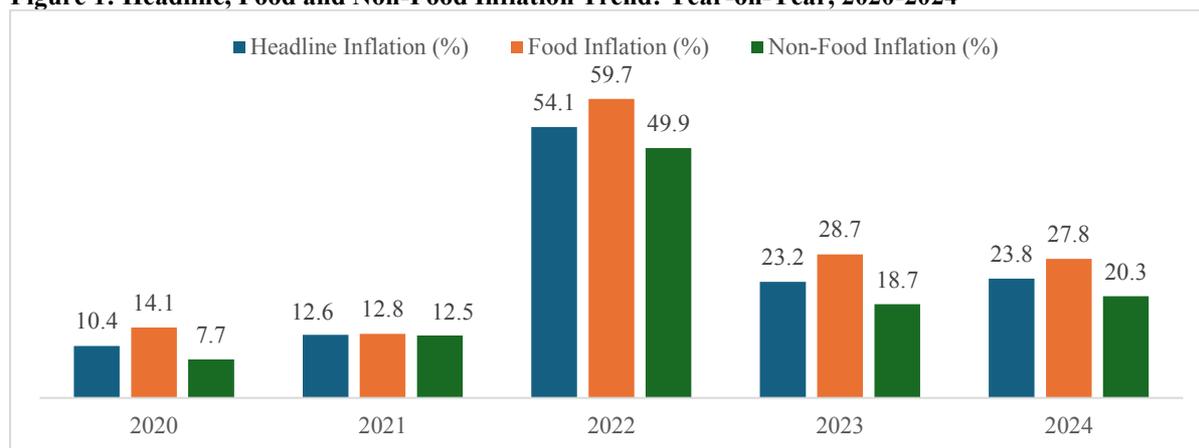
#### 2.2.1 Monetary and Financial Sector

**Developments in Monetary Aggregates:** Over the period 2020 – 2024, reserve money growth exhibited sharp fluctuations, reflecting sterilization operations, fiscal financing needs and external inflows. Annual growth in reserve money from 2020 to 2023 was primarily driven by an expansion in net domestic assets amid weakening foreign reserves. In 2020, reserve money increased by 25.0 percent, but slowed to 20.0 percent in 2021, reflecting a contraction in the Net Foreign Assets (NFA). Growth in reserve money rebounded sharply to 57.5 percent in 2022, underpinned by strong growth in Net Domestic Assets (NDA). In 2023, reserve money growth decelerated to 29.7 percent mainly due to intensified sterilization operations aimed at mopping up excess structural liquidity and a significant reduction in BOG’s claims on Government following domestic debt exchange transactions.

However, growth accelerated to 47.8 percent in 2024, supported by a substantial buildup in NFA on the back of proceeds from the domestic gold purchase program, cocoa proceeds and inflows from the disbursement of funds under the IMF Extended Credit Facility Programme. Annual growth in broad money supply (M2+) moderated to 12.6 percent in 2021, down from 29.6 percent in 2020 reflecting a sharp contraction in NFA and a moderate expansion in the NDA. However, M2+ growth increased significantly in 2022 as BOG increased domestic financing of government, pace of sterilization eased, and the banking system recorded stronger credit extension to the private sector. The momentum continued into 2023, supported by an improved NFA position of the banking industry and stronger external inflows. However, in 2024 annual growth in M2+ moderated, reflecting tighter liquidity management through increased sterilisation, active participation in the overnight market and forward forex auctions to absorb excess cedi liquidity and contain inflationary pressures even as reserves strengthened.

**Inflation and Cost of Living:** In 2020 and 2021, prices of goods and services increased marginally, with headline inflation averaging around 10 to 12 percent. However, by 2022 inflation had surged to 54.1 percent, the highest in many years. This was driven by the combined effects of higher global food and fuel prices, the weakening of the cedi, and local supply shortages. Conditions eased thereafter, with inflation declining to 23.2 percent in 2023 and stabilising at 23.8 percent in December 2024. While food prices, which had been the main driver of inflation eased, non-food prices also slowed (Figure 1).

**Figure 1: Headline, Food and Non-Food Inflation Trend: Year-on-Year, 2020-2024**

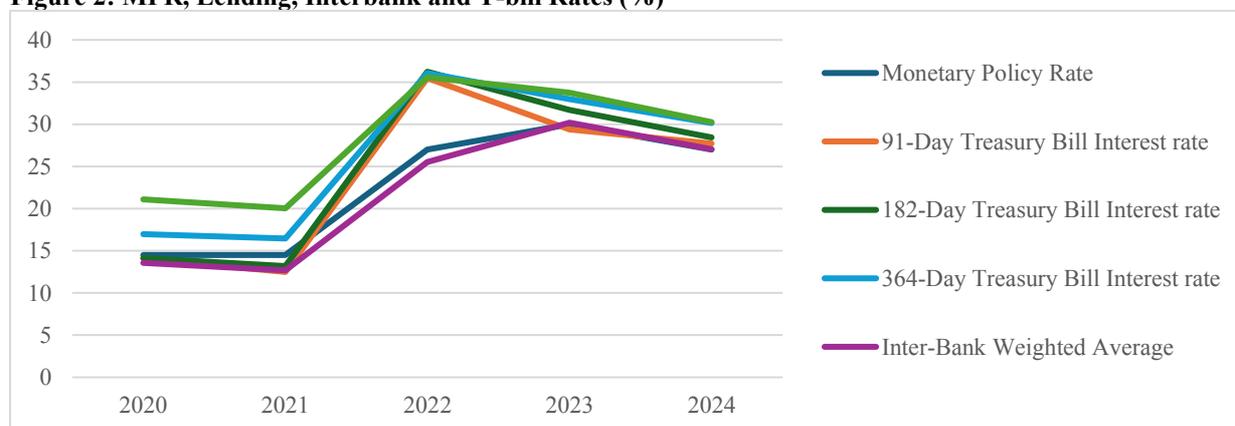


Source: Ghana Statistical Service, 2025

**Interest Rates:** Since 2020, interest rates have shifted sharply in response to inflationary pressures and currency depreciation. After relative stability in 2020 and 2021, rates increased steeply in 2022 and remained high through 2023. By 2024, conditions eased as inflation moderated and pressure on the cedi declined. The Bank of Ghana lowered its policy rate by 300 basis points to 27 percent. Treasury bill rates also declined, while average lending rates fell slightly to about 30 percent (

Figure 2). Despite these improvements, borrowing costs remain high, especially for smaller businesses, making access to affordable credit a persistent challenge for private investment and job creation.

**Figure 2: MPR, Lending, Interbank and T-bill Rates (%)**



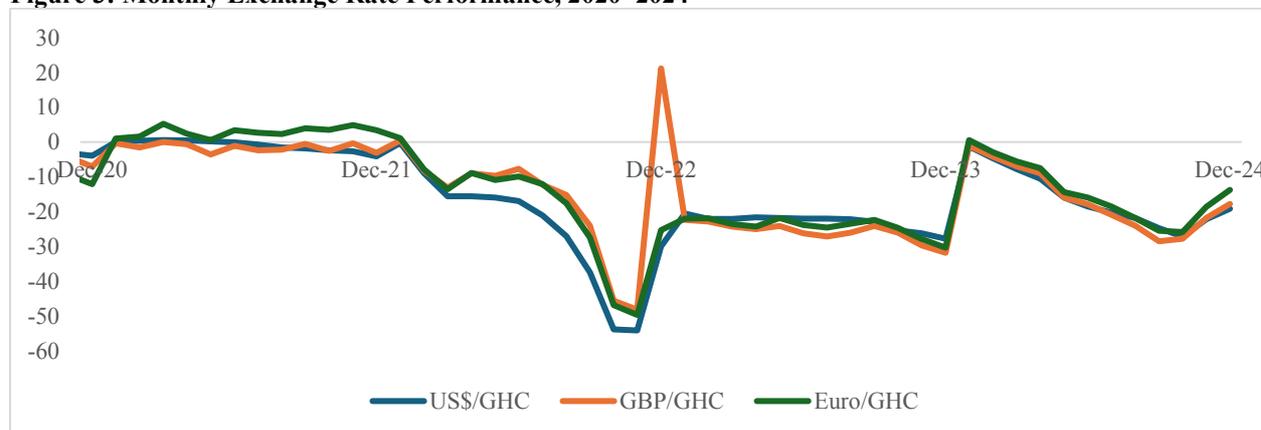
Source: Bank of Ghana, 2025

**Exchange Rates:** At the end of 2020, the Cedi depreciated by 3.9 percent against the US dollar, 7.1 percent against the British pound, and 12.1 percent against the euro, reflecting moderate pressures in the foreign exchange market. Market conditions deteriorated significantly in 2022, when the currency came under severe strain and recorded its sharpest losses in decades. During that year, the cedi depreciated by nearly 28 percent against the US dollar, 32 percent against the pound, and 30 percent against the euro. In December 2024, the pace of the Cedi depreciation had slowed with a depreciation of about 19 percent against the dollar, 18 percent against the pound, and 14 percent against the euro (Figure 3). By sustaining continuous engagement on

the US\$3 billion Extended Credit Facility (ECF) with the International Monetary Fund (IMF), Ghana has reinforced policy credibility and macroeconomic stability.

Nonetheless, the cedi remains vulnerable due to Ghana’s dependence on a few export commodities, high import demand and low levels of export diversification into commodities and merchandise with stable prices.

**Figure 3: Monthly Exchange Rate Performance, 2020–2024**



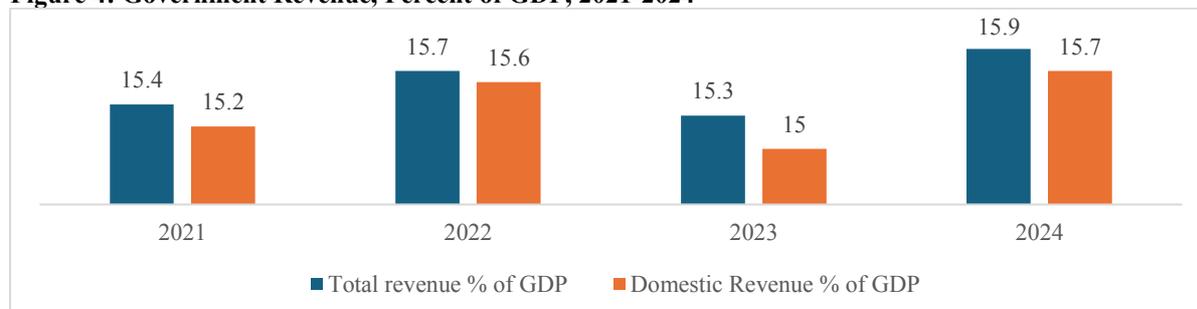
Source: Bank of Ghana, 2025

### 2.2.2 Fiscal Sector

**Revenue and Expenditure:** Between 2021 and 2024, government revenues averaged about 15 percent of GDP. Expenditure, however; grew much faster, from 19.9 percent of GDP in 2023 to 23.7 percent in 2024 (Figure 4). This widening gap created a significant fiscal imbalance. In 2024, revenue amounted to 15.9 percent of GDP but spending exceeded this by eight percentage points. As a result, the budget deficit expanded to 7.9 percent of GDP. The primary balance on a commitment basis also deteriorated from a projected surplus to a deficit of 3.9 percent of GDP.

Although revenue collection has improved through ongoing reforms, Ghana’s tax effort remains below international benchmarks. The IMF recommends a revenue-to-GDP ratio of at least 18 to 20 percent to ensure fiscal sustainability. The ECOWAS convergence criterion also sets a fiscal deficit ceiling of 3 percent of GDP. Ghana’s outturns therefore highlight both the structural weakness in revenue mobilisation and the persistent expenditure overruns, resulting in reliance on debt financing and increased debt service obligations, further constraining the fiscal space.

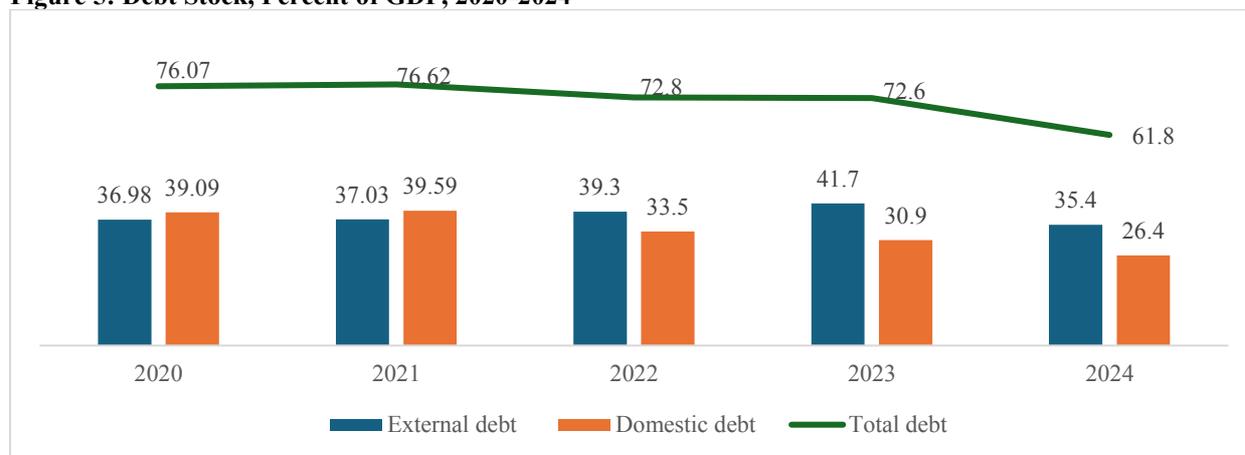
**Figure 4: Government Revenue, Percent of GDP, 2021-2024**



Source: Ministry of Finance, 2025

**Public debt and debt servicing:** Public debt stood at more than three-quarters of GDP in 2020, setting the stage for mounting fiscal pressures in the years that followed. At the close of 2020, Ghana’s total public debt was about 76.1 percent of GDP, split almost evenly between external (37.0%) and domestic debt (39.1%). This contrasted the ECOWAS convergence criterion, which sets a 70 percent ceiling for debt-to-GDP and emphasises the need to keep debt service ratios within manageable limits. However, the ratio edged slightly higher in 2021 to 76.6 percent of GDP before declining gradually over the period 2021 through 2023, thereafter, reaching 61.8 percent in 2024 (Figure 5). This adjustment was largely driven by a steep fall in domestic debt, which dropped from 41.7 percent of GDP in 2023 to 26.4 percent in 2024, while external debt eased from its 2023 peak of 41.7 percent to 35.4 percent. On the surface, this reflects an improvement in the overall debt-to-GDP profile. The sharp decline from 2023 to 2024 could be attributed to the debt restructuring programme.

**Figure 5: Debt Stock, Percent of GDP, 2020-2024**



Source: Ministry of Finance, 2025

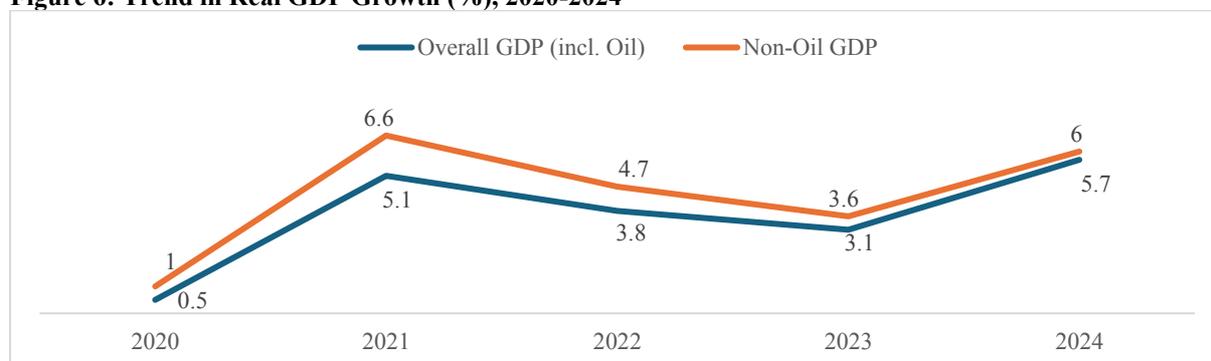
The underlying burden of debt servicing intensified over the period. The share of government revenue absorbed by debt service payments rose to 117.5 percent in 2022. The ratio declined sharply to 65.0 percent in 2023 on account of the debt restructuring programme. It further declined to 34.8 percent in 2024.

High debt service cost has the tendency to crowd out critical spending on infrastructure, education, health, and other social programmes, leaving little fiscal space to support inclusive growth.

### 2.2.3 Real Sector Performance

**Output-based GDP:** From a modest growth of 0.5 percent in 2020, Ghana’s economy expanded at an average of about 4.6 percent over the period 2020 to 2024. Growth slowed during 2022 and 2023 as economic activities weakened across major sectors, but the trend reversed in 2024, when the GDP expanded by 5.7 percent, with non-oil activities growing by 6.0 percent (Figure 6).

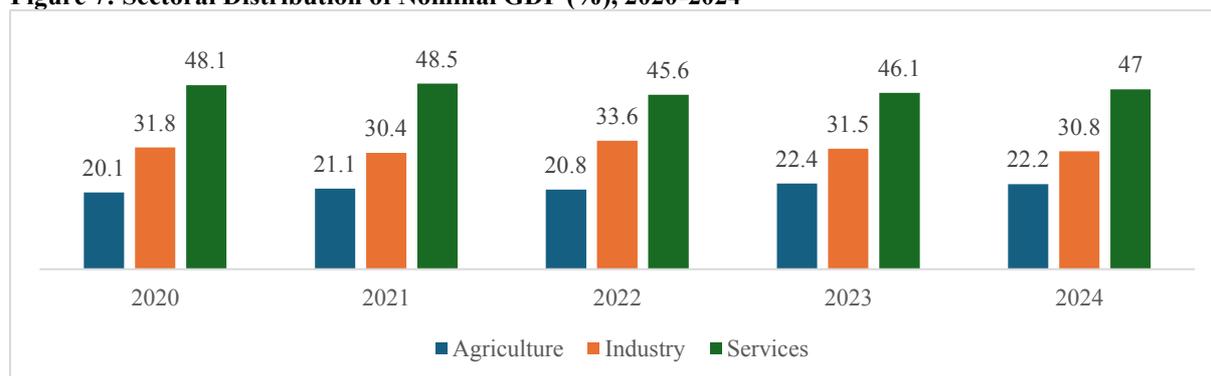
**Figure 6: Trend in Real GDP Growth (%), 2020-2024**



Source: Ghana Statistical Service, 2025

Over the period, the sectoral composition of output remained broadly unchanged. Services consistently remained high, contributing about 46 to 48 percent of GDP. Industry followed with a share of 30 to 33 percent, while agriculture contributed the least, averaging about 21 to 22 percent. This pattern shows the persistent dominance of services, the stabilising role of industry, and the relatively smaller but steady contribution of agriculture (Figure 7).

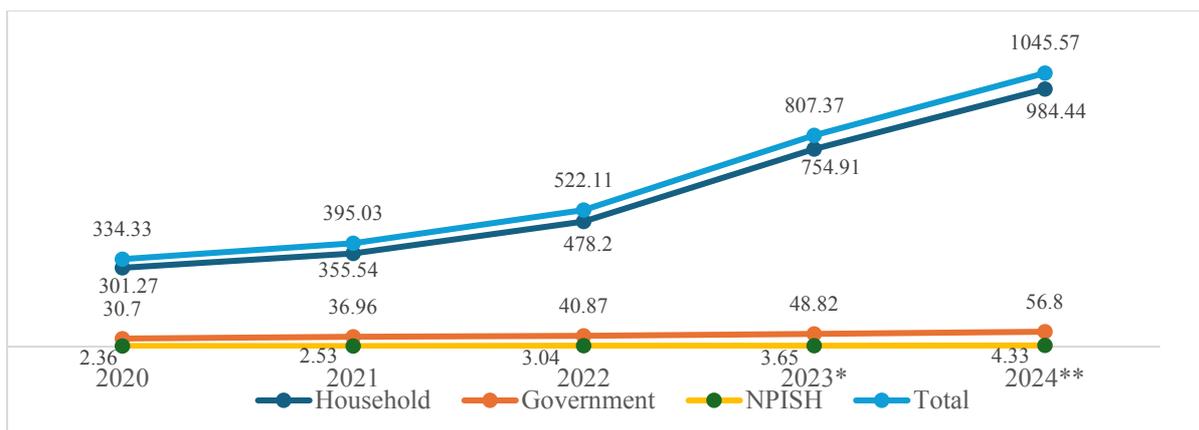
**Figure 7: Sectoral Distribution of Nominal GDP (%), 2020-2024**



Source: Ghana Statistical Service, 2025

**Expenditure-based GDP:** Household spending remained the largest contributor to domestic demand between 2020 and 2024. Total consumption increased from GHS 334.3 billion in 2020 to GHS 1,045.6 billion in 2024. Of this amount households accounted for about GHS 984.4 billion. Government and Non-Profit Institutions Serving Households (NPISH) spending added smaller but steady contributions (Figure 8).

**Figure 8: Consumption at Current Prices (in billion Ghana Cedis), 2020–2024**

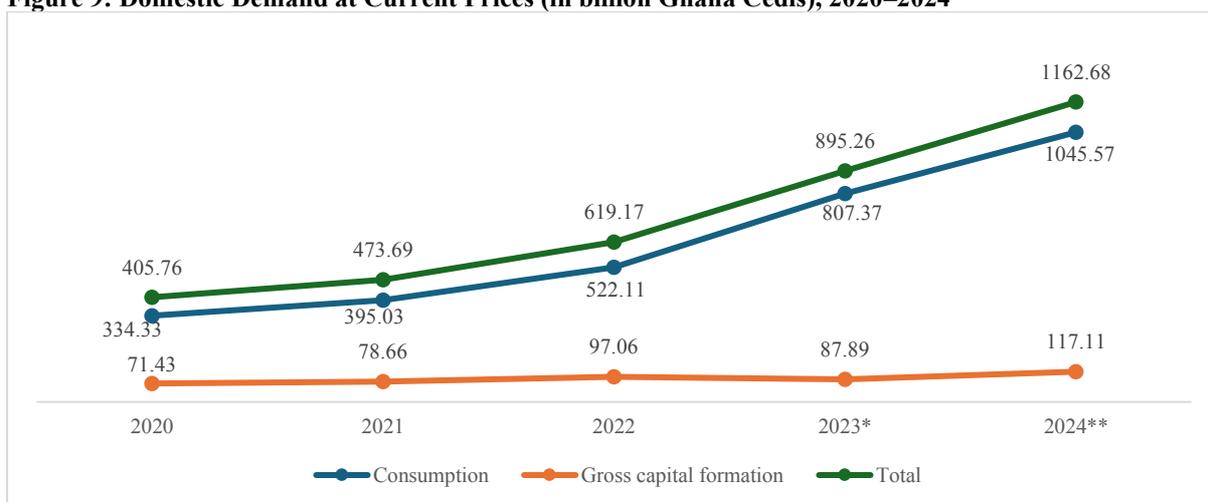


Source: Ghana Statistical Service, 2025; \* denotes revised and \*\* denotes provisional value

Domestic demand driven mainly by consumption, increased from GHS 405.8 billion in 2020 to GHS 1,162.7 billion in 2024. Investment was more volatile, dipping from 97.06 billion in 2022 to 87.89 billion in 2023 before recovering in 2024 to GHS 117.1 billion. The rebound in capital spending played an important role in strengthening demand in the latter part of the period (

Figure 9).

Figure 9: Domestic Demand at Current Prices (in billion Ghana Cedis), 2020–2024



Source: Ghana Statistical Service, 2025

**Capital Formation:** Investment in the economy rose steadily from about GHS 71.4 billion in 2020 to GHS 117.1 billion in 2024. The increase was driven largely by gross fixed capital formation. Spending on long-term assets such as buildings, machinery, and infrastructure reached GHS 115.2 billion in 2024 (Table 1).

Table 1: Gross Capital Formation (in million Ghana Cedis), 2020-2024

Year	Gross fixed capital formation	Change in stock: Reforestation	Change in stock: Crude Oil	Change in stock: Livestock	Total
2020	69,219.7	1,517.9	55.7	632.7	71,426.0
2021	77,350.8	998.4	(248.7)	557.0	78,657.5
2022	95,815.4	1,307.9	(647.6)	588.5	97,064.2
2023*	85,671.3	1,472.7	105.8	636.0	87,885.8
2024**	115,227.4	1,633.2	(432.7)	683.1	117,111.0

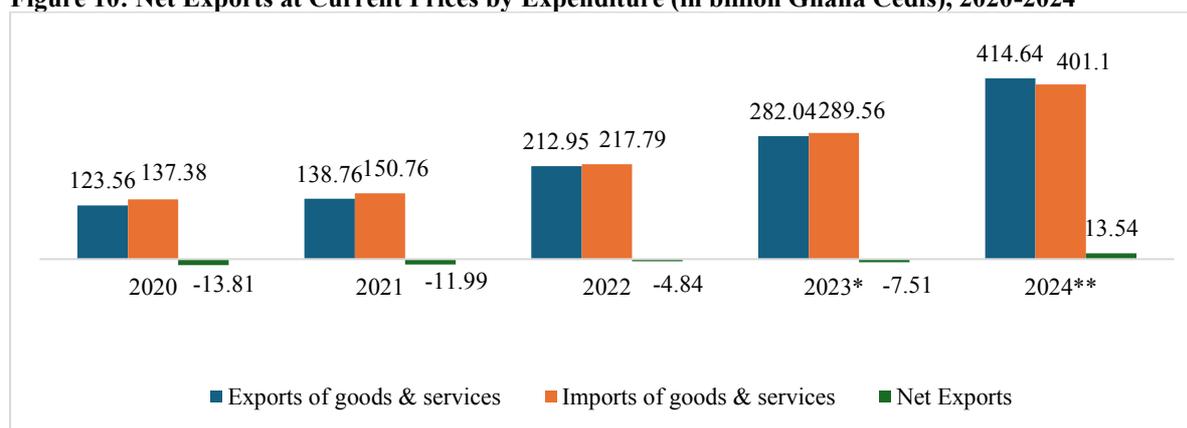
Source: Ghana Statistical Service, 2025; \* denotes revised 2023 and \*\* denotes provisional 2024

## 2.2.4 External Sector

**Trade Balance:** In recent times, Ghana’s trade position weakened as rising import costs outpaced export earnings, especially during 2022 and 2023 when global shocks intensified. The Russia–Ukraine conflict pushed crude oil prices above US\$100 per barrel and raised fertiliser and freight costs, heightening Ghana’s import bill at a time when export receipts were constrained by lower cocoa output and reduced petroleum liftings. These conditions contributed to successive trade deficits from 2020 through 2023, as shown in Figure 10.

The position shifted in 2024, when exports exceeded imports by about GHS 13.5 billion, marking the first surplus in five years. This improvement was driven primarily by stronger gold receipts supported by higher production and rising global demand for gold as a safe-haven asset amid geopolitical uncertainty. Export earnings, however, remain heavily concentrated. Gold, cocoa, and crude oil consistently account for nearly 80 percent of total export receipts, leaving the trade position exposed to international price swings, weather-related shocks, and supply disruptions. A broader export base will therefore be important to sustain the emerging surplus and support long-term resilience.

Figure 10: Net Exports at Current Prices by Expenditure (in billion Ghana Cedis), 2020-2024



Source: Ghana Statistical Service (2025) \*denotes revised 2023 and \*\*denotes provisional 2024

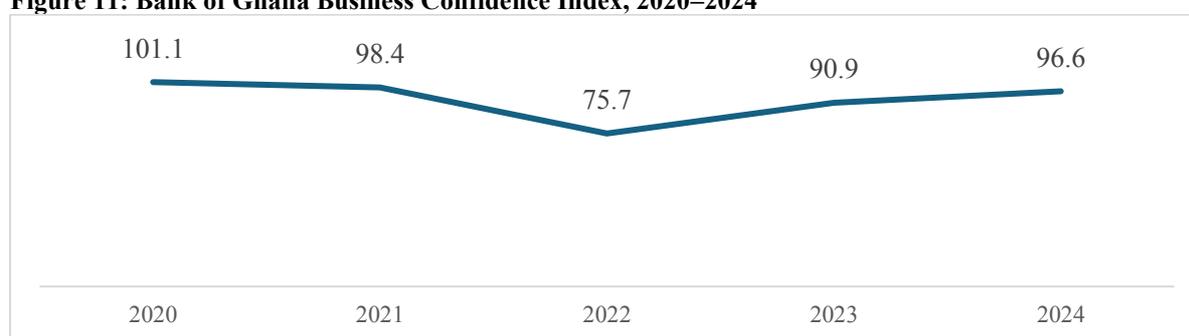
**Current Account Balance:** As a result of developments in the trade balance over the period, together with increased remittance inflows (averaging about US\$4.0 billion per annum between 2020 and 2024), the current account gradually improved from a deficit position of US\$2.1 billion (3.0% of GDP) in 2020 to a deficit of US\$ 0.9 billion (1.1% of GDP) in 2023, before turning to a surplus of US\$1.5 billion (1.8% of GDP) in 2024. Net Services and Investment Income payments remained the main channels of outflows in the current account, combining an average outflow of about 7.2 billion annually, between 2020 and 2024.

**Gross International Reserves:** The favourable developments in the current account led to a build-up of reserves. Gross International Reserves declined from a stock position of US\$8.6 billion (4.0 months of import cover) in 2020 to US\$5.9 billion (2.7 months of import cover) in 2023, as the country suffered from terms of trade shocks, lost access to the international capital markets and portfolio investors pulled out of the economy resulting in significant capital flight. The situation, however, improved considerably in 2024 with GIR rising to US\$9.1 billion (4.1 months of import cover), on the back of the Gold for Reserves programme and unwinding of short-term liabilities as the IMF and world bank inflows provided additional buffers.

## 2.2.5 Enterprise Development and Investment

**Private Sector Development:** Ghana’s private sector continues to face structural challenges such as high borrowing costs, weak infrastructure, and limited access to business support. These conditions have constrained investment and slowed the pace of job creation. Business confidence indicators reveal mixed sentiments between 2020 and 2024. The Bank of Ghana’s Business Confidence Index declined steadily from 101.1 in 2020 to 75.7 in 2022, it then recovered to 96.6 in 2024 (Figure 11). A similar trend was observed in the Association of Ghana Industries (AGI) confidence index. This index dropped from 97.9 in 2020 to 76 in 2022, before improving to 100.3 in early 2024. These patterns suggest that although confidence dipped during periods of economic stress, recent policy measures and signs of stability have helped to rebuild optimism among businesses. The World Bank’s 2024 Business Ready Report, which scored Ghana at 66.99 percent, reinforces this picture showing improvements in regulatory frameworks but persistent bottlenecks in day-to-day business operations.

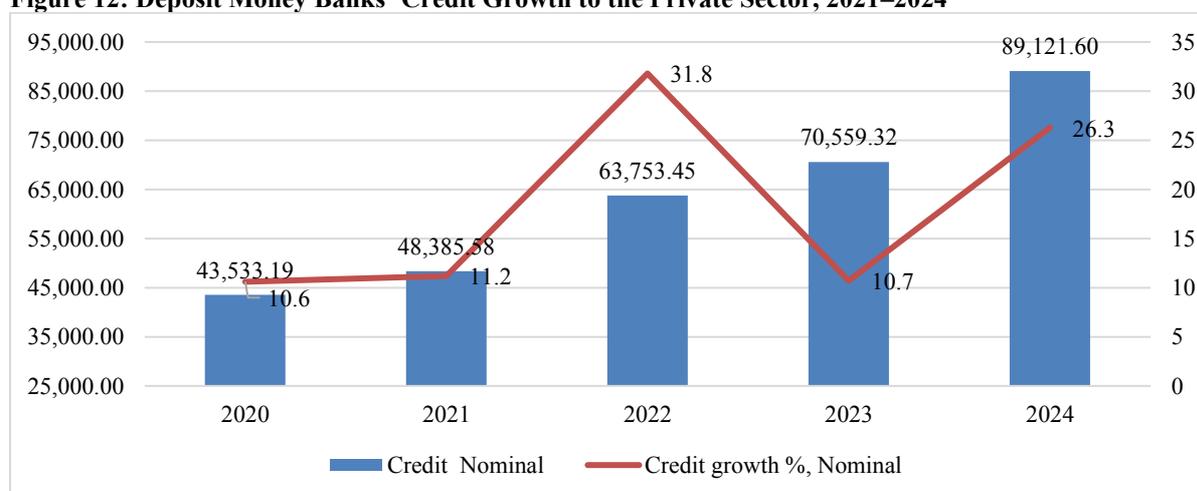
**Figure 11: Bank of Ghana Business Confidence Index, 2020–2024**



Source: Bank of Ghana, 2024

Access to finance remains a key determinant of private sector performance. Growth in bank lending to the private sector has been uneven over the period. Credit increased in 2022 (30.2%), but slowed sharply to 10.7 percent by December 2023, and recovered to 26.3 percent in 2024, bringing total lending to GHS 89.1 billion. This volatility in credit growth reflects broader macroeconomic fluctuations. It continues to pose challenges for firms particularly small and medium enterprises (SMEs) that rely heavily on affordable loans to finance expansion especially in production, technology, and job creation (Figure 12).

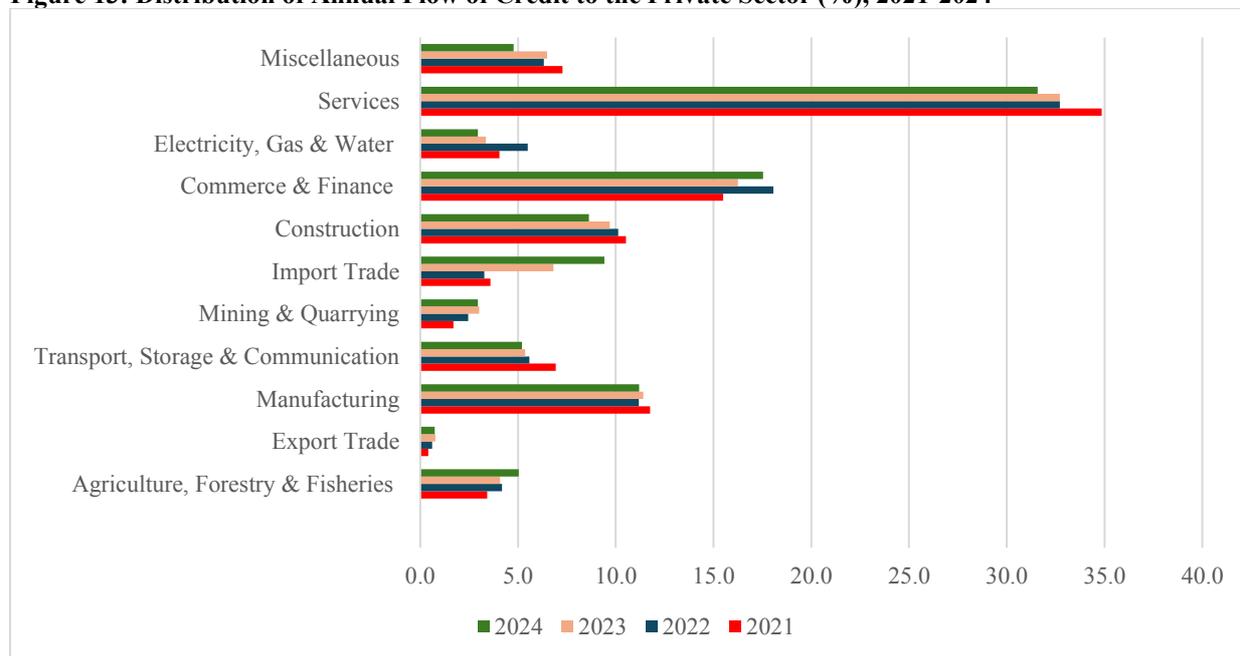
**Figure 12: Deposit Money Banks’ Credit Growth to the Private Sector, 2021–2024**



Source: Bank of Ghana, 2024

Most of the lending went to services, commerce and finance, construction, and import trade. In contrast, credit to the manufacturing sector slowed, despite its importance for long-term industrialisation (Figure 13).

**Figure 13: Distribution of Annual Flow of Credit to the Private Sector (%), 2021-2024**

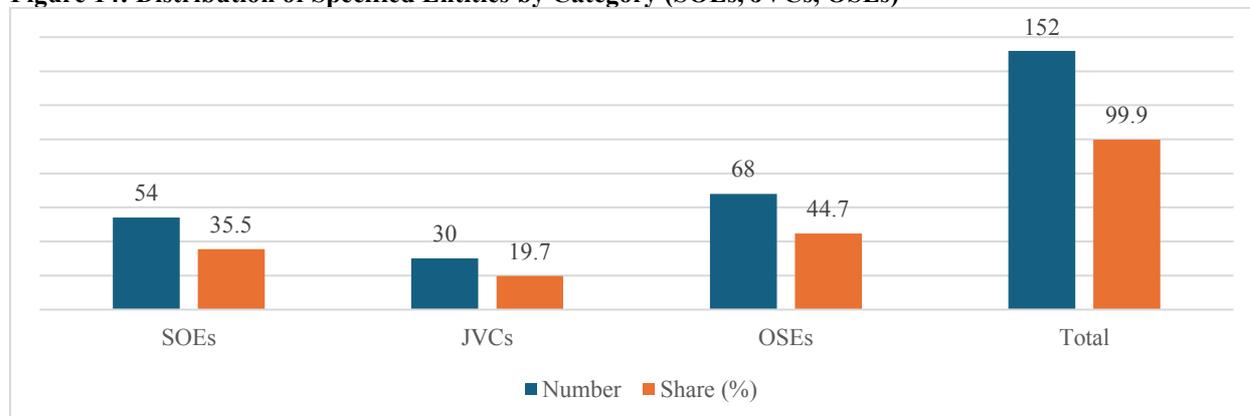


Source: Bank of Ghana, 2024

### State Enterprises and the National Development Agenda

State Enterprises remain central to Ghana’s development strategy. They provide essential services in energy, infrastructure, agriculture, and finance, while holding significant national assets. The 2024 State Ownership Report covered 152 out of 175 Specified Entities (SEs), including 52 State-Owned Enterprises (SOEs), 30 Joint Venture Companies (JVCs), and 68 Other State Entities (OSEs). Compliance with financial reporting remains weak. Only 35 percent submitted audited accounts, while 13 percent submitted audit drafts. In addition, more than half solely relied on management accounts. This points to insufficient progress in accountability.

**Figure 14: Distribution of Specified Entities by Category (SOEs, JVCs, OSEs)**



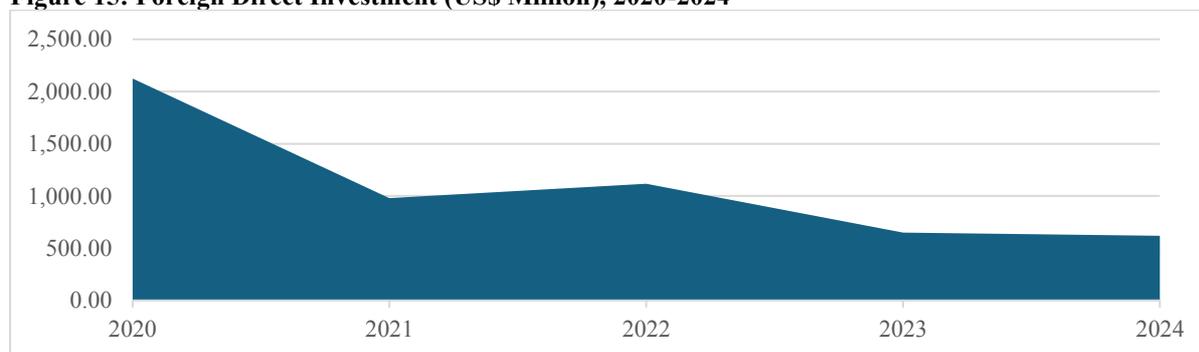
Source: State Interest and Governance Authority Report, 2024

Financial performance across SEs was mixed. Among SOEs, revenues grew strongly by 28.3 percent to GHS133.7 billion in 2024, while operating results improved as profit before interest

and tax rose to GHS1.57 billion, up from GHS377 million in 2023. However, high finance costs pushed the sector into a deeper net loss of GHS9.68 billion. Assets increased by 22.5 percent, but liabilities rose even faster at 24.2 percent, compounding fiscal risk. JVCs, by contrast, recorded a sharp turnaround, posting GHS1.5 billion profit in 2024 after losses in 2023, though minority interest JVCs saw asset values shrink by nearly half. OSEs improved their position by cutting the net deficit from GHS7.7 billion in 2023 to GHS2.4 billion in 2024. Nonetheless liabilities continued to weigh heavily on their balance sheets. Persistent risks are concentrated in major entities such as Electricity Company of Ghana (ECG), Ghana Water Company Limited (GWCL), and Ghana Cocoa Board (COCOBOD), which continue to face severe debt challenges, while the Bank of Ghana still carries negative equity.

**Foreign Direct Investment:** Foreign Direct Investment (FDI) peaked in 2020 at about US\$2,123.8 million. This increase was driven by large projects in energy, manufacturing, and ICT. Since then, inflows have slowed considerably. Foreign Direct Investment fell to US\$980.7 million in 2021, US\$1,116.8 million in 2022, US\$649.6 million in 2023, and further to US\$617.6 million in 2024 (Figure 15). In 2024, a total of 140 projects were registered with an overall value of US\$651.7 million, made up of FDI, domestic investment, and initial capital transfers.

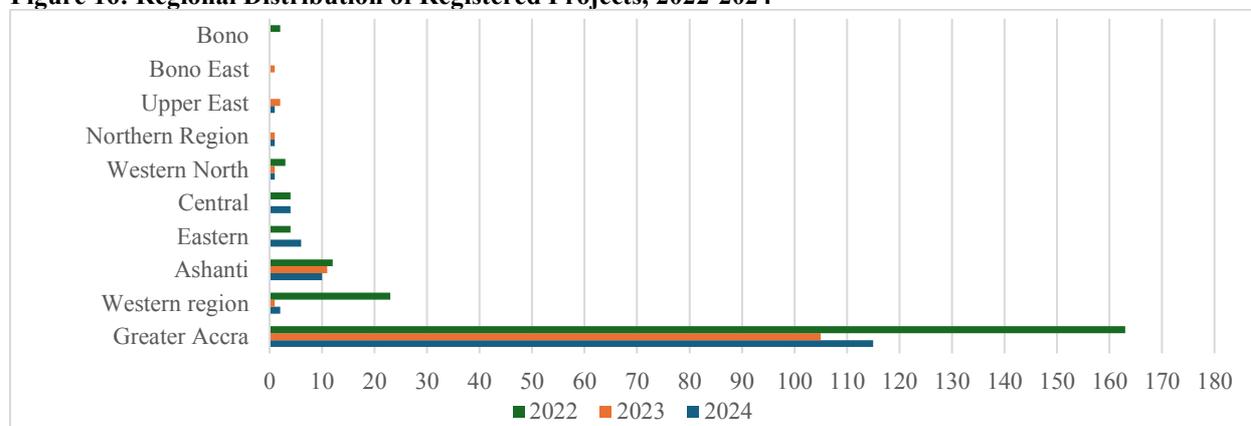
**Figure 15: Foreign Direct Investment (US\$ Million), 2020-2024**



Source: Ghana Investment Promotion Centre, 2024

In 2024, most of the projects (about 76%) were wholly foreign-owned, while the remainder were joint ventures between local and foreign partners. Geographically, investment activity has been concentrated in Greater Accra, Ashanti, and the Western regions, which accounted for the majority of projects registered between 2022 and 2024 (Figure 16).

**Figure 16: Regional Distribution of Registered Projects, 2022-2024**



Source: Ghana Investment Promotion Centre, 2024

## 2.2.6 Productivity and International Competitiveness

Micro, Small, and Medium Enterprises (MSMEs) dominate Ghana’s economy. They account for about 92 percent of all businesses, employ over 80 percent of the workforce, and contribute about 70 percent of GDP. They also account for 85 percent of manufacturing employment, making them central to both industrial growth and social development.<sup>1</sup> However, level of formality remains low. The Integrated Business Establishment Survey (IBES II) shows that only 7.7 percent of businesses in Ghana are formal. Non-Ghanaian-owned firms record the highest formality rate at 86.9 percent. Among domestic enterprises, just over 55 percent of large and medium-sized privately owned businesses operate formally, while informality dominates the micro and small segments<sup>2</sup> (Table 2).

This high level of informality undermines productivity and competitiveness. Informal firms often lack proper records, making it difficult for government and financial institutions to track their activities or extend targeted support such as credit, training, or tax incentives. Consequently, most MSMEs face persistent barriers to adopting technology, improving skills, and accessing larger markets. In contrast, FDI enterprises and large formal firms tend to be more competitive due to stronger financial capacity, better technology, and integration into global value chains.

**Table 2: Comparative Table: Formal vs. Informal Businesses in Ghana**

Category	Share of Enterprises (Ghana)	Productivity Features	Competitiveness Constraints	Regional Context (ECOWAS peers)
<b>Formal businesses</b>	Only 7.7% of all businesses (IBES II, GSS 2021); 55% of large/medium firms formal; 86.9% of non-Ghanaian-owned firms formal	Higher productivity; better access to credit, technology, and larger markets; stronger links with value chains	High borrowing costs, regulatory hurdles, limited scale relative to foreign firms	Nigeria and Côte d’Ivoire have higher shares of medium and large formal enterprises integrated into global supply chains, giving them a competitiveness edge despite large informal sectors
<b>Informal businesses</b>	About 92.3% of all businesses, dominant in micro and small segments	Low productivity; weak technology adoption; small market reach; poor records	Lack of access to finance; limited managerial capacity; operations hard to track, making targeted support difficult	Informality is also high in Nigeria (~80% of employment; 65% of GDP) and Côte d’Ivoire (~75% of employment; 65% of GDP), but Ghana’s extremely low formalisation rate (<10%) places it at a sharper disadvantage

Source: Ghana Statistical Service Integrated Businesses Establishment Survey, 2024

**Key Insight:** Ghana has one of the lowest formalisation rates in ECOWAS with fewer than 1 in 10 businesses operating formally. This weakens productivity, limits access to finance and technology, and reduces competitiveness compared to Nigeria and Côte d’Ivoire, where larger shares of medium and large enterprises are integrated into regional and global value chains.

<sup>1</sup> Ministry of Trade and Industry (MoTI). (2022). *Public Consultation on the National MSME Policy*. Business Regulatory Reforms Portal. Retrieved from <https://www.brr.gov.gh/consultation?cd=Ng==>

<sup>2</sup> Ghana Statistical Service (2024). *Integrated Business Establishment Survey (IBES II)*.

## 2.3 SOCIAL DEVELOPMENT

### 2.3.1 Population Growth Trends and Dynamics

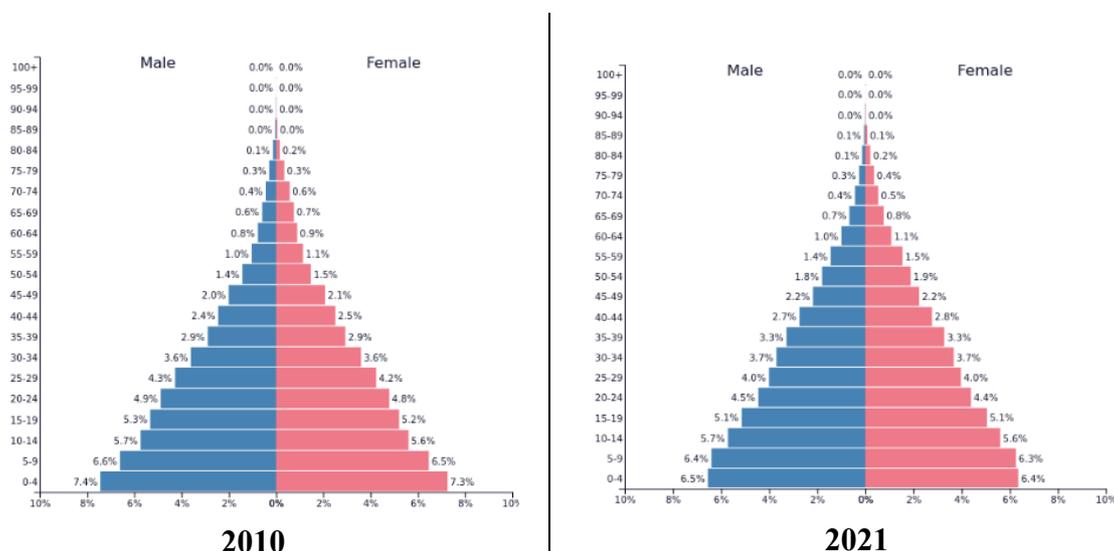
Ghana’s population grew from 24.7 million in 2010 to 30.8 million in 2021, representing an annual average growth rate of 2.1 percent. Sex ratio in 2021 also stood at 97 males per 100 females. The population is projected to have grown to 33.0 million\* in 2024, and is expected to reach 33.7 million\* in 2025.<sup>3</sup>

Ghana is experiencing a demographic transition. The population of children aged 0-14 years grew from 9.3 million in 2010 to 11.1 million in 2021, and then increased to 11.3 million in 2022, 11.5 million in 2023, 11.7 million in 2024, and is projected to reach 11.8 million in 2025. Although the absolute number of children continues to rise, their share of the total population has been declining, reflecting slower growth compared to other age groups (Figure 17).

The youth population aged 15-35 years has expanded more rapidly. From 9.0 million in 2010, it grew to 11.5 million in 2021, then to 11.9 million in 2022, 12.3 million in 2023, and 12.6 million in 2024, and is projected to reach 12.9 million in 2025. This group forms the foundation of Ghana’s working-age population. If well educated, skilled, and productively employed, this large and growing youth base presents a significant opportunity to harness the demographic dividend, that is, the accelerated economic growth that occurs when a country’s working-age population is larger than the dependent population.

The older population aged 60 years and above has also been increasing, though at a slower pace. Their numbers rose from about 1.4 million in 2010 to 2.0 million in 2021, remained at 2.0 million in 2022, increased to 2.1 million in 2023 and 2024, and are projected to reach 2.2 million in 2025. This gradual rise reflects the early stages of population ageing, which will place new demands on health care, social protection, and family support systems.

**Figure 17: Population Pyramid of Ghana, 2010 and 2021**



Source: Ghana Statistical Service – Population and Housing Census 2010, 2021

These demographic shifts contributed to a decline in the dependency ratio from 70 percent in 2010 to 66 percent in 2021, highlighting the reduced burden on the working-age population. This changing age structure presents an opportunity for Ghana to harness a demographic

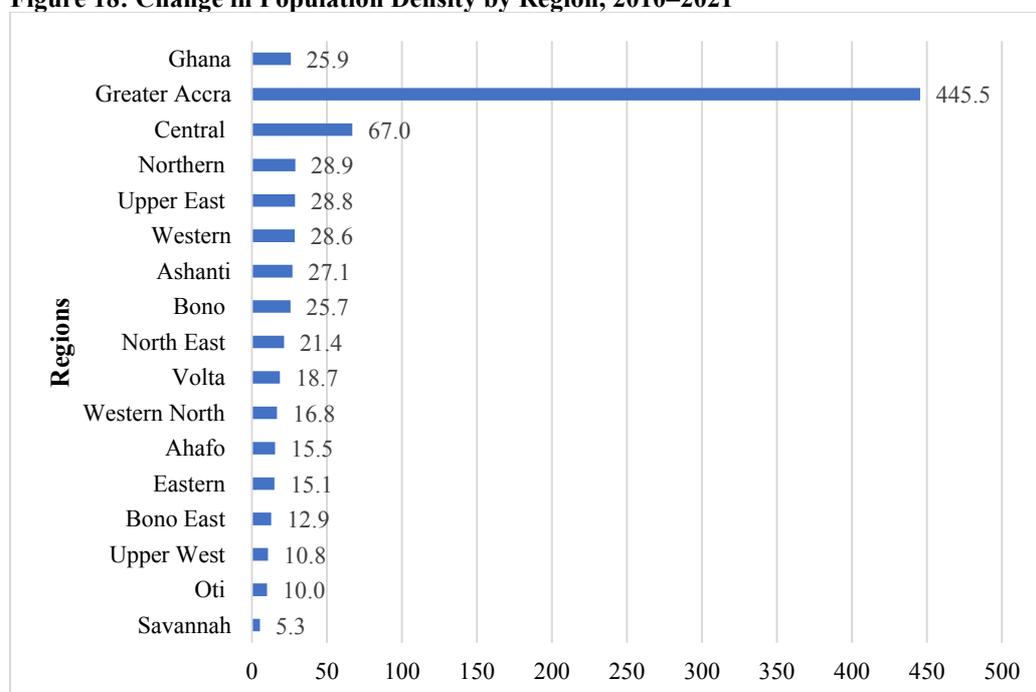
<sup>3</sup> \* Figures for 2024 and 2025 are projections from Ghana Statistical Service (GSS).

dividend, but doing so will require sustained investments in education and skills development, quality health care, and productive employment opportunities for the youth. Without such measures, the growing working-age population could become a challenge rather than a driver of economic growth. At the same time, the relative growth of the ageing population demands increased attention to age-related health care and welfare interventions for older persons.

Ghana’s life expectancy has shown steady improvement over the past two decades, rising from 56.6 years for males and 60.3 years for females in 2000 to 63.3 years and 66.8 years respectively in 2021. Projections indicate further gains, with male life expectancy expected to reach 64.5 years and female life expectancy 68.1 years by 2025, and 65.8 years and 69.6 years respectively by 2030. These trends reflect progress in health outcomes and social development, yet the persistent gender disparity highlights continuing challenges in healthcare access, social protection, and support for the elderly. Addressing these gaps requires gender-sensitive policies in education, employment, and community services to ensure inclusive and sustainable social development.

Population density has increased nationally over the past decade, although growth varies by region. Greater Accra Region recorded the largest rise, while Savannah Region recorded the smallest change, reflecting continuing regional disparities in population distribution (Figure 18). In 2021, Greater Accra was the most populated region (1,681.3 persons/km<sup>2</sup>), followed by Central (291.0 persons/km<sup>2</sup>) and Ashanti (223.1 persons/km<sup>2</sup>). In contrast, North East (72.7 persons/km<sup>2</sup>) and Savannah (18.8 persons/km<sup>2</sup>) were the least populated and least densely populated regions, respectively. Rising density, particularly in urbanised regions such as Greater Accra, places additional pressure on housing, sanitation, schools, hospitals, transportation, and security. Without corresponding investments, there is a risk of widening regional inequalities, access to decent jobs and improved quality of life.

**Figure 18: Change in Population Density by Region, 2010–2021**

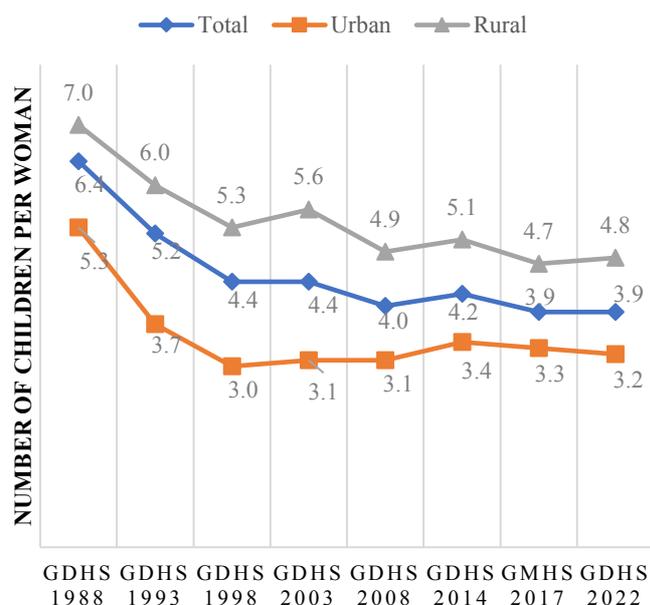


Source: Ghana Statistical Service – Population and Housing Census 2010, 2021

Ghana has experienced a steady fertility decline over the past three decades, with the Total Fertility Rate (TFR) falling from 6.4 children per woman in 1988 to 3.9 in 2022 (GDHS, 2022).

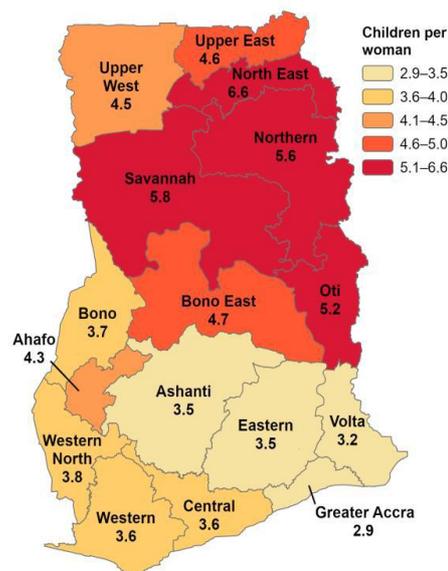
The decline is driven by improvements in healthcare, education, urbanisation, and wider uptake of family planning. Disparities however persist, with rural areas having a TFR of 4.8 children per women, compared to 3.2 in urban areas (Figure 19). This is largely driven by where unmet needs for contraception, cultural norms, and weak programme implementation, which sustain high fertility. Regional differences are stark, with North East (6.6), Savannah (5.8), and Northern (5.6) recording the highest rates, while Greater Accra (2.9), Volta (3.2), and Ashanti/Eastern (3.5) Regions register the lowest (Figure 20).

**Figure 19: Total Fertility Rates by Residence**



Source: Ghana Statistical Service – Ghana Demographic and Health Survey, 2022

**Figure 20: Trend in Fertility by Region**



Source: Ghana Statistical Service – Ghana Demographic and Health Survey, 2022

These demographic changes have resulted in national average household size falling from 4.4 persons in 2010 to 3.6 in 2021, reaching the lowest level in six decades, with urban households decreasing from 4.1 to 3.3 and rural households from 5.0 to 4.0. Additionally, Ghana continues to urbanise with 56.7 percent of the total population residing in urban areas in 2021, an increase from 50.9 percent in 2010.

### 2.3.2 Education and Training

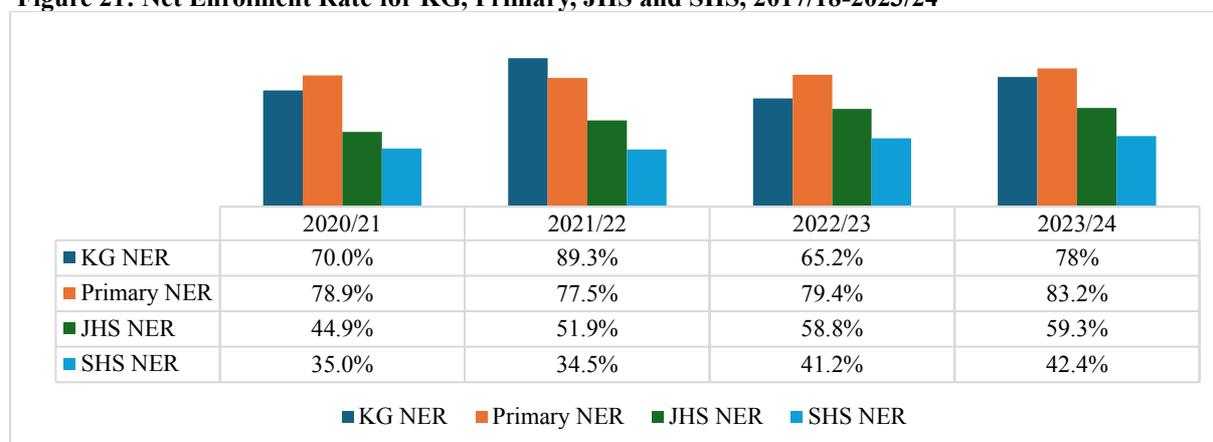
Net Enrolment Ratio (NER)<sup>4</sup> at the kindergarten, primary, and Junior High School (JHS) levels generally increased during the 2020/21 to 2023/24 academic years (Figure 21), though with some fluctuations in the intervening years, while enrolment at the Senior High School (SHS) level showed steady growth (20). Progression through the education system reveals a mixed picture. The transition rate from primary six to JHS1 rose sharply from 91.9 percent in 2021/22 to 99.1 percent in 2023/24, signalling near-universal movement into lower secondary education. In contrast, transition from JHS3 to SHS1 declined from 85.6 percent to 82.3 percent over the same period, indicating that about 17 percent of JHS graduates are unable to continue their education despite the Free SHS policy. While completion at kindergarten and primary levels has consistently exceeded 100 percent<sup>5</sup> and JHS completion has hovered around 90

<sup>4</sup> Measures the number of appropriately aged students enrolled in school at a given level as a proportion of children in the relevant age group

<sup>5</sup> Completion rates exceed 100% when the number of actual graduates (including under-aged, over-aged, and repeat students) is greater than the population of children in the official graduation age group.

percent, the SHS level presents a more troubling picture, with completion rates falling from 64.1 percent in 2020/21 to 59.4 percent in 2023/24, pointing to persistent dropout risks at the secondary level.

**Figure 21: Net Enrolment Rate for KG, Primary, JHS and SHS, 2017/18-2023/24**



*Source: Ministry of Education, 2025*

Equity remains a central concern in Ghana’s education system. Gender parity<sup>6</sup> has been achieved at the basic level, yet disparities persist in higher education, where the Gender Parity Index stood at 0.96 in 2024. This imbalance is particularly evident in science, technology, engineering, and mathematics fields, where women remain underrepresented.

Learning outcomes also reflect worrying trends. At the foundational level, the proportion of pupils, including those with special needs, demonstrating proficiency in English and Mathematics at the Primary 4 and Primary 6 levels shows worrying trends. In 2019/2020 academic year, only 25 percent of Primary 4 pupils achieved proficiency in English and 19 percent in Mathematics. By 2021/2022 academic year, this increased to 37 percent and 22 percent, respectively, yet the progress remains modest and highlights ongoing challenges in education quality. At the Primary 6 level, only 19 percent of pupils were proficient in English in 2019/2020 academic year, underscoring persistent learning gaps that require urgent attention.

Opportunities for diversified learning routes have expanded, with enrolment in Technical and Vocational Education and Training (TVET) rising from 86,479 in 2019/20 academic year to 132,000 in 2023/24 academic year. Nevertheless, the sub-sector continues to struggle with negative public perceptions, limited funding, limited coordination, and mismatches between industrial skills needs and the employability of graduates. Non-Formal Education (NFE) is also yet to realise its full potential. Although the Complementary Education Agency, established in 2020, was tasked with overseeing complementary education, the sector faces chronic underfunding, low public awareness, insufficient publication of materials in local languages, and weak distribution systems, limiting access for non-literate youth and adults.

Tertiary education has expanded in recent years, with enrolment increasing from 634,999 in 2021/22 academic year to 711,695 in 2022/23 academic year, before a slight decline to 693,307 in 2023/24 academic year. The sector is constrained by inadequate infrastructure, insufficient access to modern research facilities, and barriers that discourage female participation, particularly in STEM programmes. Inclusivity remains a critical gap, as less than 2 percent of

<sup>6</sup> Ratio of male to female enrolment

children with disabilities are enrolled in formal education, underscoring the need for stronger efforts to provide equitable access for all learners.

Digital learning presents both progress and disparity. By 2022/23 academic year, 82 percent of primary and JHS institutions reported varying degrees of access to e-learning platforms, with coverage extending to SHS and tertiary levels as well. Yet, severe geographical inequalities persist, as deprived areas still lack reliable internet connectivity and digital platforms, limiting the reach of this technological progress. Persons with disabilities (PWDs) in Ghana continue to face significant barriers to accessing quality education, including inadequate inclusive infrastructure and limited teacher preparedness to meet diverse learning needs, which result in lower enrolment and achievement compared with other students. Rural schools in Ghana are disproportionately affected by shortages of qualified teachers and deficient physical infrastructure such as classrooms, sanitation, and learning materials, undermining educational access and quality. Teacher training and licensure systems have encountered challenges, with recent policy reforms abolishing standardised licensure exams and raising concerns about the transition to alternative qualification assessments, while ongoing gaps in professional development reduce instructional effectiveness. Implementation of the Free Senior High School (Free SHS) policy has expanded access but strained existing infrastructure and human resources, leading to overcrowded classrooms and heightened teacher workloads that hinder the delivery of high-quality education.

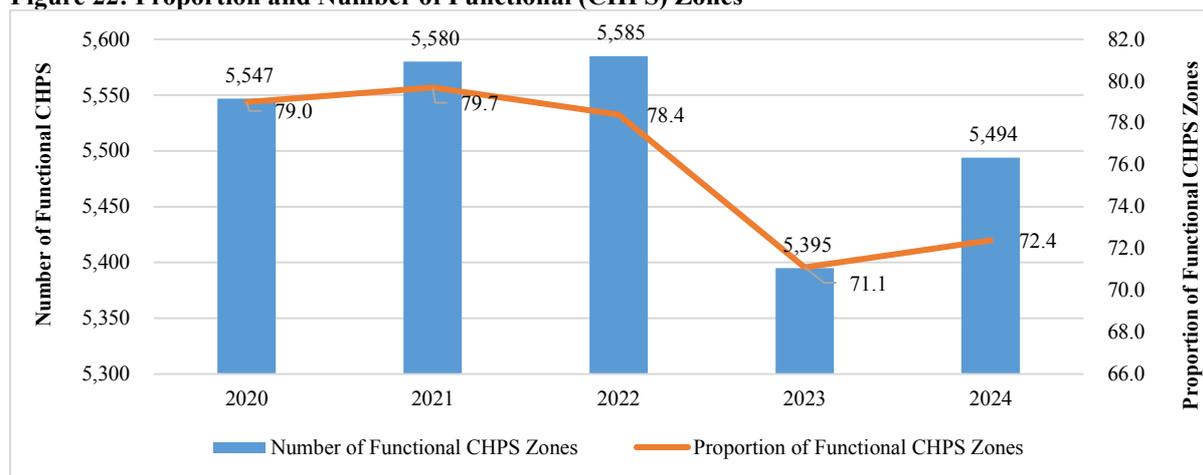
Education expenditure as a share of GDP declined from 4.1 percent in 2022 to 3.1 percent in 2023. This level falls below the SDG target of 4–6 percent. This downward trend threatens the sustainability of gains in access and equity. It also constrains efforts to improve infrastructure, provide materials, adequately remunerate sector workers, expand inclusion, and raise the quality of teaching and learning.

### **2.3.3 Health and Health Services**

Ghana's health sector recorded progress in expanding access as NHIS and health facility visits increased between 2020 and 2024. However, challenges remain in access, service utilisation, health outcomes, and financing for some population groups. The National Health Insurance Scheme (NHIS) remains the backbone of financial access to healthcare. Active membership grew from 12.3 million in 2020 to 17.8 million in 2024, covering 55 percent of the population. Indigent enrolment nearly doubled over the same period, increasing from 1.4 million to 2.6 million, largely supported by digital platforms such as the Mobile Renewal service and the *MyNHIS* app. Children under 18 years remain the largest membership group, while women accounted for 56 percent of members in 2024 compared to 59 percent in 2020. Despite this growth, challenges of illegal charges at health facilities, co-payments, and shortages of medicines have persisted.

Healthcare utilisation has also improved but remains below desired benchmarks. Health facility visits increased from 27.5 million in 2020 to 33.4 million in 2023, but outpatient visits per capita rose only marginally from 0.91 to 1.10. This remains far below the recommended three to four visits per year. At the community level, functional Community-based Health Planning and Services (CHPS) zones declined from 5,547 in 2020 to 5,494 in 2024 (Figure 22). This trend indicates that communities where these facilities are located still face difficulties such as shortages of staff, inadequate ancillary infrastructure, and logistics.

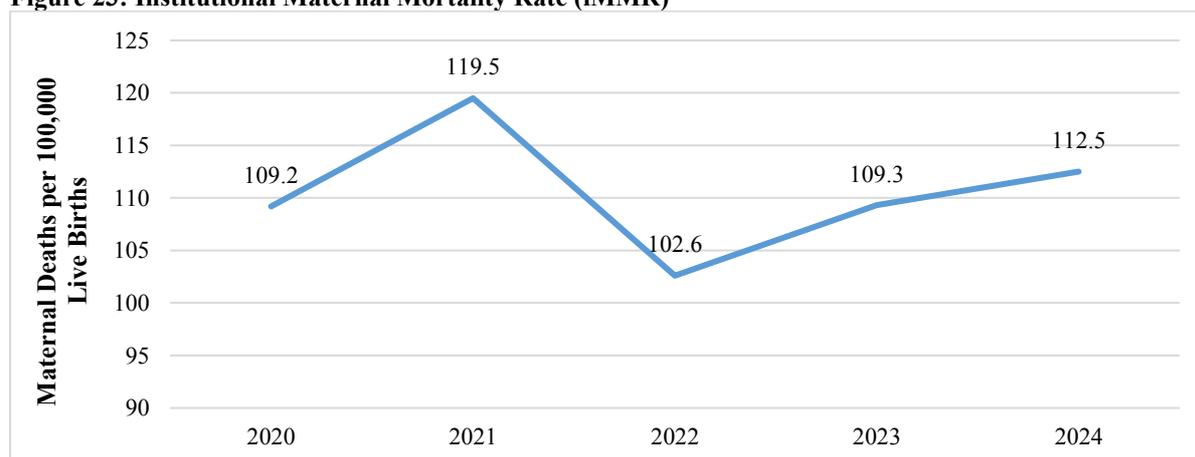
**Figure 22: Proportion and Number of Functional (CHPS) Zones**



Source: Ministry of Health, 2024

Maternal and child health outcomes have shown mixed results. Institutional maternal mortality increased from 109.2 per 100,000 live births in 2020 to 112.5 per 100,000 live births in 2024 (Figure 23), reflecting persistent challenges in emergency obstetric care, particularly in Ashanti and Greater Accra Regions. Stillbirth rates (babies that die before or during delivery) improved from 11.6 per 1,000 live births to 9.5 per 1,000 live births in 2024. Similarly, the proportion of children who died in their first month (neonatal mortality) declined from 7.4 deaths per 1,000 live births in 2020 to 5.10 deaths per 1,000 live births. In contrast, the infant mortality ratio, (probability of a child dying between birth and the first birthday) increased from 7.6 percent in 2020 to 8.0 percent in 2024. Under-five mortality worsened from 9.8 percent in 2020 to 10.7 percent in 2024. Some of these improvements can be partly attributed to expanded immunisation and improved neonatal care capacity. Childhood immunisation coverage is high, with 98 percent of children aged 12–23 months fully vaccinated with Penta 3 against the five life-threatening diseases<sup>7</sup> in 2024.

**Figure 23: Institutional Maternal Mortality Rate (iMMR)**



Source: Ministry of Health (2024), 2024 Holistic Assessment Report

Malaria consistently ranks among the top 10 causes of morbidity at the Out-Patient Department (OPD) each year. The severity of malaria among children under 5 years of age has reduced from 0.12 percent to 0.03 percent of all malaria cases.

<sup>7</sup> Diphtheria, Pertussis, Tetanus, Hepatitis B and Hib meningitis

Ghana's 2024 HIV and AIDS data reflect progress in prevention but highlight persistent treatment gaps<sup>8</sup>. The adult HIV prevalence rate (15–49 years) declined from 1.67 percent in 2020 to 1.49 percent in 2024, demonstrating the impact of sustained prevention, awareness, and behavioural change interventions. However, Adult (15+) antiretroviral therapy (ART) coverage remains low at 47.5 percent meaning less than half of people living with HIV are on treatment. This reveals ongoing challenges in testing, linkage to care, and retention, which limit progress toward viral suppression and the UNAIDS 95–95–95 targets<sup>9</sup>.

On a positive note, prevention of mother-to-child Transmission (PMTCT) coverage stands at an exceptional 99.3 percent, positioning Ghana close to eliminating mother-to-child transmission (EMTCT). Overall, Ghana's HIV response shows steady gains in reducing prevalence and protecting infants, but scaling up ART access and adherence, particularly among men and young adults, remains essential to consolidating these achievements.

The burden of non-communicable diseases (NCDs) continues to grow. In 2020, NCDs accounted for an estimated 41 percent of all deaths, with cardiovascular disease, cancer, diabetes, and respiratory conditions as the leading causes. In 2023 the number of patients diagnosed with hypertension reduced from 193,099 in 2022 to 182,081 in 2023, a 6 percent decrease. Similarly, the number of diabetic patients reduced from 622,849 to 550,634, an 11.6 percent reduction.

An analysis of national data indicates a consistent increase in both attempted and completed suicides in Ghana between 2022 and 2024. Reported attempted suicides were 862 in 2022, 1,043 in 2023, and 1,174 in 2024. Completed suicides also rose from 91 in 2022 to 93 in 2023, and further to 134 in 2024. Regionally, Greater Accra (255) and Eastern (137) recorded the highest attempted cases in 2024, while Savannah (6) and Oti (21) recorded the lowest. The growing numbers reflect not only a pressing public health crisis but also a serious economic concern, as many of the deceased were young individuals with significant potential to contribute to Ghana's economy.

The launch of the national Free Dialysis Programme in December 2024, managed by the National Health Insurance Authority (NHIA), represents a significant intervention to reduce catastrophic out-of-pocket expenditure, with NHIS-registered patients entitled to up to eight dialysis sessions per month across 20 accredited hospitals in 10 regions, supported by the procurement of 45 additional dialysis machines. Early indications point to sustained and potentially rising demand, exemplified by an estimated 500 new renal patients recorded at Korle Bu Teaching Hospital between January and October 2025 alone. Cancer care however continues to face critical challenges despite targeted initiatives, including free chemotherapy for breast, cervical and childhood cancers and the introduction of free childhood cancer treatment at nine centres nationwide. Cancer incidence and mortality remain high, with approximately 3,000 new cervical cancer cases and 2,500 associated deaths in 2024, indicating a high mortality rate of 83.3 percent. These pressures are exacerbated by stagnant radiotherapy capacity, which remains limited to three facilities nationwide despite rising demand.

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<sup>8</sup> 2024 HIV & AIDS Estimates and Projections Report (Ghana AIDS Commission, National AIDS/STI Control Programme)

<sup>9</sup> UNAIDS 95–95–95 targets aim to ensure that by 2030:

- i. 95% of all people living with HIV (PLHIV) know their HIV status.
- ii. 95% of all people diagnosed with HIV receive sustained antiretroviral therapy (ART).
- iii. 95% of all people receiving ART achieve viral suppression, meaning the amount of HIV in their blood is so low that it cannot be transmitted and allows them to live healthy lives.

Health financing trends constitute a key vulnerability. Government’s Health expenditure as a percentage of GDP dropped from 6.6 percent in 2021 to 6.0 percent in 2024, while per capita health expenditure in Ghana cedis nearly doubled, from GHS275.67 in 2021 to GHS496.62 in 2023. In US dollar terms, per capita spending was US\$ 35.81 in 2024, well below the Sub-Saharan Africa average of US\$74.

Ghana’s health security is shaped by the interconnected state of human, animal, and environmental health. Zoonotic diseases remain a persistent threat, with 60–70 percent of global emerging infections being zoonotic (WHO, 2022). Ghana has faced repeated outbreaks of avian influenza (2007, 2015, 2018, 2021–2022), leading to mass poultry losses, including over 100,000 birds destroyed between July and December 2021. Other challenges include Peste des Petits Ruminants in small ruminants, African Swine Fever with complete herd fatality, and endemic rabies causing about 100 human deaths annually.

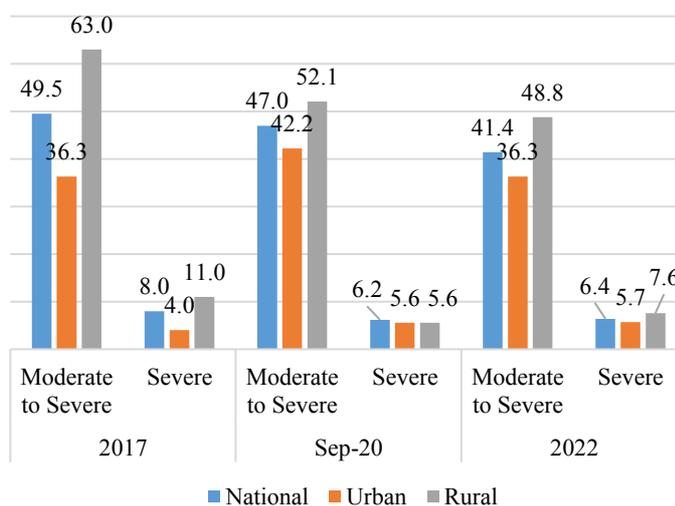
Environmental health risks also contribute to public health vulnerabilities. Poor sanitation costs Ghana an estimated US\$290 million annually (1.6% of GDP), with diarrhoeal diseases among the top causes of morbidity. Open defecation, poor waste management, and hazardous sites expose communities to toxins, while illegal mining contaminates water sources with mercury and heavy metals. Climate change and deforestation intensify risks by expanding vector habitats and worsening coastal erosion. Despite policy advances, including the National Action Plan for Health Security (2018), Antimicrobial Resistance Policy (2018), and draft One Health Policy (2023), institutional and operational gaps persist in surveillance, laboratory capacity, and cross-sectoral governance.

### 2.3.4 Food Systems and Nutrition

The prevalence of moderate to severe food insecurity declined from 49.5 percent in 2017 to 41.4 percent in 2022. Severe food insecurity also decreased marginally from 8.0 percent to 6.4 percent over the same period (Figure 24).

Rural areas continue to experience high food insecurity. Poverty, climate variability, post-harvest losses, and regional disparities in agricultural productivity continue to hinder equitable access to adequate food. About 2 out of 5 households cannot afford a nutrient-adequate diet, and 3 out of 5 cannot afford a healthy diet. Similarly, 50.1 percent of children (aged 6–23 months) were not fed a minimum of five out of eight defined food groups, thus not meeting a minimum dietary diversity<sup>10</sup>. Urbanisation, limited access to affordable healthy meals, and shifting diets have increased reliance on ultra-processed, energy-dense foods, which are cheaper and more accessible than nutrient-rich

Figure 24: Prevalence of Food Insecurity



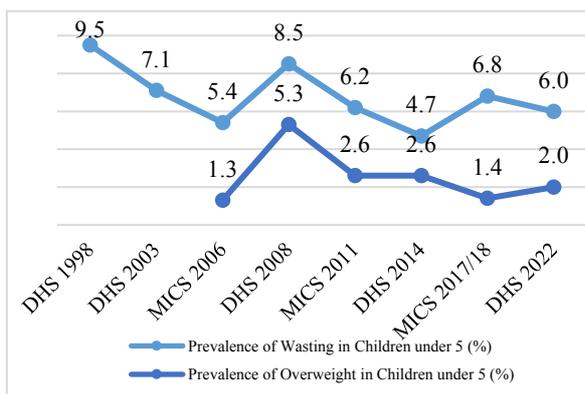
Source: Ghana Statistical Survey – Ghana Living Standards Survey (GLSS 7), Covid Tracker 2020, Annual Household Income and Expenditure Survey 2022 4Q

<sup>10</sup> GSS, Demographic Health Survey, 2022

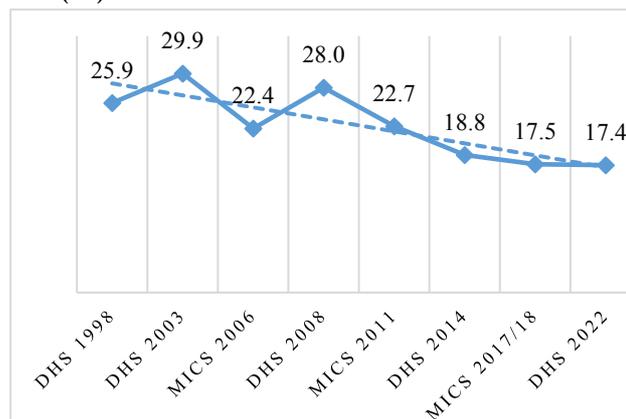
alternatives, contributing to undernutrition, overweight, and diet-related non-communicable diseases.

Ghana faces a triple burden of malnutrition comprising undernutrition, micronutrient deficiencies, and overnutrition. Between 2014 and 2022, child stunting and overweight declined by 7.4 percent and 23.1 percent respectively. In contrast, child wasting increased by 27.6 percent, pointing to worsening acute malnutrition (Figure 25 and Figure 26). Anaemia remains widespread, with nearly half of children under five and about 5 out of 10 pregnant women affected in 2022.

**Figure 25: Prevalence of Wasting and Overweight**



**Figure 26: Prevalence of Stunting in Children Under 5 (%)**



Source: Ghana Statistical Service, Demographic Health Survey, 2022

### 2.3.5 Water, Sanitation and Hygiene (WASH)

Access to basic drinking water services for households reduced from 87.7 percent in 2021 to 83.8 percent in 2022, with higher access for urban (96.4%) than rural (74.4%). Access to WASH facilities in schools and health facilities stood at 78 percent and 67 percent in as of 2023 respectively. Despite the improvements, poor drinking water quality continues to be a major problem, compromising public health. Other challenges also persisted. For instance, treated water distribution losses remained high at 48.6 percent in 2022, with high default rates in water bill payments, and inadequate maintenance of water infrastructure.

Only a quarter of the population have access to basic sanitation services, with a more severe situation at the rural level. At the institutional level (schools and healthcare facilities), access stood at more than half. Access to basic hygiene services improved from 44 percent in 2021 to 44.7 percent in 2022. However, the proportion of the population whose liquid waste is safely disposed of remained below 20 percent in 2022.

### 2.3.6 Employment and Decent Work

Employment and decent work remain central to Ghana’s development aspirations, underpinning the broader agenda of inclusive growth, poverty reduction, and social stability. Ghana’s labour market faces persistent challenges of high unemployment, limited job growth, and inequality. In 2021, 18,619,021 Ghanaians, representing 60.4 percent of the population, were within the working age group (15-64 years).

The informal economy forms a substantial part of Ghana’s economic landscape, contributing significantly to livelihoods even though its share of national output remains relatively modest.

Estimates<sup>11</sup> suggest that it accounts for roughly 27 percent of Ghana's GDP, expanding at an average annual rate of about 3.4 percent. In terms of employment, however, its role is far more significant with about 80 percent of employed persons working in the informal sector, making it the dominant source of jobs in the country. According to the International Labour Organisation (ILO), the informal economy refers to all economic activities by workers and economic units that are not covered or insufficiently covered by formal arrangements, regulations, or protections. These activities typically operate outside the reach of labour legislation, taxation, and social security systems. In Ghana, such features are reflected in the prevalence of own-account workers, unpaid family labour, and small-scale enterprises.

Despite providing work for most of the labour force, the sector is characterised by low productivity, irregular incomes, and limited job security. With 4 out of every 5 employed person contributing only a quarter of total national output, Ghana's aspirations for economic transformation are hindered, as the predominance of low-paying, low-productivity jobs constrain improvements in living standards, social protection coverage, and sustainable growth.

Ghana's labour force<sup>12</sup> rose from 13.47 million in the fourth quarter of 2023 to 14.64 million in the fourth quarter of 2024. Of this, about 85 percent were employed, with women and urban residents accounting for 54 and 56 percent, respectively. This represented an increase of 409,000 workers compared to the third quarter of 2024. On the other hand, the unemployment rate declined from 14.9 percent in the first quarter of 2023, to 13.1 percent by the fourth quarter of 2024. Unemployment has consistently been higher among females than males and remains more significant in urban areas. In 2024, urban unemployment averaged 15.9 percent, 5.5 percentage points above the rural average of 10.4 percent. While urban areas recorded a 2.3 percentage point decline between the second quarter and the fourth quarter, rural areas saw a 1.7 percentage point rise. Regionally, Greater Accra and Ashanti persistently registered unemployment above the national average, while Eastern, Ahafo, Bono East, Oti, and Upper West remained below. However, Bono, Northern, Upper West, and Eastern recorded steady increases in unemployment in 2024.

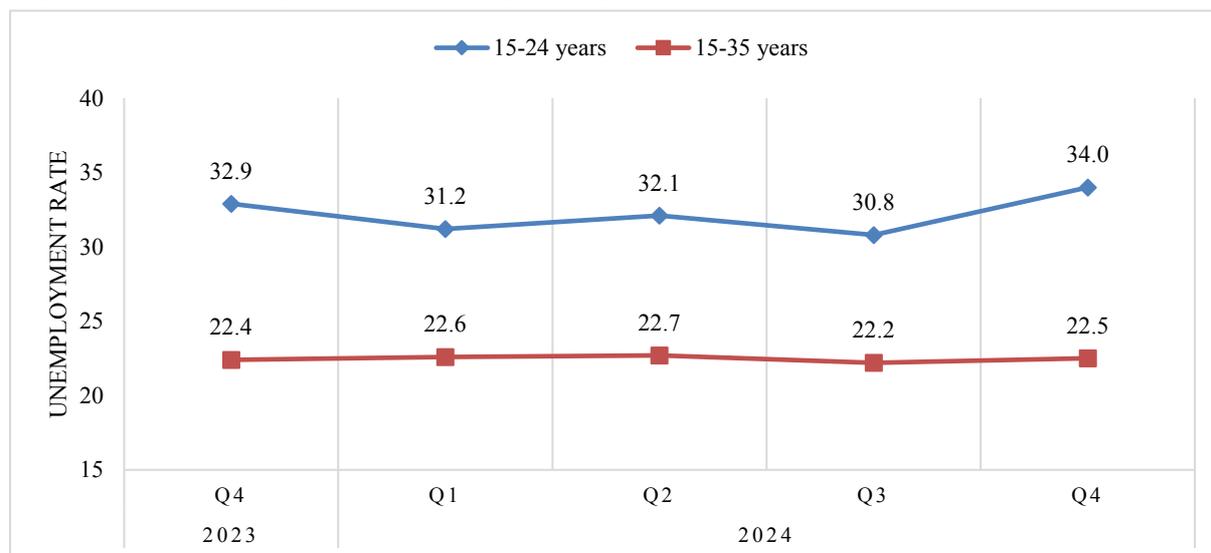
The youth continue to face the greatest challenge, with seven in ten unemployed aged 15-35 years. The youth unemployment rate averaged 32.0 percent for ages 15-24, 22.5 percent for ages 15-35, and highest among those aged 20-24 years (36.7%), underscoring a persistent labour market vulnerability (Figure 27).

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<sup>11</sup> GSS 2024; Productivity, Employment and Growth

<sup>12</sup> comprises all persons aged 15 years and older who are either employed

**Figure 27: Youth Unemployment Rate by Age Group, 2023 Q4 to 2024 Q4**



Source: Ghana Statistical Service, 2025; Ghana Annual Household Income and Expenditure Survey: Quarterly Labour Statistics

The Labour Force Participation Rate (LFPR) and absorption rate highlight Ghana’s employment dynamics. LFPR peaked at 73.0 percent in the third quarter of 2023 but moderated to an average of 70.2 percent in 2024, reflecting sustained engagement of the working-age population in economic activity. The absorption rate, or employment-to-population ratio, remained lower, averaging about 60 percent, underscoring persistent gaps in the economy’s ability to fully absorb labour entrants. By the fourth quarter of 2024, participation and absorption were highest among those aged 45-49 years, at 96.8 percent and 91.1 percent respectively, pointing to stronger labour market attachment in mid-adulthood compared to younger cohorts.

The challenge of ensuring decent wages and equitable earnings persists. Despite increases in the national daily minimum wage, from GHS11.82 in 2020 to GHS18.15 in 2024, earnings remain uneven across sectors, regions, and gender. Median monthly earnings stood at GHS 2,130.00 in 2023, with substantial disparities: public sector employees earned the highest (GHS 3,200.00), followed by private formal (GHS 2,000.00) and informal workers (GHS 1,200.00). Gender differences are also evident, with men earning a median of GHS 2,400.00 compared to GHS 1,800.00 for women. Regionally, Greater Accra recorded the highest median earnings at GHS 3,000.00, while the North East Region recorded the lowest at GHS 1,200.00. Such disparities not only reflect structural inequalities in the economy but also reinforce cycles of poverty and exclusion.

Gender inequalities remain a defining feature of employment outcomes. Women are disproportionately concentrated in low-paying, informal, and vulnerable sectors such as agriculture, retail, and small-scale services while their participation in high-paying industrial and professional occupations remains limited. In addition, barriers to credit, lower access to skills training, and underrepresentation in STEM fields further constrain women’s opportunities for upward mobility. job quality and participation. Women are more likely to be self-employed without employees, with 62.2 percent of females falling into this category in the first Quarter of 2024, reducing slightly to 59.1 percent by the fourth Quarter of 2024, compared

to 45.1 percent of men. Men on the other hand dominate wage employment, peaking at 33.0 percent in the second quarter of 2024, compared to 19.1 percent of women<sup>13</sup>.

Social protection coverage in Ghana remains limited, particularly for informal sector workers. Social Security and National Insurance Trust (SSNIT) reported over 1.8 million active members in 2023, most of whom are in the formal sector. Pension coverage among informal workers is particularly low, despite initiatives such as the 3<sup>rd</sup> Tier Pension Scheme and the Cocoa Farmers Pension Scheme, with 18 percent of informal sector workers enrolled on the 3<sup>rd</sup> Tier Pensions Scheme.

Decent work also requires safe workplaces, respect for labour rights, and effective social dialogue. While Ghana's Labour Act (Act 651) provides maternity protection, job security, and breastfeeding breaks, enforcement in the informal sector remains weak. There is currently no statutory paternity leave, and workplace childcare facilities remain limited, creating further barriers to women's full participation in employment. The lack of consistent enforcement of occupational health and safety standards, especially in informal and small-scale enterprises, also undermines decent work outcomes.

Insurance and pension funds provide significant support for economic development and growth as they serve as major sources of investible funds for banks and financial institutions. These funds provide various forms of support and benefits for contributors, including pensions, life insurance, risk management, and protection for individuals, institutions, and businesses. The two sectors have been affected by disturbances in the financial services sector since 2018, making it necessary to introduce changes in the regulatory framework and operational practices to restore their growth and enable them to fully perform their core functions as important institutions in the economy.

### **2.3.7 Gender Equality**

Women remain underrepresented in public leadership. In 2024, women held only 40 out of 276 seats in Parliament (14.5%), 5 out of 27 ministerial positions (22.7%) and 4 out of 12 cabinet positions (33.3%). Representation is even lower among Deputy Ministers, where women occupied only 2 out of 13 positions (15.4%), and 3 out of 16 regional ministerial positions (18.8%). In the Council of State, women constituted 6 out of 31 positions (19.4%). Women are better represented in administrative positions, as women made up 16 of 42 Chief Director positions (38.1%). The most striking gender gap is seen at the local government level, with only 259 of 6,243 (4.1%) elected as District Assembly members in 2023.

Commendably, the incidence of violence against women has significantly decreased. There were reductions in the proportion of women and girls aged 15 years and older who have been subjected to some form of violence by a current or former intimate partner in the previous 12 months. Incidence of such physical violence reduced significantly from 42.4 percent in 2016, to 9.8 percent in 2022. Sexual violence declined from 10.6 percent in 2016 to 6.1 percent in 2022. Relevant support services are unevenly available, especially in rural areas. Allegations of witchcraft remain a serious concern. In Ghana, these accusations are usually directed against older women, often leading to their ostracisation from communities and, in some cases, lynching.

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<sup>13</sup> Ghana Statistical Service – Annual Household Income and Expenditure Survey 2025

### 2.3.8 Child Protection and Development

Children represent a crucial element of a country's human capital. Ghana's Children's Act of 1998 prohibits the employment of children under 15 years, while allowing those aged 15-18 to engage only in 'light' family work. In 2021, 230,000 children, representing 3.2 percent of all children aged (5-14 years), were engaged in economic activity<sup>14</sup>. Children in rural areas (5.7%) were more likely to be engaged in economic activity than children in urban areas (1.0%), while Oti (20.8%), North East (11.4%), and Savannah (9.9%) had the highest prevalence rates, compared to Greater Accra (0.5%), Central region (0.7%), and Western (0.9%) Regions had the lowest prevalence. Among children aged 5-14 engaged in economic activities, nearly 80 percent work in agriculture, with the highest share in the Savannah (89.8%) and the lowest in Greater Accra (26.2%) Regions. Children in Greater Accra Region (42.6%) were more likely to work in service and sales, with 57.1 percent of all females in Greater Accra working in the service and sales sector, compared to 23.5 percent of males.

Despite the legal age of marriage being 18 years, in 2022, 6.0 percent of women report that they were first married by age 15, while 23 percent of women were first married by age 18, indicating that child marriage is still relatively prevalent<sup>15</sup>. This was however a decline from 2017 when 5.0 percent of women married before age 15, and 19.3 were married before age 18<sup>16</sup>. Only 3.4 percent of men between the ages of 25-49, were married by age 18. Worryingly, the median age of women age 25-49 who experienced their first sexual intercourse is 18 years, compared to 20 years among men. The percentage of women age 25-49 who had sexual intercourse by age 18 increased from 48 percent in 2003 to 50 percent in 2022, double the proportion of men who had sexual intercourse by age 18 (25%).

Despite these strides, new threats have emerged in the digital space, including exposure to cyberbullying, online pornography, and grooming, which pose risks to children's mental health and safety. According to the National Child Online Protection Framework,<sup>17</sup> a significant proportion of Ghanaian children access the internet daily, yet many lack adequate supervision or digital literacy, increasing their vulnerability to online exploitation. Combined with traditional risks such as child labour, these trends underscore the urgent need for comprehensive child protection measures, integrating legal enforcement, education, awareness campaigns, and technological safeguards to ensure that all children can thrive safely both offline and online.<sup>18</sup>

### 2.3.9 Youth Development

Ghana's youth<sup>19</sup> represent a critical window of opportunity to harness the demographic dividend for national development. The large share of the youthful population can drive economic growth and innovation, yet labour market challenges limit this potential. Many young people work in low-productivity sectors such as agriculture, retail, and artisanal activities, often without formal contracts, social protection, or stable income. In 2021, youth accounted for 65.8 percent of those unemployed but not actively seeking work, and a significant share of the 45.5 percent of the unemployed aged 15+ were willing to work but not

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<sup>14</sup> Ghana Statistical Service – Economic Activity Report, 2021

<sup>15</sup> Ghana Statistical Service – Ghana Demographic Health Survey, 2022

<sup>16</sup> Ghana Statistical Service – Multiple Indicator Cluster Survey, 2017

<sup>17</sup> Cyber Security Authority of Ghana (2024)

<sup>18</sup> Cyber Security Authority of Ghana (2024)

<sup>19</sup> The UN defines youth as persons between the ages of 15 and 24 years, while the African Union defines youth as persons between the ages of 15 and 35 years

pursuing opportunities. Labour underutilisation<sup>20</sup> affects 45.2 percent of youth. Additionally, about 1.9 million young people are not in employment, education, or training (NEET).

Illiteracy among youth declined from 2.3 million in 2000 to 1.8 million in 2010 but rose to 2.2 million in 2021 due to population growth, economic situation, uneven education quality, and regional and gender disparities. Reforms such as Free Senior High School have expanded enrolment, yet inequities persist in rural and underserved areas. Unemployment is highest among youth with WASSCE qualifications (21.4%) and tertiary graduates (15.2%), while those without formal education have the lowest rate (8.9%), reflecting a mismatch between education and labour market needs.

Youth participation in governance is growing, with some serving as Ministers, Members of Parliament (MPs), Metropolitan, Municipal and District Chief Executives (MMDCEs), Regional Coordinating Council (RCC) members and other key public positions. Harnessing this demographic dividend requires targeted employment strategies, stronger skills development, and closer alignment between education and labour market opportunities.

### **2.3.10 Social Protection and Economic Inclusion**

Ghana has made notable progress in poverty reduction over the past decades, yet social inequalities persist. Between 1998 and 2017, monetary poverty fell by 13 percentage points, lifting about 230,000 people out of poverty, reflecting investments in economic development, social programmes, and policy reforms. According to the Ghana Living Standards Survey (2016/17), nearly one quarter (23.4%), or 6.8 million Ghanaians, are considered monetary poor<sup>21</sup>, while 2.4 million Ghanaians (8.2%) experience extreme poverty<sup>22</sup>, an increase of 200,000 over the four years from 2012/13. The poverty headcount only declined by 0.8 percentage points between 2012/13 and 2016/17, as compared to the 7.7 percentage point decline recorded between 2005/06 and 2012/13.

Poverty is more severe in rural areas especially the northern parts of the country. As of 2016/17, Upper West region had a poverty incidence rate of 89.1 percent and an extreme poverty rate of 45.2 percent, while the Northern and Upper East regions had poverty incidence rates of 61.1 and 54.8 percent respectively, and extreme poverty incidence rates of 30.7 and 27.7 percent. Greater Accra and Ashanti regions, on the other hand, had the lowest incidence of poverty with rates of 2.5 and 11.6 percent respectively. Ashanti region had an extreme poverty rate of 1.6 percent, while Greater Accra had no incidence of extreme poverty.

Worsening domestic economic conditions, and a global economic crisis, have however pushed earners of US\$2.15/day (poverty benchmark) from 24.8 percent of the population in 2021 to 30.3 percent in 2023, with the World Bank projecting a likely rise to 31.5 percent by 2025. Multidimensional poverty remains a pressing challenge. Approximately 41.3 percent of Ghanaians experienced multidimensional poverty<sup>23</sup> in 2023, with rural residents (59.8%) far more affected than urban counterparts (26.9%). Sectoral disparities persist, as households in agriculture experience greater poverty than those in services or industry, and men are more affected than women, with incidence rate of 43.8 percent and 36 percent respectively. Regional extremes show Savannah at 49.5 percent and Western at 25.7 percent. Health deprivation

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<sup>20</sup> Labour underutilisation is the share of the working-age population who are unemployed, underemployed, or available and willing to work but not actively seeking employment,

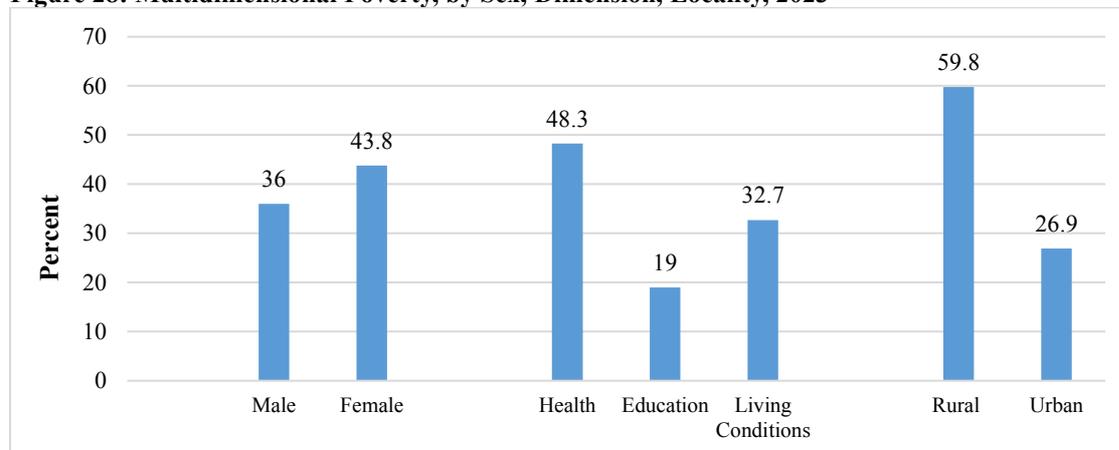
<sup>21</sup> Unable to meet their food and non-food needs

<sup>22</sup> Unable to meet their basic nutritional requirements

<sup>23</sup> This is a non-monetary measure of poverty that reflects the various areas in which the population may be deprived of their needs.

(48.3%) is the most severe, followed by living conditions (32.7%) and education (19.0%) (Figure 28).

**Figure 28: Multidimensional Poverty, by Sex, Dimension, Locality, 2023**



*Source: Ghana Statistical Service, 2024; Multidimensional Poverty in Ghana.*

To mitigate rising poverty and vulnerability, the Livelihood Empowerment Against Poverty (LEAP) cash grant is provided to 350,580 households across all 261 MMDAs. In 2024, five payment cycles were completed, bringing the total to ninety-two. Teams have been constituted and trained in all MMDAs across the sixteen regions to support the LEAP reassessment scale-up. In collaboration with the Office of the Head of Local Government Service, 43,219 LEAP beneficiaries have been enrolled in the productive inclusion initiative. A one-time payment of GHS 1,000.00 was disbursed to 212,273 households in 5,210 communities. This covered 849,092 individuals affected by the dry spell, helping strengthen resilience against its impact.

Under the school feeding programme, one hot nutritious meal was provided daily in 2024 to 4,231,059 pupils in 10,832 public basic schools. The Ministry of Gender, Children and Social Protection continued to promote the use of locally produced foodstuffs, creating markets for farmers and supporting the local economy. The programme engaged 36,354 caterers and cooks, the majority being women. This provided them with income to support their families. The feeding cost per meal per child was increased from GHS 1.20 to GHS 1.50 in 2024.

### **2.3.11 Disability-Inclusive Development**

Persons with disabilities (PWDs) in Ghana continue to face significant barriers to gainful employment, limiting their economic independence and participation in national development. Access to employment is constrained by a combination of physical, institutional, and societal factors. Many workplaces lack disability-friendly facilities, such as ramps, and adapted workstations, while public and private transport systems are not designed to accommodate individuals with mobility challenges. These physical barriers often prevent PWDs from commuting to work safely and limit their ability to participate in formal employment opportunities.

In addition to accessibility issues, workplace accommodations for PWDs remain limited. Most employers have not implemented measures such as flexible schedules, assistive technologies, or job modifications that would enable PWDs to perform effectively. This lack of adaptation, combined with prejudice and discrimination, discourages employers from hiring or retaining PWDs. Employers often perceive persons with disabilities as less productive or requiring

disproportionate resources, further restricting opportunities for employment and career advancement.

A critical challenge is the limited provision of adapted skills training and rehabilitation services. Many regions, particularly the newly created ones, lack functional rehabilitation centres that provide vocational training, therapeutic interventions, and re-integration services. Where rehabilitation facilities exist, they are often outdated and inadequately equipped, limiting the ability of PWDs to develop skills aligned with the demands of the labour market. Inadequate access to assistive devices, including hearing aids, braille displays, and universally designed vehicles, further reduces employability, particularly in knowledge-based and technology-driven sectors.

Policy and institutional gaps exacerbate these challenges. The review of the Persons with Disability Act, 2006 (Act 715) has not yielded an updated enforceable law, and the Persons with Disabilities Bill, 2024, which seeks to provide additional protections for women, children, youth, and other marginalized groups, is still pending. Without its enactment and the issuance of a Legislative Instrument, coordination, enforcement, and allocation of resources to enhance employment opportunities for PWDs remain weak. Moreover, mainstreaming disability into the planning and budgeting processes of MDAs and MMDAs is inconsistent, limiting the implementation of structured programmes to facilitate employment for PWDs.

Although the District Assembly Common Fund (DACF) allocates 3 percent specifically for PWDs to support economic empowerment, its impact on employment remains uneven. In many districts, disbursements are limited to one-off distributions of cash, with little follow-up or structured support for entrepreneurship, vocational training, or market access. Some assemblies have demonstrated promising practices by linking PWDs to income-generating activities and providing start-up capital, but these efforts are not scaled-up nationally. Weak institutional coordination and limited disability-disaggregated data continue to constrain effective implementation, monitoring, and evaluation of disability policies.

Representation of PWDs in decision-making and leadership positions is minimal, further reducing advocacy for inclusive employment policies. In 2023, only three PWDs were appointed or elected at the national level, and their participation at local government and statutory boards remains negligible. The limited voice of PWDs in governance structures diminishes the likelihood that employment-related barriers are addressed in policies, programme design, or budget allocations.

Employment outcomes for persons with difficulty in performing activities lag behind those without difficulty. Only 40.3 percent of persons with difficulties are employed compared to 51.3 percent of those without, while over half (53.4%) remain outside the labour force, with females (57.1%) more likely than males (48.1%) to be excluded. Among those employed, self-employment without employees is predominant (71.4% compared to 56.3% among persons without difficulty), and vulnerable employment is also higher (74.5% compared to 60.5%).

Regional disparities are significant; more than half of persons with difficulties are employed in Western North (54.4%) and Oti (52.4%), while fewer than three in ten are employed in Upper East, North East, Upper West, and Savannah. Employment is concentrated among those aged 30 years and above, with at least half of persons aged 30–59 employed. Women consistently face greater disadvantage, including a 20 percentage-point gap in vulnerable employment for those aged 40–44. Sectoral distribution shows that 52.9 percent of persons with difficulties work in agriculture, compared to 34.0 percent of those without, while fewer

are engaged in services (21.0% versus 33.6%). These discrepancies in employment for PWDs undermines their economic independence and broader social inclusion. It is therefore unsurprising that multidimensional poverty is higher among persons with difficulties in performing activities (33.1%) than among those without (29.1%).

### **2.3.12 Ageing and Functionality**

Ghana is experiencing a significant demographic transition, marked by a steadily growing ageing population. The 2010 National Ageing Policy was introduced to safeguard the welfare, dignity, and inclusion of older persons, focusing on health, social protection, employment, and active participation in national life. The policy aims to ensure that older adults can live healthy, secure, and productive lives while contributing to society. In practice, implementation has been slow. The Ageing Bill, which should provide the legal framework for operationalising the policy, remains pending over a decade after its drafting. There is no dedicated statutory body to coordinate ageing programmes, limiting accountability and the translation of policy commitments into tangible outcomes.

Older adults continue to face considerable vulnerabilities. About 53 percent of the elderly<sup>24</sup> population are unable to read and write with understanding in any language of the population, with illiteracy among elderly females exceeding 90 percent in the five Northern regions. About 38 percent report having difficulty in performing at least one activity<sup>25</sup>, while 2.4 percent face limitations across multiple domains, reflecting the rising burden of chronic conditions and disability. One in four older persons (25.6%) is multidimensionally poor, slightly below the national average of 29.9 percent, with women disproportionately affected (14.4% versus 11.2% for men) due to inequalities in asset ownership, lifelong unpaid care responsibilities, and lower participation in the labour market. Labour force participation among older persons is low at 37.5 percent and declines sharply with age, from 53.6 percent for the 60–69-year age cohort to 10.8 percent for those aged 80 and above. Most older adults who remain economically active, work in the private informal sector (90.1%). Their activities are concentrated in agriculture (60%) and services (22%), with 41 percent engaged in vulnerable employment without pensions or social protection.

Social protection coverage remains limited. Only 40 percent of eligible seniors (70+) benefit from NHIS waivers, while 28 percent remain uninsured, exposing a substantial portion of the elderly population to high out-of-pocket health costs and increasing their risk of poverty. The LEAP programme covers fewer than one in five eligible households, while long-term care services are largely urban, private, and inaccessible to many, leaving seniors dependent on family support. These gaps highlight both systemic and structural barriers to inclusion, particularly for women and those with disabilities, who face compounded vulnerabilities.

Further, issues of isolation, care, and gender discrimination aggravate the challenges of ageing. The erosion of traditional extended family support networks has increased social isolation among older persons, while limited rehabilitation, long-term care, and community-based support restrict access to essential services. Women are particularly disadvantaged due to lower asset ownership, the burden of unpaid care responsibilities, and reduced social and economic participation, which heightens their risk of poverty and exclusion.

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<sup>24</sup> 60 years and older as defined by the Ghana National Ageing Policy

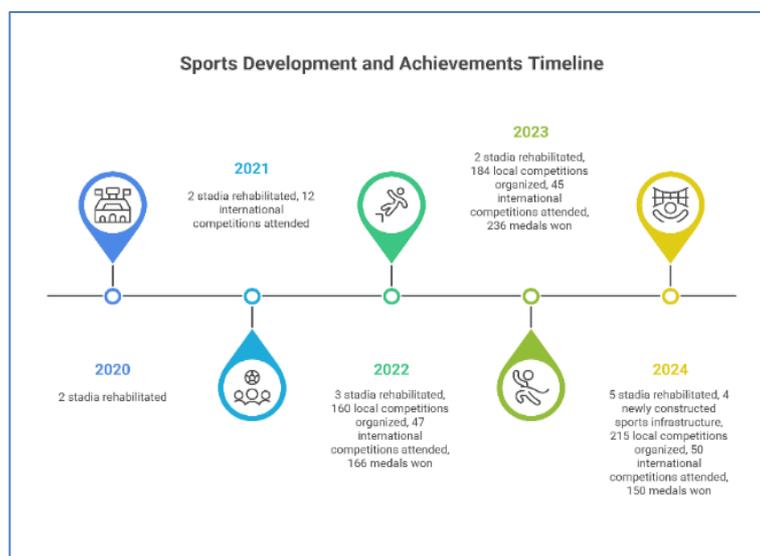
<sup>25</sup> The six functional areas that are considered are (i) seeing, (ii) hearing, (iii) walking or climbing stairs, (iv) remembering or concentrating, (v) self-care, and (vi) communication.

### 2.3.13 Sports and Recreation

Between 2020 and 2024, government constructed and rehabilitated sports facilities as well as participated or hosted regional and international competitions leading to the winning of over 500 trophies. Over 75 astro-turfs were constructed within the period. The National Anti-doping Act, 2024 (Act 1116) was approved to promote clean sports (Figure 29).

Despite these advancements, the state of sports infrastructure is a significant concern. Many existing facilities, including national stadiums, are in a state of disrepair due to a lack of maintenance. Further, recreational facilities remain limited, mainly in urban centres, but are fraught with inadequate, under-utilised, and poorly managed facilities. The accessibility of recreational facilities for persons with disabilities remains a significant challenge, with many public buildings and spaces, including sports stadiums, lacking adequate provisions.

**Figure 29: Sports Infrastructure Rehabilitated**



Source: Ministry of Youth and Sports, 2024 Annual Progress Report

### 2.3.14 Migration and Development

Ghana’s migration landscape is shaped by both internal and international flows, with significant implications for human capital, social development, and economic growth. In 2021, about 27.0 percent of Ghanaians were internal migrants, with north–south movements dominating these flows. Approximately 970,000 persons from the five northern regions (Northern, North East, Savannah, Upper East, and Upper West) were living in southern Ghana. Greater Accra and Ashanti were key destinations, with roughly 260,000 moving to Greater Accra and 230,000 to Ashanti, reflecting the strong pull of employment, education, and other urban opportunities in the south. Rural–urban migration also remained significant, with about 2.4 million people moving from rural areas to urban centres in 2021, while urban–rural migration involved fewer than 900,000 people. Women accounted for 52.9 percent of internal migrants, highlighting their active role in mobility.<sup>26</sup>

International migration further contributes to Ghana’s demographic dynamics. In 2021, the country hosted an immigrant population of 294,341, mainly settling in Greater Accra, Ashanti, and Western regions. Emigration increased to 293,416 in 2021, compared with 250,624 in 2010. Most emigrants were young adults aged 20-49 years, with over three-quarters from rural areas. Economic opportunities drove 73.4 percent of departures, followed by education and training (14.6%) and marriage or family reunification (9.6%). Europe received 37.6 percent of emigrants, the United States 23.7 percent, and about a third moved within Africa, largely to Economic Community of West African States (ECOWAS) countries.<sup>27</sup> The steady outflow of

<sup>26</sup> Population and Housing Census 2021: Migration Thematic Report, Ghana Statistical Service (GSS), 2023.

<sup>27</sup> Ghana Statistical Service, 2021 Population and Housing Census: Thematic Report on Migration

skilled professionals, particularly in the health and education sectors, raises concerns about brain drain. This balance poses challenges for human capital development, potentially affecting service delivery in critical sectors. Despite these challenges, migration also offers social benefits. Remittances from emigrant's support household consumption, education, healthcare, and small businesses, contributing significantly to poverty reduction and social protection. Additionally, some emigrants facilitate brain gain through skills transfer, investment, and knowledge sharing.

Cultural migration is another important aspect. Movements of people within and across Ghana's borders support cultural exchange, shaping language, values, and identity. For example, north-south migration has contributed to cultural diversity in major cities, enriching traditions and social life.

Over the past decades, Ghana has also hosted refugees and asylum seekers, with numbers rising from over 11,000 in 2021 to 17,353 by December 2024. This was made up of 7,487 refugees and 9,866 asylum seekers. The main countries of origin are Burkina Faso, Togo, Liberia, and Sudan<sup>28</sup>.

Beyond regular migration patterns, Ghana faces serious challenges linked to irregular migration. Data from the Ghana Immigration Service (GIS) shows that in 2024, 2,843 deportations were recorded, bringing the total number since 2020 to 12,646. Many of the deportees were young Ghanaians who had attempted dangerous journeys across the Sahara and the Mediterranean in search of better livelihoods, exposing them to exploitation, abuse, and loss of life. The International Organization for Migration (IOM) reported that about 8,938 migrants died worldwide in 2024 along such irregular routes, with West Africans, including Ghanaians, among those affected.<sup>29</sup>

## **2.4 ENVIRONMENT, INFRASTRUCTURE AND SPATIAL DEVELOPMENT**

### **2.4.1 Climate Change and Development**

The level of greenhouse gas (GHG) emissions in Ghana has increased by approximately 18.6 percent since 2020, at a rate of 4 percent per year. The 2024 Ghana's National Inventory Report (NIR6)<sup>30</sup> indicate rising GHG emissions is mainly driven by energy and land-use sectors. According to the 2024 National Annual Progress Report, activities under agriculture, land use, forestry, energy, industry, transportation, and households also contribute to the rise in Ghana's emissions.

At the current growth rate of 4 percent per annum, Ghana's emissions are projected to reach 65 MtCO<sub>2</sub>e before 2023. However, according to the Ghana Carbon Registry System, the country aims to mitigate greenhouse gas emissions by an absolute 64 MtCO<sub>2</sub>e by 2030, with 24.6 MtCO<sub>2</sub>e as the unconditional target and 39.4 MtCO<sub>2</sub>e as the conditional target. That is, Ghana is expected to reduce emissions by 24.6 MtCO<sub>2</sub>e using its own domestic resources, policies, and local initiatives; and cut emissions by 39.4MtCO<sub>2</sub>e with external support. Sectors and districts have therefore mainstreamed climate change adaptation and mitigation strategies into their medium-term development plans as part of steps to attain the unconditional target.

The terrestrial protected area in 2024 remained around 15.1 percent<sup>31</sup> of land area, with limited expansion despite increasing environmental pressures. The current share of degraded forest

<sup>28</sup> UNHCR, *Ghana Monthly Statistics Dashboard – April 2025*

<sup>29</sup> International Organization for Migration (2025). *Missing Migrants Project: 2024 Overview*. Geneva.

<sup>30</sup> Environmental Protection Authority, 2024; Ghana National Inventory Report,

<sup>31</sup> National Development Planning Commission, 2024; National Annual Progress Report

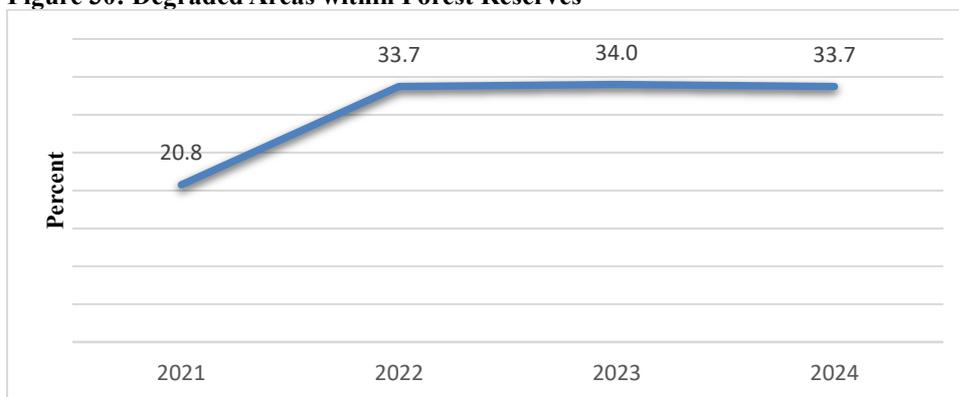
reserves in the country is 33.7 percent, from 20.7 percent in 2021. This decline undermines community livelihoods that depend on forest resources for farming, fuelwood, and non-timber products. It also threatens Ghana’s ability to meet its unconditional and conditional emission reduction targets by 2030. The increase is attributed to many factors, including the rise in mining activities in forest reserves. The impact of the cover loss is evident from the rise in greenhouse gas emissions within the country over the same period.

### 2.4.2 Mineral Extraction and the Environment

The mining industry has recorded a rapid increase in mineral production and values since 2021. Gold, manganese, bauxite and diamond outputs rose notably, with mineral values increasing sharply in 2024. This underscores economic gains but elevates environmental risks associated with mining. The total value of minerals, comprising gold, diamond, bauxite, and manganese, increased by 43 percent to US\$11.9 billion in 2024, from US\$5.2 billion in 2021. Gold remains the most important mineral, contributing to 97 percent (US\$11,643,782,268) of the total mineral value in 2024. Diamonds however, recorded an exceptional boom. Production rose more than 13 folds, increasing from 25,292 carats in 2020 to 332,298 carats in 2024.

Despite these achievements, the sector faces serious challenges. Illegal mining (Galamsey) has escalated into a national security concern. It threatens land and forest areas, contributing to the rise in emissions. Illegal (Galamsey) and irresponsible mining not only accelerates deforestation, land degradation, and water pollution but also erodes state revenue and reduces investor confidence (Figure 30). This dual economic and environmental cost undermines the long-term sustainability of the sector.

**Figure 30: Degraded Areas within Forest Reserves**



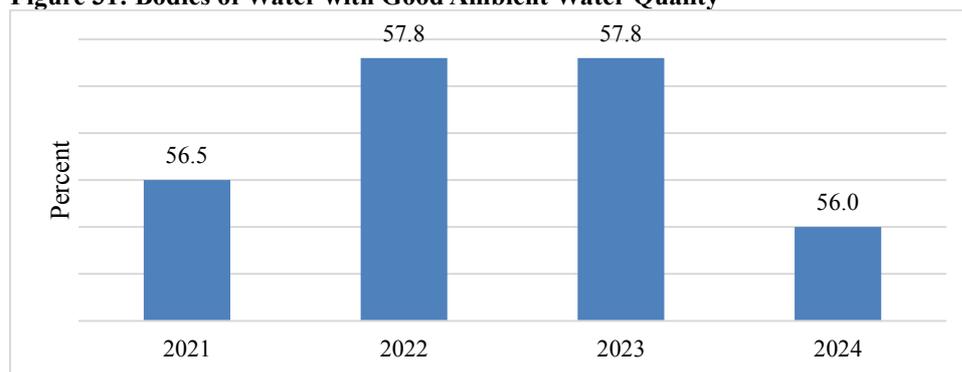
*Source: Forestry Commission, 2025*

### 2.4.3 Water Resources

Although Ghana's surface and groundwater resources are generally of good quality, there exist persistent water quality and water stress concerns. Water quality indicators showed little improvement with a constant quality index and per-capita water resources trending downward. The country lags in achieving the SDG target of at least 80 percent ambient quality. Currently, only 56 percent of waterbodies in the country have good ambient quality (Figure 31).

This is largely due to illegal mining in waterbodies, sand winning close to and in water sources, agricultural practices, and the discharge of untreated waste in some areas. This affects the quality, availability, and sustainable use of water resources. This decline in water quality not only threatens aquatic ecosystems but also increases treatment costs, undermines irrigation, and poses risks to public health.

**Figure 31: Bodies of Water with Good Ambient Water Quality**



Source: National Development Planning Commission, 2024; National Annual Progress Report

#### **2.4.4 Coastal and Marine Management**

Ghana's coastline measures 550km, of which 377km (69%) requires protection<sup>32</sup>. On the average, only 2.9km of coastline is protected each year. Between 2020 and 2024, this amounted to just 15km of the protected coastline. The sector has seen minimal progress in coastline protection. As a result, threat from coastal erosion, sea level rise, and storm surges remain significant. These hazards directly affect communities along the coast. In 2024, intense tidal waves displaced communities within Keta, Anloga, Nzema East, and Ada Districts. This event underscores the vulnerability of Ghana's coastal settlements to climate related risks.

A large portion of the vulnerable coastline still needs protection and is prone to increased flooding incidents, accelerated erosion rates, and unpredictable tidal wave disruptions. To address marine pollution, the Environmental Protection Authority (EPA) has stepped up monitoring efforts. In 2024, the Authority monitored 167 industries to assess the quality of pollutants in their effluent discharges into the coastal waters and lagoons.

#### **2.4.5 Environmental Pollution**

Air quality deterioration was recorded across all the monitored urban sites. The annual mean levels of the PM<sub>2.5</sub> showed a worsening trend. In the Greater Accra Metropolitan Area (GAMA)<sup>33</sup>, hotspots such as First Light, Achimota, Kasoa, and Graphic Road recorded PM<sub>2.5</sub> concentrated levels of over 200µg/m<sup>3</sup>. These levels are far higher than the national standard range (101-150µg/m<sup>3</sup>) and more than it times the WHO guidelines. Despite enforcement and awareness campaigns by the EPA, compliance remains low. In 2024, only 46 percent of companies and industries met the environmental assessment requirements. This highlights the urgent need for stronger monitoring and stricter penalties to reduce pollution.

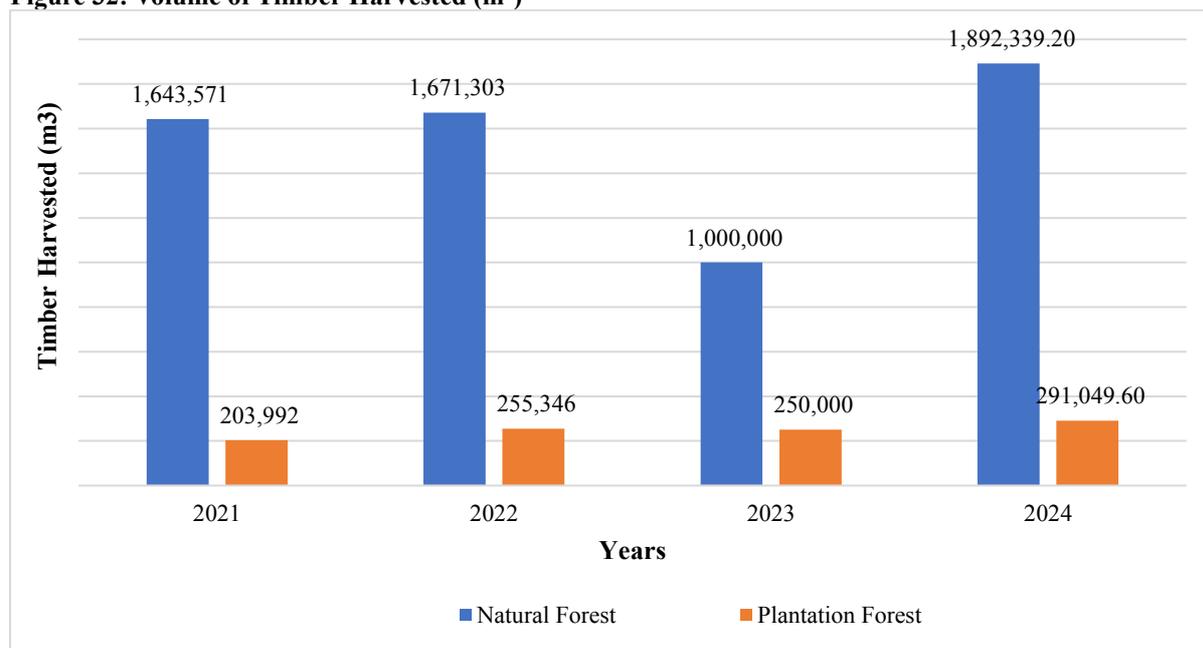
#### **2.4.6 Deforestation, Desertification, and Soil Erosion**

Deforestation has risen from 18.8 percent in 2020 to 21.8 percent in 2024. On average, 19,925 hectares were restored annually. However, this effort remains modest compared to the scale of forest loss. Actual timber harvests reached 1.89 million cubic meters in 2024 (Figure 32), nearly double the sustainable Annual Allowable Cut (AAC) of 1 million cubic meters, posing serious risks to long-term forest resource sustainability. This trajectory undermines both biodiversity conservation and Ghana's national climate commitments.

<sup>32</sup> National Development Planning Commission, 2024; National Annual Progress Report

<sup>33</sup> Currently, the monitoring of air quality is done only in GAMA at selected regulatory sites

**Figure 32: Volume of Timber Harvested (m<sup>3</sup>)**



Source: Forestry Commission, 2024

### 2.4.7 Transportation

Road transport continues to dominate Ghana’s transport system, with a network of 94,203km. The share of the road in good condition improved from 44 percent in 2021 to 47 percent in 2024. However, the share of the road network routinely maintained declined from 60 percent in 2021 to 37 percent in 2024, partly due to the capping of the Road Fund. Safety investments, including GHS 85.1 million in campaigns and law enforcement, contributed to a 13.7 percent decline in fatalities and serious injuries between 2021 and 2024 (Figure 33).

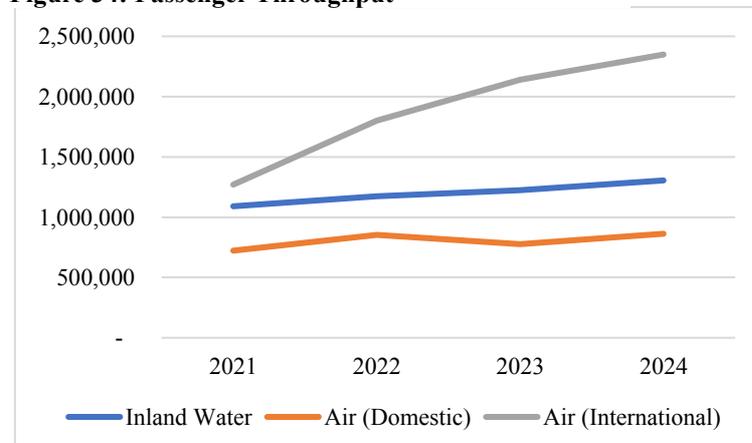
**Figure 33: Road Crash Statistics**

Characteristic	Baseline (2021)	2022	2023	2024
Road Crashes	11,207	14,960	14,135	13,489
Road Fatalities	2,890	2,373	2,276	2,494
Serious Injuries	7,237	6,276	6,164	6,243

Source: Ministry of Transport Report, 2024

The railway sector remains weak. Operations are frequently disrupted by suspensions, derailments, limited rolling stock, and inadequate locomotives and wagons. These constraints, reduce the system’s ability to haul bulk cargo such as manganese or transport passengers on the Accra-Tema and Takoradi to Sekondi (via Kojokrom) sections of the eastern and western rail lines respectively. As a result, there is heavy dependence on roads leading to higher consumer prices, faster road deteriorations, reduced export competitiveness, and increased carbon emissions.

**Figure 34: Passenger Throughput**



Source: Ministry of Transport, 2025

Both air and inland water transport showed signs of recovery. Passenger throughput increased by 21 percent and 20 percent respectively between 2021 and 2024 (Figure 34). This was driven by international

events, the lifting of COVID-19 restrictions, and fleet modernisations. At Ghana's ports however, vessel turnaround times worsened. In Tema, turnaround time increased from 76 to 108 hours, while in Takoradi it rose from 94 to 132 hours between 2021 and 2024. These delays raised concerns about trade efficiency and logistics competitiveness.

#### 2.4.8 Energy and Green Transition

Ghana has made steady progress in expanding electricity access. National coverage increased from 85.3 percent in 2020 to 89.4 percent in 2024, which is well above the Sub-Saharan African (SSA) average of 53.2 percent. However, the sector lacks in adopting advanced technologies which imposes heavy cost on the system. The generation mix remains dominated by thermal plants (71%), largely dependent on natural gas and liquid fuel – light crude oil, heavy fuel oil and diesel. This overreliance exposes Ghana to serious vulnerabilities like fuel price volatility (foreign exchange pressures) on the international market, leading to high generation cost. Gas supply interruptions (E.g. WAPCO) undermine reliability of energy generation. At the same time, the energy sector debt has reached US\$3.1 billion. The drivers include operation of inefficient, over-aged simple cycle gas turbines, and sub-optimal use of natural gas which reduces economic efficiency.



Ghana's reliance on thermal power is financially unsustainable. The average cost of thermal generation (natural gas and light crude oil) is 12 to 18 cents per Kilowatt-hour (kWh), depending on fuel prices and exchange rate movements. In contrast, the global average of Levelised Cost of Energy (LCOE) for utility scale solar photovoltaic (PV) has fallen to 4 to 6 cents per kWh, while onshore wind averages 5 to 7 cents per kWh. Even after adjusting for Ghana's financial risk, solar and wind could deliver electricity at 40 to 60 percent lower cost compared to thermal plants. For example, shifting just 20 percent of thermal generation to renewables could save US\$300 to 400 million annually in fuel imports and reduce debt blowback. This necessitates urgent national efforts to transition toward a more diversified and low-carbon energy future.

Ghana's electricity system continues to face major challenges from high technical and commercial losses, well above national and international efficiency benchmarks. Outdated technology, political interference in revenue administration and unreliable generation portfolio continue to worsen the problem. The economic impact of the system losses is estimated between US\$320 million to US\$920 million per year<sup>34</sup>.

Ghana's progress on the use of clean cooking fuel remains limited (31% access), in part due to fuel cost (GHS 2.27/kg charcoal to GHS 15.81/kg LPG in 2024<sup>35</sup>) and poor access to LPG service points. The slow transition to clean cooking fuels disproportionately affects women and children, with 48 percent of deaths from stroke and ischaemic heart disease attributed to air pollution<sup>36</sup>.

<sup>34</sup> Osei-Appiah, V.K. and Arthur, J.L., 2022. Managing System Losses to Improve Energy Efficiency within the Electricity Company of Ghana (ECG) Limited

<sup>35</sup> Energy Commission. (2024). *Energy outlook for Ghana: Demand and supply outlook*. Accra, Ghana: Energy Commission.

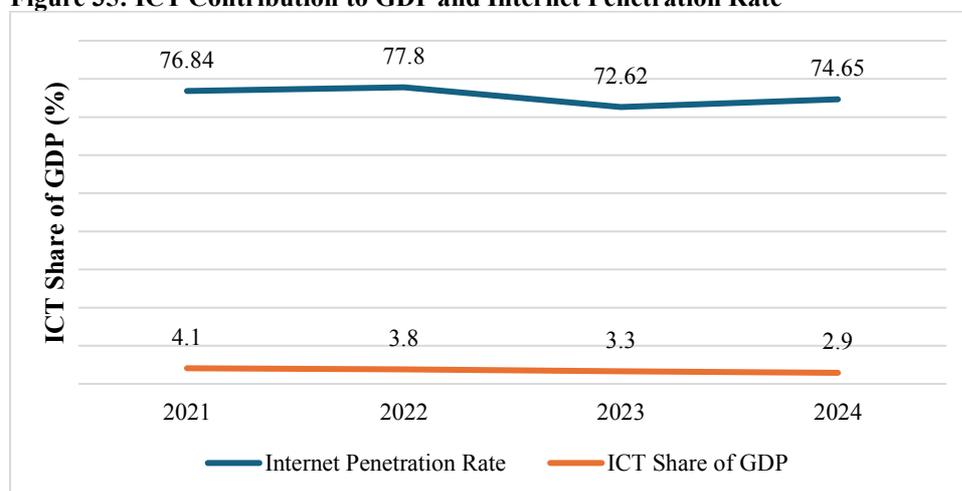
<sup>36</sup> WHO

### 2.4.9 Information, Communication and Technology

Ghana continues to demonstrate a strong commitment to building the backbone needed for the digital economy transformation. The total broadband capacity expanded to 9,530 Gigabyte (GB) in 2024, from 2,905 GB in 2021. This growth was driven by undersea cable upgrades, national backbone expansion, and increased private sector investment.

Between 2021 and 2024, ICT capacity and availability grew by 97 percent. However, actual utilisation remained low at 23 percent during the same period. The utilisation challenges are seen in Ghana’s fluctuating internet penetration rates, which peaked at 77.8 percent in 2022 before dipping to 72.6 percent in 2023 and recovering to 74.7 percent in 2024 (Figure 35). Although overall access remains relatively high, the gap between availability and usage highlights that connectivity alone does not guarantee digital engagement. The ICT sector’s share of GDP has steadily declined from 4.1 percent in 2021 to 2.9 percent in 2024 (Figure 35). This trend underscores the need to translate infrastructure investments into stronger digital adoption and productivity gains.

Figure 35: ICT Contribution to GDP and Internet Penetration Rate



Source: National Annual Progress Report, 2024

### 2.4.10 Infrastructure Provision and Maintenance

Ghana’s infrastructure network is anchored in transport corridors, energy generation and transmission systems, and water supply and sanitation networks, which collectively underpin its rapid urbanisation and industrial growth. The country’s infrastructure strategic roadmap - Ghana Infrastructure Plan (GIP), 2018-2047 serves as the country’s long-term roadmap. It guides both the expansion and maintenance of transport, energy, water, sanitation, and ICT. Since the development of the GIP, the country has widened highways, upgraded feeder roads, rehabilitated rail links, bolstered power generation capacity, extended transmission grids, and installed new bridges and water treatment facilities.

Despite these investments, core assets often fail to meet all-weather standards, power outages remain frequent, and water systems contend with high leakage rates and intermittent service. These deficiencies stem largely from deferred routine maintenance driven by chronic fiscal constraints and the absence of an operational national public-works maintenance framework. Consequently, Ghana’s infrastructure cannot fully catalyse productivity gains or accelerate poverty reduction and equitable economic development.

According to the World Bank<sup>37</sup>, each year of postponed maintenance can increase eventual rehabilitation costs by three to four times, elevate the risk of catastrophic asset failures, undermine sustainability, and trigger service disruptions that harm trade logistics, household well-being, and industrial output.

These challenges are reflected in Ghana's declining global infrastructure rankings. Between 2021 and 2023, the country slipped from 99<sup>th</sup> to 100<sup>th</sup> in the Global Quality Infrastructure Index<sup>38</sup>, while its Quality Infrastructure for Sustainable Development Index<sup>39</sup> score fell from 30.0 (76<sup>th</sup> of 155) in 2022 to 27.4 (100<sup>th</sup> of 155) in 2024. This trajectory affects investor confidence, raises borrowing costs, and hinders the long-term growth.

## 2.4.11 Human Settlements Development

### *Spatial Planning*

The preparation of spatial planning instruments has been slow and uneven across administrative levels. The National Spatial Development Framework (NSDF), 2015-2035 has not been revised to reflect emerging challenges, while only 3 out of 16 regions have Regional Spatial Development Frameworks (RSDFs). District Spatial Development Framework coverage improved from 21 districts (8%) in 2022 to 35 districts (13%) in 2024, and Structure Plans increased from 31 (12%) to 47 (18%)<sup>40</sup>. The slow pace of preparation and implementation undermines Ghana's capacity to manage rapid urbanisation. Weak planning has led to encroachment on wetlands, floodplains, and other sensitive ecological assets, heightening risks such as urban flooding and environmental degradation.

### *Housing*

Ghana has a housing shortfall of over 1.8 million<sup>41</sup>, despite the continuous construction of housing units, highlighting the wide gap between demand and supply. Strikingly, only 1 percent of Ghanaian households can afford decent homes in the formal sector<sup>42</sup>. This underscores the urgency of scaling up both the quantity and affordability<sup>43</sup> of housing supply to meet the needs of the growing population. This limited affordability reinforces socio-economic disparities, as many households are excluded from the formal housing market and pushed into lower-quality or informal housing arrangements. This is more pronounced in urban housing markets which are increasingly dominated by luxury residential estates catering mainly for high-income households. Thus, affordability remains a central issue in filling Ghana's housing gap rather than constrained supply.

The housing sector remains significantly reliant on self-built, informal housing solutions, which accounts for an estimated 90 percent of urban housing delivery<sup>44</sup>. While this approach promotes affordability and employment, it is also associated with long construction timelines, informal settlement growth, haphazard development, and encroachment of public spaces and vital land uses. Overdependence on informal housing further undermines building safety

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<sup>37</sup> World Bank. 2010. Africa's Infrastructure: A Time to Act. Africa Infrastructure Country Diagnostic (AICD). Washington, DC: World Bank. • See p. 77

<sup>38</sup> <https://gqii.org/>

<sup>39</sup> <https://hub.unido.org/qi4sd/?year=2024>

<sup>40</sup> 2024 National APR

<sup>41</sup> GSS 2021 PHC

<sup>42</sup> 2024 Revised Ghana Housing Profile

<sup>43</sup> Housing is affordable when it costs 30% or less of a household's gross annual income; anything above is unaffordable (2015 National Housing Policy)

<sup>44</sup> 2024 Revised Ghana Housing Profile

standards, complicates planning enforcement, and entrenches vulnerabilities to disasters and environmental hazards.

### ***Rural Development***

Rural development in Ghana has been shaped by migration, shifts in agricultural productivity, and access to basic services. While many rural communities continue to lose population as young people move to towns and cities, others are experiencing modest growth driven by agro-processing, mining, and related industrial activities. However, poor roads, limited health facilities, and inadequate schools still constrain economic opportunities. Despite these challenges, rural projects and community initiatives have made steady progress, with completed sub-projects increasing from 344 in 2021 to 1,492 in 2024, and jobs created rising from 33,952 to 76,535<sup>45</sup> over the same period. The sub-projects span wide-ranging sectors such as roads and culverts, water supply systems, rural markets; with jobs generated across various development dimensions. These gains highlight the potential of scaled-up investments, supported by stronger funding and project management, to expand employment and improve livelihoods in underserved rural areas.

### ***Urban Development and Governance***

Ghana continues to experience rapid urbanisation. This growth is driven by rural–urban migration, natural population growth within urban areas, and periodic shifts to peri-urban or rural areas influenced by economic opportunities and the cost of living. While this trend has been shaped by high-visibility infrastructure investments, policy innovations, and an increasing emphasis on sustainability, it has also produced significant pressures. These include growing congestion, housing deficits, rising demand for land, and service delivery shortfalls that often outpace the capacity of urban authorities.

Urban governance in Ghana is guided by its urban policy, which outlines the processes and structures for ensuring sustainable urban development. MMDAs are mandated by the Local Governance Act, 2016 (Act 936) to oversee urban development, service delivery, and local economic growth, along with their respective Urban, Town, Area, and Zonal (UTAZ) councils. However, these sub-structures remain weak due to limited financial and human resource capacity, and inadequate logistical support. As a result, they are unable to effectively perform their roles in participatory planning, monitoring, and service delivery at the community level.

A further challenge lies in the stark inequality between Ghana’s major cities, particularly Accra, Kumasi, Takoradi, and Tamale, and smaller towns or secondary cities. While large cities continue to attract disproportionate levels of infrastructure investment, jobs, and services, smaller urban centres struggle with underfunded institutions, weak service provision, and slower economic growth. This uneven development perpetuates internal migration pressures and deepens regional inequalities, undermining the goal of balanced and inclusive urbanisation.

#### **2.4.12 Land Administration**

Ghana’s land tenure system is highly complex. About 80 percent is under customary ownership, while the remaining 20 percent falls under statutory land rights. Delays in land registration remain a major challenge. Obtaining a certificate of land title takes 120-150 days on average, while the registration of deeds requires 20-30 days<sup>46</sup>. These delays weaken investor confidence and limit the ability of households and businesses to use land as collateral. As a result, access to housing finance, agribusiness loans, and other forms of credit essential is

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<sup>45</sup> Ministry of Local Government, Decentralisation and Rural Development 2021 - 2024 Annual Progress Report

<sup>46</sup> National Development Planning Commission, 2024; National Annual Progress Report

constrained. The impact is significant. Delays and uncertainty slow down property development, agricultural investment, and infrastructure expansion.

Other challenges that further weaken land administration include poor enforcement of land use controls, conflicting claims, and limited institutional capacity. In addition, informal land markets, especially in peri-urban areas, continue to drive unplanned settlements, land disputes, and encroachment on agricultural and environmentally sensitive land.

#### **2.4.13 Construction Industry Development**

Ghana's construction industry plays a pivotal role in national development, serving as a key driver of infrastructure expansion, housing delivery, and job creation. In 2024, the Ghanaian construction industry recorded a strong rebound, growing by 9.6 percent compared to 2.5 percent in 2023<sup>47</sup>. Despite this positive trajectory, the industry continues to face domestic constraints, including regulatory bottlenecks, financing challenges, and capacity gaps, alongside external pressures such as persistent global supply chain disruptions, escalating construction material costs, and inflation-driven price volatility. Strengthening resilience will require greater investment in the use of locally produced materials to reduce import dependence, and the adoption of modern construction technologies such as prefabrication and digital design tools, which can lower costs, improve quality, and shorten construction delivery timelines.

#### **2.4.14 Disaster Risk Management**

Ghana's path to development is increasingly threatened by both natural and human-made hazards such as floods, rain/windstorms, droughts, epidemics, wildfires, earthquakes, coastal erosion, and climate change. Among these, flooding is the most frequent and damaging hazard. It is especially severe in urban centres such as Accra, Kumasi, and Tamale. The high risk of flooding is closely linked to poor drainage infrastructure, rapid urbanisation, weak land use management and limited enforcement of environmental regulations. In 2021, about 5,800 people were affected by disasters, with 68 deaths. The number rose to 8,000 people in 2022 with 68 deaths and 4 missing persons, before increasing sharply in 2023, when flooding displaced over 112,000 people, including 35,000 from the Akosombo Dam spillage alone. In 2024, disaster impacts reduced significantly, with about 1,500 people affected and 4 deaths recorded, showing some impacts from government interventions such as the Greater Accra Resilient and Integrated Development (GARID) Project, and Flood Early Warning Response System. Further, NADMO responded to 1,179 emergencies, supporting 7,134 victims across the country in 2024. Without stronger drainage systems, institutional and community coping capacity building, stricter land-use enforcement, and capacitating of NADMO, Ghana will continue to face the effects of disasters including flooding.



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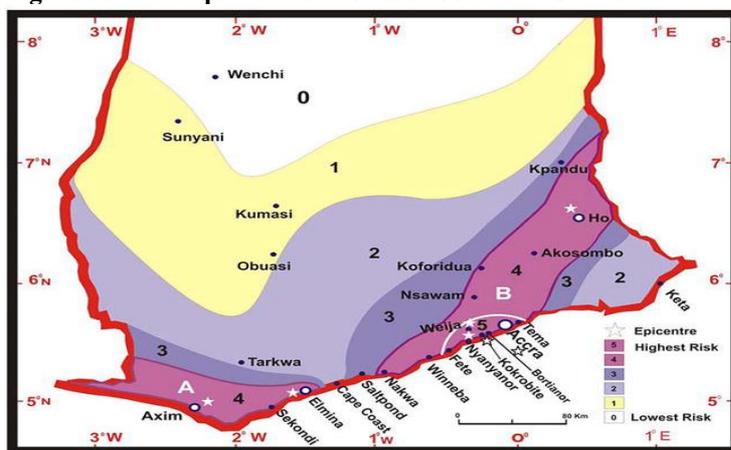
<sup>47</sup> 2025 Budget Statement and Economic Policy, for 2025 Financial Year

Ghana's overall vulnerability remains high. The country ranks 75<sup>th</sup> out of 204 globally in vulnerability and 125<sup>th</sup> out of 198 in coping capacity, placing 15<sup>th</sup> out of 16 in West Africa for institutional readiness. With an overall score of 43.7, these figures underscore the urgent need to strengthen adaptive capacity, enforcement, and investment in disaster resilience.

### 2.4.15 Seismic Hazards (Earthquakes)

Ghana's southern region, particularly Greater Accra and the Accra-Tema corridor (Figure 36), faces earthquake risk due to nearby fault zones. Significant past earthquakes include a 6.5 magnitude quake in 1862 and a 6.4 magnitude quake in 1939, causing damage and loss of life. Recent tremors, like a 4.0 magnitude quake in 2020, underscore the ongoing risk, highlighting concerns about Ghana's preparedness for future seismic events. These risks demand proactive preparedness and swift, coordinated responses to reduce risks and build resilience.

**Figure 36: Earthquake Risk Zones of Southern Ghana**



Source: Kafui Klu et al. (2024). *Looming Earthquake Threat in Ghana*

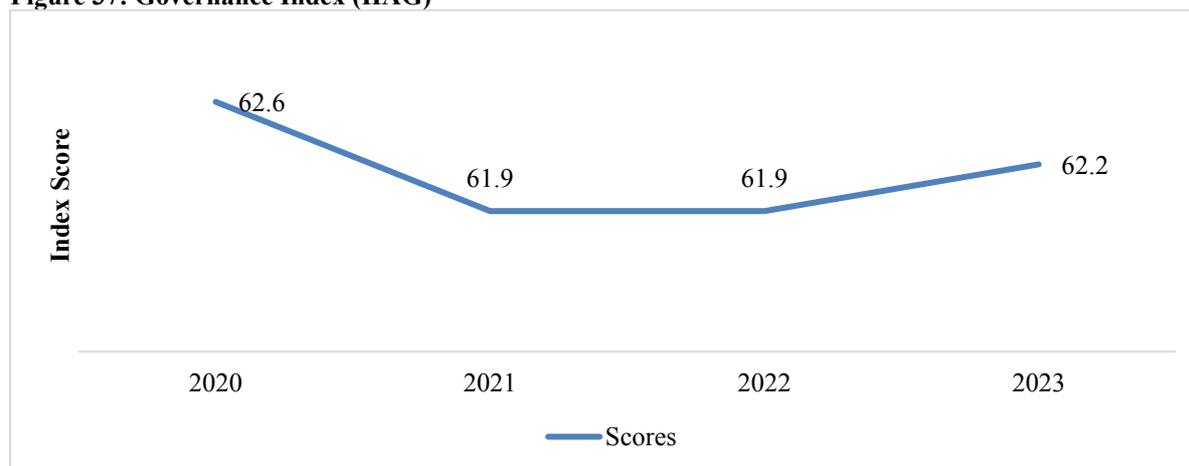
Recent initiatives in the National Disaster Management Organization (NADMO) and the Ghana Meteorological Agency (GMet) seek to enhance preparedness. Key actions including hazard identification and mapping, needs and damage assessments, public education campaigns, and the development of a roadmap for the Early Warning for All (EW4All) initiative. However, serious capacity gaps remain. Enforcement of building codes is weak, while rapid urbanization in the Accra-Tema corridor has worsened erosion and flooding risks. In addition, Ghana lacks a strong retrofitting culture. Encroachment on wetlands, had further led to erosion, downstream flooding, and drainage channel siltation.

## 2.5 GOVERNANCE AND INSTITUTIONAL DEVELOPMENT

### 2.5.1 Democratic Governance

Ghana's democratic journey rooted in the 1992 Constitution has been marked by peaceful presidential and parliamentary elections, smooth transition of power and strong civic engagement. The Constitution, while pivotal in stabilising the Fourth Republic, now requires a thoughtful review to reflect evolving democratic aspirations, address systemic issues and enhance accountability.

**Figure 37: Governance Index (IIAG)**



*Source: Mo Ibrahim Governance Index, 2024*

The country continues to hold a relatively strong position within Africa’s governance landscape, ranking 7<sup>th</sup> overall on the 2024 Ibrahim Index of African Governance (IIAG) with a score of 62.2 out of 100 (Figure 37). This performance reflects modest long-term progress (+1.2 since 2014) but masks stagnation between 2020 and 2022 and only a slight recovery in 2023. The recent trajectory suggests that while Ghana remains among Africa’s top ten performers, critical aspects of its democratic governance are under strain.

Concerns about the credibility of Ghana’s electoral system persist despite significant reforms undertaken over the past three decades to enhance transparency and fairness. Measures such as biometric voter registration, transparent ballot protocols, and the establishment of the Inter-Party Advisory Committee (IPAC) have strengthened electoral integrity. However, episodes such as the nationwide protests over voter roll irregularities in 2024 which prompted corrective action by the Electoral Commission highlight ongoing vulnerabilities in public trust in the democratic process<sup>48</sup>.

The balance of power among the three arms of government; the Executive, Legislature, and Judiciary also remain uneven. Ghana’s political system continues to reflect an executive dominance shaped by the “winner-take-all” culture. This dominance has at times constrained the oversight role of Parliament and weakened other accountability institutions<sup>49</sup>. Nonetheless, the Judiciary has demonstrated resilience in safeguarding constitutional principles, notably in the adjudication of presidential election petitions in 2012 and 2020, which reinforced the independence of the courts and the rule of law<sup>50</sup>.

Governance institutions face capacity limitations that hinder their effectiveness. Ministries, Departments and Agencies (MDAs), security agencies, and other state institutions are often constrained by inadequate resources and institutional bottlenecks. Similarly, while decentralisation remains a cornerstone of Ghana’s governance framework, its implementation has been undermined by political interference, limited fiscal autonomy, and weak administrative capacity at the local government level. These gaps have reduced citizen confidence and limited the ability of local governments to deliver inclusive development<sup>51</sup>.

<sup>48</sup> Electoral Integrity Project, 2020; WACSI, 2024; Reuters, 2024

<sup>49</sup> Democracy International, 2011

<sup>50</sup> EISA, 2022

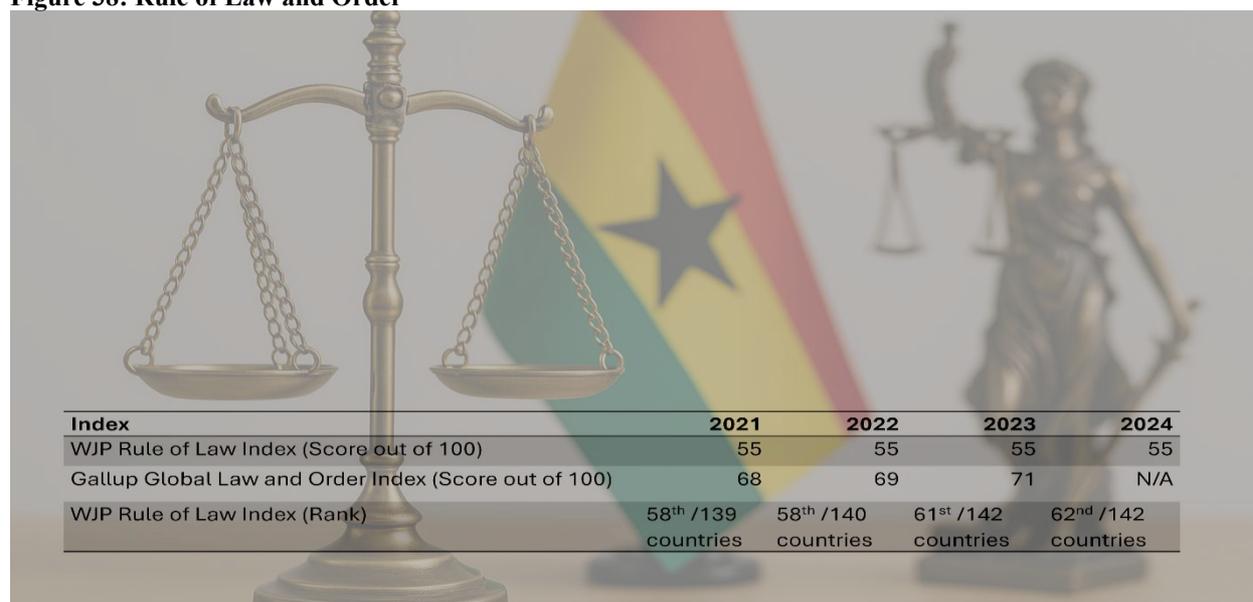
<sup>51</sup> SCIRP, 2023; ResearchGate, 2019; Springer, 2022

In addition, it is important to acknowledge the resilience of Ghana’s governance institutions. Over the years, Parliament has exercised oversight through budgetary scrutiny and inquiries. Decentralised institutions, where adequately supported, have also created platforms for citizen participation. These instances highlight the continuing potential of Ghana’s governance system.

### 2.5.2 Law and Order

The country ranked 62<sup>nd</sup> globally and 7<sup>th</sup> in Sub-Saharan Africa, with a score of 0.55 (Figure 38), signalling both resilience and fragility on the World Justice Project (WJP) Rule of Law Index<sup>52</sup>.

**Figure 38: Rule of Law and Order**

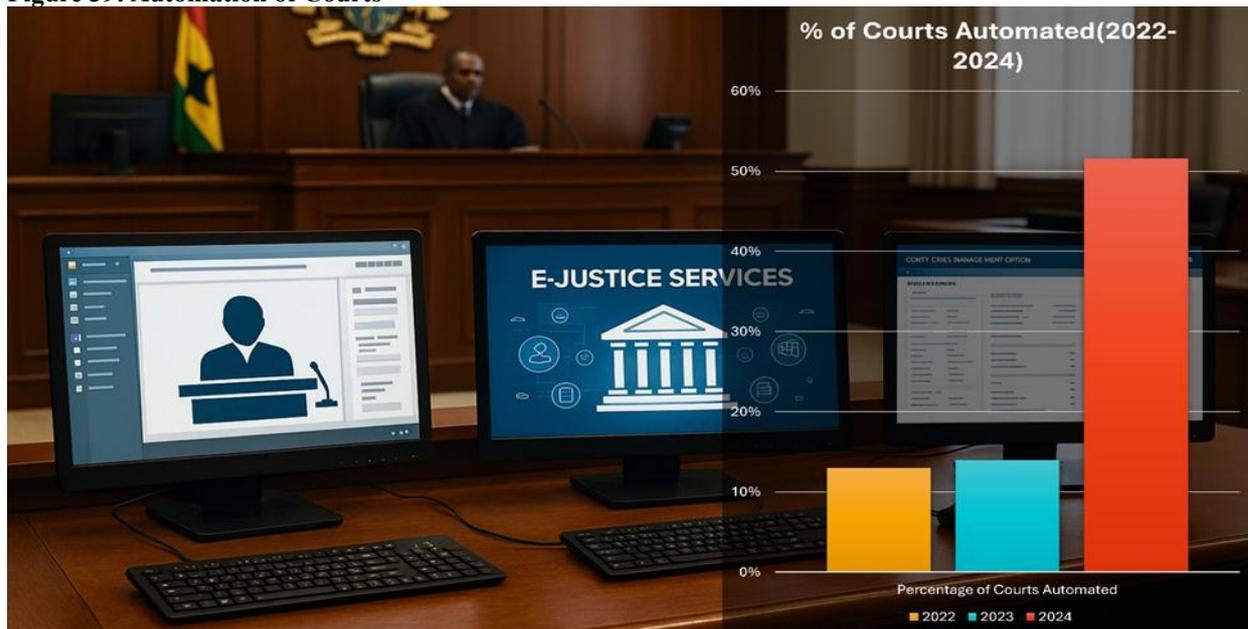


*Source: World Justice Project Rule of Law and Gallup Global Law and Order Index (2021-2024)*

By 2024, more than half of courts (52%) had been computerised (Figure 39), yet case backlogs persisted, and access remained unequal, particularly outside major cities.

<sup>52</sup> The World Justice Project’s 2024

**Figure 39: Automation of Courts**



*Source: Judicial Service Annual Progress Reports (2022-2024)*

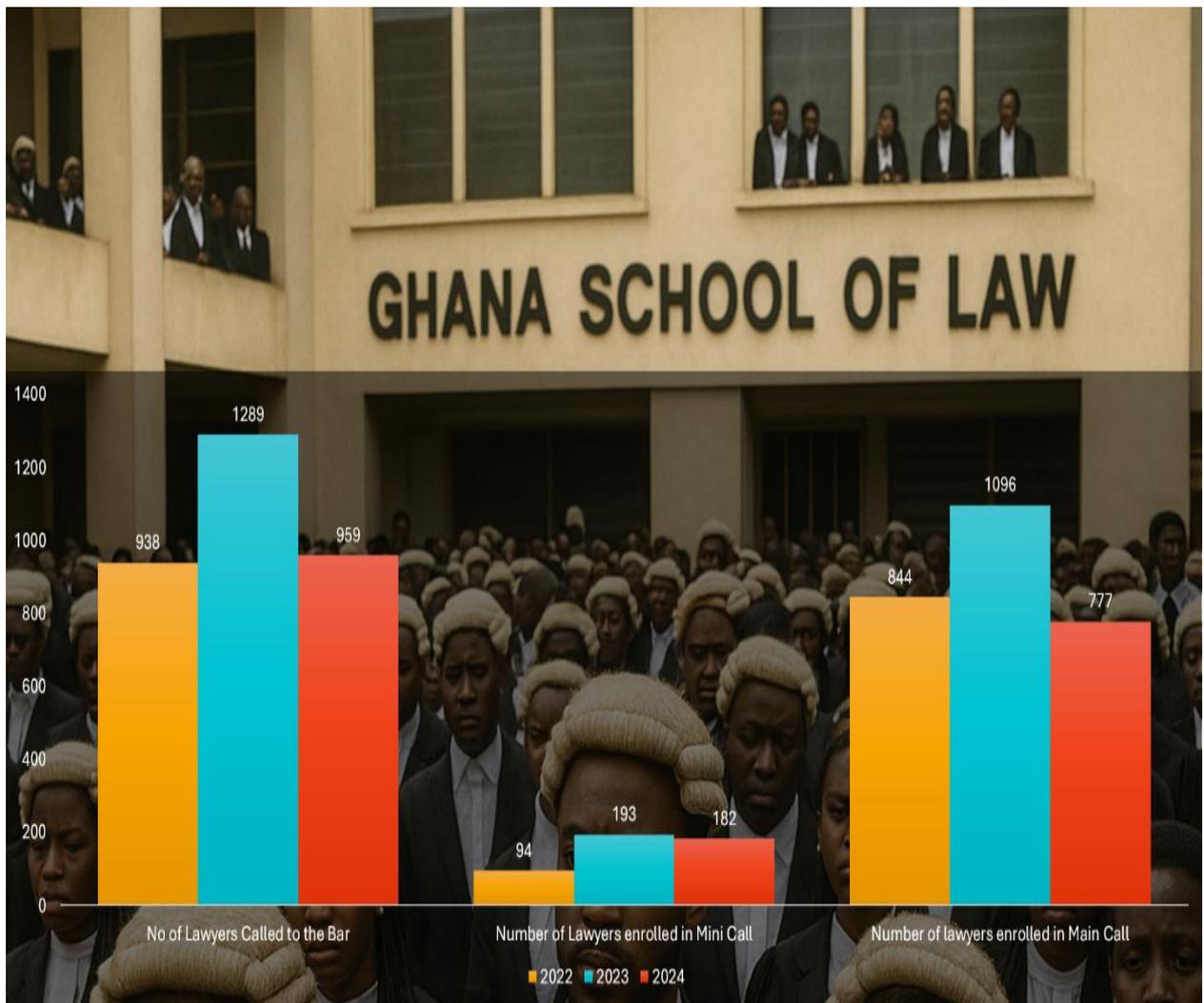
Alternative Dispute Resolution (ADR) was institutionalised in 2005 and formally legislated under the Alternative Dispute Resolution Act, 2010 (Act 798). It was introduced to reduce pressure on the courts and provide citizens with timely and accessible route to justice. Since inception, court-connected ADR has mediated approximately 67,943 cases, of which 32,745 (48%) were successfully settled, demonstrating its significant cumulative impact. In 2024, however, the system's throughput revealed ongoing challenges: 10,314 cases were referred, 8,785 were mediated, and only 3,105 were settled, representing a 35 percent settlement rate, well below expectations<sup>53</sup>. Moreover, only 138 out of 461 courts (29%) were connected to ADR services, limiting nationwide accessibility<sup>54</sup>. While ADR week campaigns and mediator training show commitment to reform, gaps in mediator capacity, funding, integration, and public awareness continue to impede ADR's full potential.

Legal education also remains constrained. The Ghana School of Law (GSL), as the sole professional training institution, admits only a fraction of qualified graduates despite the surge in LLB holders from public and private universities. This has created systemic exclusion, particularly among young graduates. Although 1,289 lawyers were called to the Bar in 2023 (up from 938 in 2022), numbers dipped modestly to 959 in 2024 (Figure 40). Admissions into the Professional Law Course surged from 700 in 2022/23 academic year to 1,441 in 2023/24, revealing both rising demand and GSL's limited institutional capacity.

<sup>53</sup> Judicial Service, 2025

<sup>54</sup> African Arbitration Association (AFAA), 2024

**Figure 40: Lawyers Enrolled and Called to the Bar (2022-2024)**



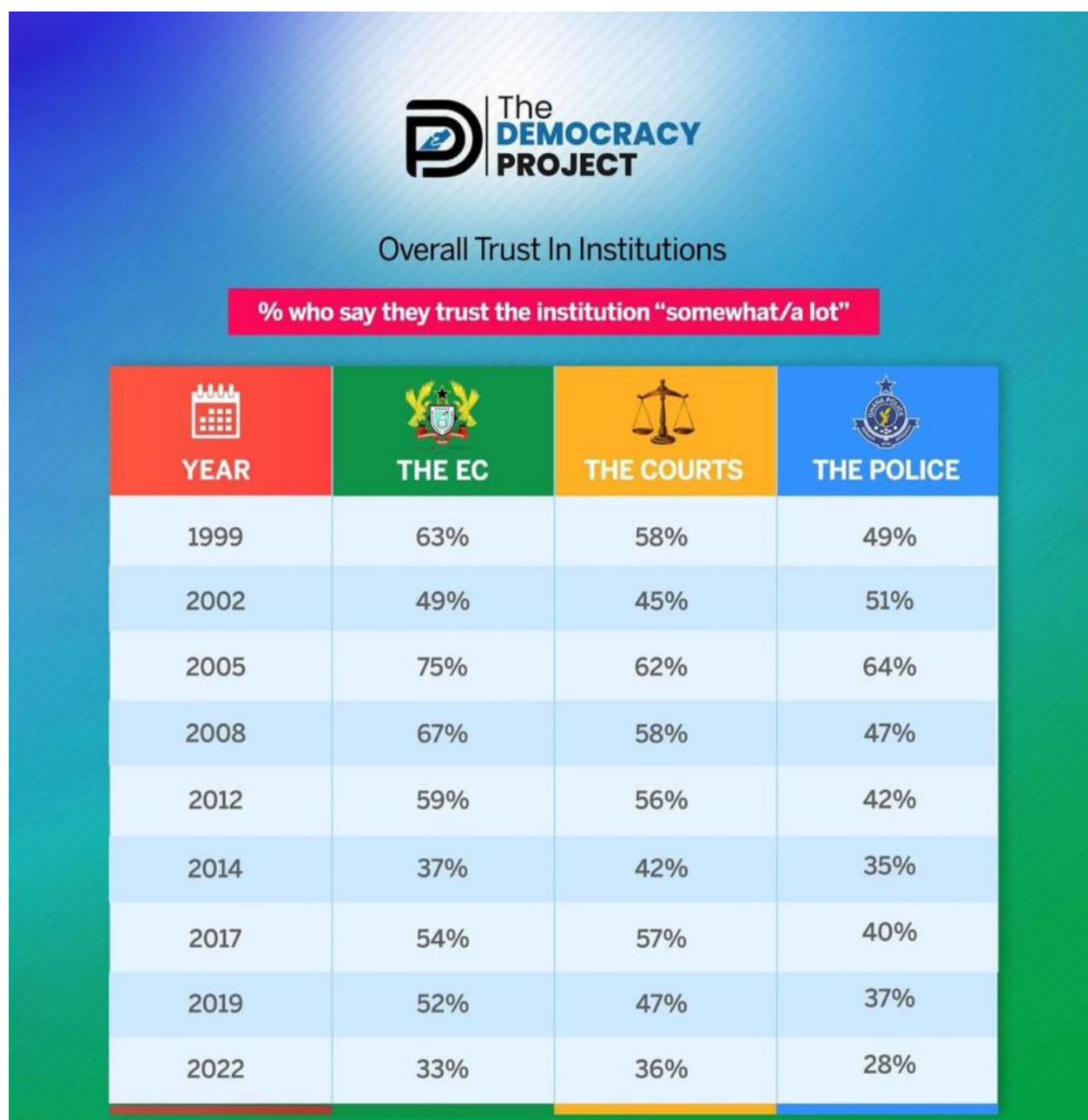
*Source: Judicial Service 2022-2024 Annual Progress Reports*

### 2.5.3 Judiciary Reforms

The Judiciary remains the cornerstone of Ghana’s constitutional democracy. However, it continues to grapple with challenges of independence, efficiency, and public credibility. The 2024 WJP Rule of Law Index ranked Ghana 74<sup>th</sup> globally on its criminal justice sub-index, highlighting systemic weaknesses in prosecution, legal aid delivery, among others.

Public trust in Ghana’s judiciary has declined over time, falling from 62 percent in 2005 to just 36 percent by 2022. As of 2024, only 14 percent believe the courts are highly trustworthy, and 61 percent say judges tend to favour politically connected interests over the rule of law (Figure 41).

Figure 41: Public Trust in Judiciary



Source: The Democracy Project – Afrobarometer Report (1999, 2002, 2005, 2008, 2012, 2014, 2017, 2019, 2022)

Accountability mechanisms within the Judiciary remain active. For example, the Public Complaints and Court Inspectorate Units processed 119 of 128 petitions filed in 2024<sup>55</sup>. Yet, broader systemic challenges persist. This includes institutional inefficiencies, budgetary limitations, and persistent concerns about representational diversity on the bench.

<sup>55</sup> Judicial Service of Ghana, 2024

Transparency measures such as the E-Judgment Project sought to provide opportunity for improving justice delivery. However, the project has only been piloted in six district courts<sup>56</sup>.



The Legal Aid Commission (LAC), under-resourced and insufficiently decentralised, struggles to support poor and vulnerable citizens, thereby widening inequality before the law. A 2012 baseline survey, for example, found that 79 percent of respondents were unaware of the existence of the Legal Aid Scheme. While the Commission managed to resolve only 30 percent of litigations received in 2023, the ADR

mechanism performed somewhat better at 54 percent. Furthermore, despite its mandate for nationwide reach, the LAC's geographical presence remains constrained. These capacity gaps, compounded by systemic elite-centric decentralisation barriers, undermine the ability of poor citizens to access legal aid.

*In July 2024, only four of the sixteen newly sworn-in Court of Appeal justices were women, highlighting the continued male dominance in key judicial appointments (Ghana News, 2024). Although gender-based violence courts and training programs for female judges have been introduced, women continue to be underrepresented at senior levels of the Judiciary. This disparity raises critical questions about inclusivity and equitable representation in our judicial system.*

#### **2.5.4 Human Rights and Justice**

The Commission on Human Rights and Administrative Justice (CHRAJ) remains Ghana's foremost defender of rights and fairness in public administration. Between 2021 and 2025, the Commission consistently handled between 8,000 and 10,500 complaints annually. It successfully resolved more than 80 percent of these complaints<sup>57</sup>.

Human rights complaints remain significant and rising. Women's rights complaints more than doubled, from 934 in 2020 to 2,803 in 2024, while children's rights complaints consistently exceeded 3,000 annually. Between 2022 and 2023 alone, CHRAJ received over 19,000 cases. Violation of women's and children's rights constitutes an expanding share of these cases. These trends reflect both rising violations and increasing public awareness of CHRAJ's mandate. In response, CHRAJ developed training manuals on child rights in the digital space, gender equality frameworks, and carried out over 5,500 public education programmes in 2024.

Administrative justice remains an equally vital pillar of CHRAJ's mandate, averaging 320 cases annually, this role ensures fairness in public service delivery. In 2024, CHRAJ resolved 286 administrative justice complaints and undertook 1,319 public education campaigns to strengthen accountability in public administration.

Despite these achievements, CHRAJ's impact continues to be constrained by budgetary shortfalls, staffing limitations, and insufficient decentralisation, which reduces its ability to

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<sup>56</sup> Judicial Service, 2025

<sup>57</sup> Commission of Human Rights and Administrative Justice, 2024, 2025

serve rural communities. International assessments, such as the WJP Rule of Law Index, continue to flag concerns over enforcement gaps, discrimination, and treatment of vulnerable groups.

### **2.5.5 Corruption and Economic Crimes**

Corruption remains one of the most pressing threats to Ghana's development. It drains scarce resources, undermines institutional credibility, and erodes public trust. According to Transparency International's 2024 Corruption Perceptions Index (CPI), Ghana scored 42 out of 100. The country ranked 80<sup>th</sup> out of 180 countries. This was Ghana's poorest performance in five years, falling from a consistent score of 43 between 2020 and 2023. Regionally, Ghana fell to 11<sup>th</sup> place in Sub-Saharan Africa, trailing several peers, underscoring growing doubts about the country's anti-corruption efforts.

CHRAJ has remained a key pillar in Ghana's anti-corruption architecture. In 2021, CHRAJ received 40 corruption-related complaints and investigated 37, achieving a 92.5 percent investigation rate. In 2022, cases spiked to 335, yet only 25 (7.5%) were investigated, underscoring the strain on institutional capacity. Case volumes then fell sharply, stabilising at 37 cases each in 2023 and 2024, with investigation rates improving from 51 percent in 2023 to 78 percent in 2024. In 2024, CHRAJ investigated 36 cases and resolved 30, while also implementing nearly 1,500 anti-corruption sensitisation programmes under NACAP. These efforts show resilience and progress in outreach but also highlight systemic resource and capacity constraints, particularly when faced with high volumes or complex cases.

The Economic and Organised Crime Office (EOCO) investigated 2,399 cases between 2021 and 2024, peaking at 720 cases in 2023 but declined to 563 in 2024. EOCO achieved significant financial recoveries, amounting to nearly GHS 494 million over the four-year period. In 2024 alone, recoveries totalled GHS 199.9 million. However, prosecutorial outcomes remain modest; the Office maintained 15 cases under prosecution in 2024, but only four convictions were secured across the 2021–2024 period. This limited conversion of investigations into convictions undermines deterrence and reinforces public perceptions of impunity. Beyond financial crime, EOCO has intensified public sensitisation and outreach, conducting 464 education programmes between 2021 and 2024 on cybercrime, gaming, and financial offences. Its Anti-Human Trafficking Unit also strengthened partnerships with the Ghana Police Service and NGOs. In 2024, these efforts led to the rescue of more than 200 victims of trafficking and cyber fraud exploitation. EOCO's performance reflects expanding operational reach and strong international partnerships, yet prosecutorial gaps remain a critical weakness.

The Office of the Attorney-General (OAG) performed more strongly in overall criminal prosecutions. Between 2021 and 2024, the office prosecuted 7,124 out of 8,691 criminal cases, achieving an 82 percent rate. In 2024, the OAG recorded its highest annual performance rate. It prosecuted 2,440 out of 2,511 cases, representing a 97 percent rate. This far exceeded its target of 1,700. The office also recovered GHS 38.8 million from high-profile cases. Yet corruption cases formed only a small subset of this caseload, and the scale of fiscal recovery remains modest compared to estimated national losses to corruption.

The Office of the Special Prosecutor (OSP) has steadily expanded its enforcement footprint since its establishment in 2018. Initially slow to take off, with just two new corruption cases opened in both 2020 and 2021, the OSP's caseload grew to 13 in 2022 and 19 in 2023. By 2024, the number had increased to 27 new investigations. In the first half of 2025 alone, the OSP launched 70 new corruption probes, bringing the cumulative total since inception to over

133 cases<sup>58</sup>. Yet, challenges remain in ensuring that investigations consistently translate into prosecutions and convictions, given that it has only managed to secure seven convictions since its inception, all through plea bargains.

Overall, Ghana's anti-corruption efforts are hindered by weak funding, limited investigative tools, insufficient witness and whistleblower protection, and persistent perceptions of political interference in high-profile cases. These systemic weaknesses continue to hinder enforcement and reduce public confidence.

### **2.5.6 Decentralisation and Local Governance**

Ghana's decentralisation framework is built on three interlinked pillars, that is, fiscal, administrative, and political decentralisation. Yet, implementation challenges continue to weaken its effectiveness.

Progress has been made on administrative decentralisation, in devolving some sector ministries into departments under district assemblies, but critical sectors such as health and education remain centrally managed, limiting local control. These challenges are compounded by the capacity gaps in the MMDAs, which stems from severe staffing shortages, inadequate professionals in critical classes, and high attrition rates. NDPC supports all 261 MMDAs in preparing four-year Medium-Term Development Plans that aligns to the national agenda. Despite this alignment, the implementation rates of annual action plans remain low, contributing to persistent infrastructure gaps and weak service delivery outcomes.

Fiscal decentralisation is anchored in statutory transfers such as the District Assemblies Common Fund (DACF), the DACF-Responsive Factor Grant (DACF-RFG), and other grants, which remain the main sources of revenue for Metropolitan, Municipal and District Assemblies. However, persistent delays in disbursement undermine planning and implementation. In most cases, the final quarter allocation is only released in the following year. This disrupts service delivery and inflates project costs. By law, a minimum of 5 percent of national tax revenue must be transferred to the DACF, but this allocation is insufficient to finance the broad development needs of districts, especially deprived ones. Assemblies' own Internally Generated Funds (IGF) average only about 20 percent of local budgets, making them heavily reliant on central transfers. Even where potential exists, many districts lack modern systems to mobilise IGF.

The appointment of Metropolitan, Municipal and District Chief Executives (MMDCEs) by the President, rather than direct election by citizens, continues to undermine local political legitimacy and accountability. While seventy percent (70%) of assembly members of districts are directly elected by universal adult suffrage, they remain under-resourced and poorly equipped to represent their constituencies effectively. This results in weak citizen participation and limited community influence over governance decisions, posing a significant concern for political decentralisation and reinforcing the cycle of low accountability.

### **2.5.7 Public Accountability**

Ghana has made some notable strides in strengthening public accountability through established systems and institutions over the period. These systems and structures include the Ghana Integrated Financial Management Information System (GIFMIS), the Public Accounts Committee (PAC) of Parliament, the Public Financial Management Act, 2016 (Act 921) as amended, the Public Procurement Act, 2003 (Act 663) as amended, and the Right to

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<sup>58</sup> Compiled Office of Special Prosecutor's Reports, 2021- 2024

Information Act, 2019 (Act 989). In addition, at the sub-national level, there exist forums such as town hall meetings for deepening public accountability between duty bearers and citizens.

The Public Accounts Committee (PAC), drawing on Auditor-General's reports to Parliament, has consistently issued recommendations intended to recover misappropriated public funds. Between 2020 and 2023, the Auditor-General's office successfully recovered GHS12.72 billion from disallowed expenditures flagged in audit reports, underscoring the effectiveness of such parliamentary scrutiny mechanisms. A Special Audit Report covering 2017 to 2020, further shows that Ministries, Departments, and Agencies recovered approximately GHS1.73 billion. This represented about 78 percent of the total amount discovered. Nevertheless, the systems for public accountability remain undercut by a weak sanctions regime. While the recovery of funds demonstrates procedural success, the lack of meaningful disciplinary or prosecutorial follow-through against culpable officials' hampers deterrence and allows mismanagement to persist unchecked.

Public Office Holders (Declaration of Assets and Disqualification) Act, 1998 (Act 550) requires certain public officials to declare their assets and liabilities to the Auditor-General. However, compliance with this law has been incomplete and inconsistent.

### **2.5.8 Public Sector Reforms**

Public sector reform in Ghana is undergoing a pivotal transformation, driven by the need to improve service delivery and enhance accountability. Some of the efforts have focused on pay, productivity, pension reform, organisational restructuring and human resource management.

Specifically, the implementation of the Human Resource Management Information System (HRMIS), designed to strengthen Human Resource (HR) processes and enhance control on expenditure on wages has been rolled out to 96 MDAs. However, Metropolitan, Municipal, and District Assemblies (MMDAs) as well as the Regional Coordination Councils (RCCs) are yet to be incorporated into the system. Also, the establishment of progressive Performance Management processes for Chief Directors plays an integral part in promoting excellence in service delivery to the citizenry. Despite all these efforts, none of these have been effective in bringing about the needed reforms, and the public sector is perceived to be inefficient and unresponsive to the needs of clients<sup>59</sup>.

An emerging issue in public sector reform relates to the governance of leadership appointments in state-owned enterprises (SOEs). Concerns have been raised about appointments often bypassing the Public Services Commission (PSC), contrary to the spirit of Article 195 of the Constitution. In response, the PSC has issued a circular to streamline the regularisation of acting CEOs. However, governance gaps remain for limited liability companies incorporated under the Companies Act, 2019 (Act 992), which fall outside PSC's remit and are instead regulated through SIGA and enterprise boards.

### **2.5.9 Development Management**

Ghana's approach to development management is focused on strengthening its governance framework to ensure stability, accountability, and the effective use of public resources. However, this desire has been fraught with high central government arrears (GHS67.5billion) and unvalidated expenditure commitments (GHS194.3billion), poor fiscal discipline, including non-compliance with the Public Financial Management Act (PFMA) Act 2016, Act 921, as amended, which has led to uncontrolled arrears and off-budget spending. Project

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<sup>59</sup> Afrobarometer Report

implementation and coordination also face significant challenges. Many bilateral and commercial projects are stalled due to the debt restructuring in 2022 and weak project oversight, risking billions in cost overruns. Several social and economic funding sources, such as the GETFUND, NHIS, were capped, which affected development.

There is a communication gap between the public and Parliament, leading to public misconceptions about the roles and responsibilities of their Members of Parliament (MPs). This results in a negative public image of MPs, which has become a “constraining factor” for Parliament, especially when it seeks to address financial issues. These inefficiencies in communication regarding Parliament's role in financial scrutiny and its use of the District Assemblies Common Fund (DACF) ultimately undermine public trust and the overall legitimacy of the development process.

This communication challenge is closely tied to the lacuna in the relationship between the Ministry of Finance (MoF) and NDPC, which is integral to the broader national planning and financing framework. A core challenge is the practical control the MoF exercises over financing development plans at the sector and sub-national levels. Also, notwithstanding Parliament's constitutional authority to approve its own budget, the finance minister oversees the release of these funds and can claim they are unavailable. The inadequacy of financial autonomy severely constrains Parliament's ability, for example, to effectively perform its oversight duties in a timely manner, further contributing to public frustration and distrust.

Despite these challenges, Parliament continues to be active in its duties. In 2024, Parliament held 137 Plenary Sessions and 96 Committee Sittings to consider 896 papers. Twenty-four bills were laid, and 10 were successfully passed into law. In addition, parliamentary committees undertook 89 monitoring visits to track the implementation of selected projects.

To further strengthen its role, Parliament introduced new Standing Orders in 2024, which replaced the previous ones to address the evolving needs of Ghana's parliamentary democracy. As part of these new initiatives, a public oversight committee was created to ensure that proceeds from oil are used prudently. The Public Accounts Committee (PAC), a key oversight mechanism of Parliament, also continued its annual review of reports from the Auditor-General to address financial malfeasance.

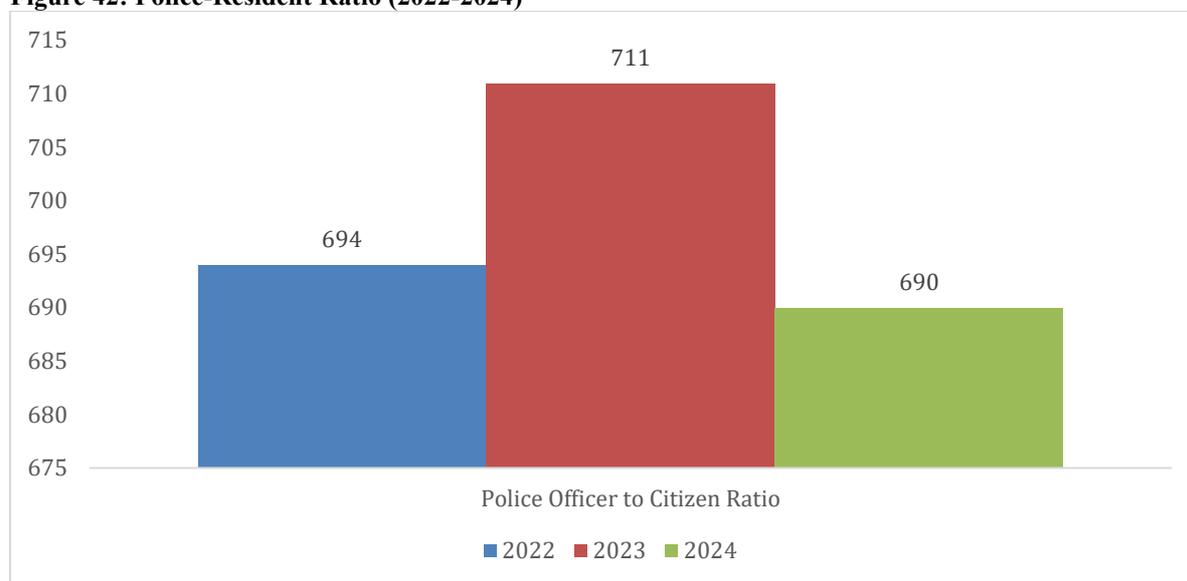
Other state institutions, such as the Office of the Attorney-General and Ministry of Justice, the Economic and Organised Crime Office (EOCO), the Criminal Investigation Department (CID), the Commission on Human Rights and Administrative Justice (CHRAJ), and the Office of the Special Prosecutor, all work to prevent graft. Concurrently, the NDPC and LUSPA continue to guide development control, while the Ministry of Foreign Affairs and Regional Integration works to create a positive image for the country.

Short-term political cycles in Ghana have historically led to policy discontinuity, wasted resources, and stalled development projects as new governments often abandon the initiatives of their predecessors. Therefore, a commitment to a Long-Term National Development Plan is crucial to ensure continuity and sustained progress beyond a single government's term. This approach justifies the need for institutional reforms to empower constitutionally independent bodies, ensuring the plan's implementation is guided by national interest rather than political agendas. Aligning and synchronising previous development plans is also vital, as it builds on past efforts, avoids redundant work, and fosters a unified national vision for progress.

### 2.5.10 Security and Public Safety

The Ghana Police Service remains central to law enforcement and crime prevention. However, manpower shortages continue to pose a major challenge. The police-resident ratio was 1:694 in 2022 and worsened slightly to 1:711 in 2023. In 2024, the situation showed a marginal improvement to 1:690 (Figure 42). Despite this progress, the ratio remains below the UN benchmark of 1:500, highlighting the persistent under-resourcing of the Service.

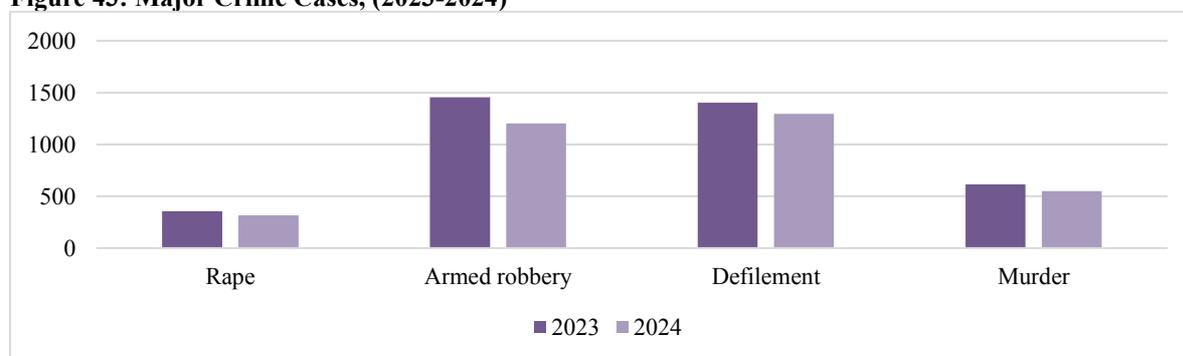
**Figure 42: Police-Resident Ratio (2022-2024)**



*Source: National Development Planning Commission, 2024 National Annual Progress Report*

To fill the gap, the Police Administration has pursued its Five-Pillar Transformation Strategy, enhanced visibility patrols, operationalised the Emergency Command Centre (ECC) and expanded operations such as Calm Life, Conquered Fist, and Peace Tray in high-risk areas. Complementing these have been initiatives to expand CCTV surveillance coverage across Accra and other urban centres, though the rollout remains uneven. These measures maintained relative calm during the 2024 elections, but the caseloads remain overwhelming. A total of 184,100 cases were reported in 2024, with 29,144 prosecutions and 6,177 convictions secured. In addition, more than 37,000 cases were still pending. The police force also suffered from professional misconduct, as 1,726 complaints were filed against the police in 2024. Only 213 of these cases were fully investigated, contributing to public mistrust.

**Figure 43: Major Crime Cases, (2023-2024)**

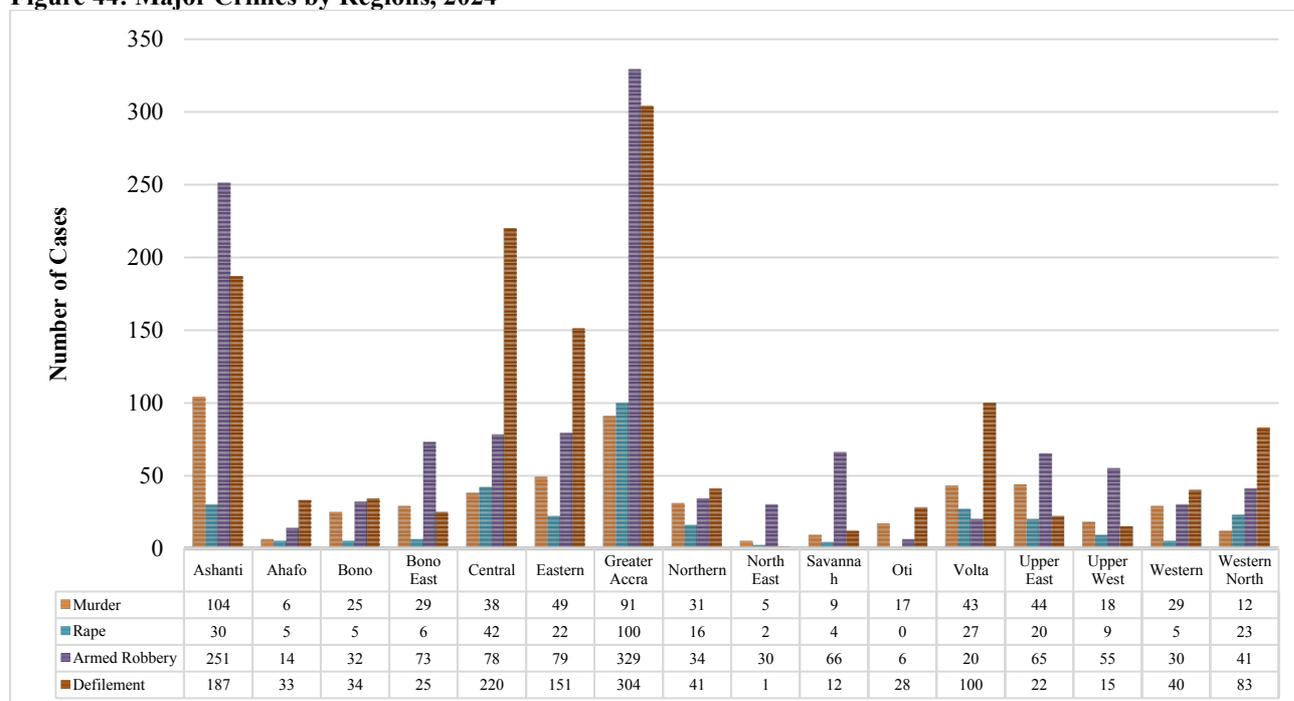


*Source: Ghana Police Service APR, (2023-2024)*

Crime statistics reveal persistent vulnerabilities. In 2024, Ghana recorded high levels of violent and sexual crimes, with defilement (1,296 cases) and armed robbery (1,203 cases) emerging as

the most prevalent, followed by murder (550) and rape (316) (Figure 43). The Greater Accra and Ashanti regions consistently topped the statistics across most categories, reflecting the pressures of urbanisation and organised crime, while Central and Eastern regions reported especially high sexual offence cases. Northern and Savannah areas showed worrying robbery and murder trends linked to border security and arms proliferation (Figure 44). Overall, the data highlights the scale of violent crime in urban centres, underscoring the need for targeted law enforcement, stronger community protection, and accessible justice mechanisms.

**Figure 44: Major Crimes by Regions, 2024**



Source: Ghana Police Service Report, 2024

The Ministry of National Security has been pivotal in addressing cross-border and emerging threats. In 2024, it strengthened intelligence coordination and expanded early warning systems. The Ministry also led joint operations under the Accra Initiative and ECOWAS, to prevent terrorist infiltration and curb the smuggling of arms, gold, and fuel. Cybersecurity was another priority. Through partnerships with the Cybersecurity Authority measures were taken to protect financial systems and critical infrastructure. Hundreds of community engagements were also undertaken to counter radicalisation and build citizen trust. However, budgetary and staffing shortfalls limited the full rollout of new security infrastructure and technology.

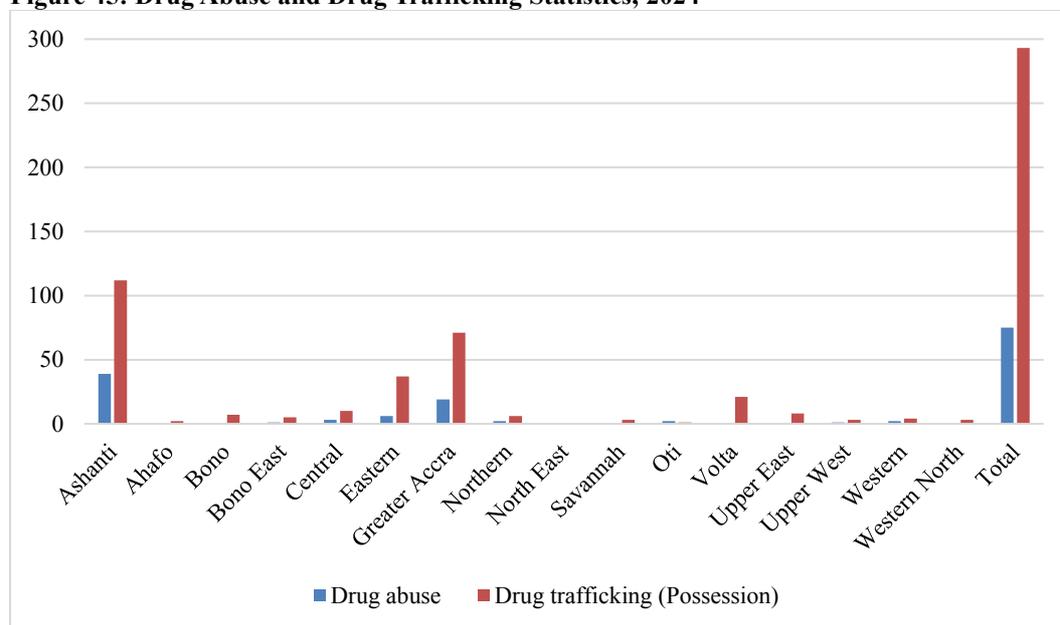
The Ghana National Fire Service (GNFS) also continues to face severe personnel and logistical constraints, which affects its ability to provide timely responses. In 2024, the Service issued 21,627 fire certificates and carried out 16,646 fire audits and inspections. During the same period, it responded to 6,436 fire outbreaks and 579 road traffic collisions, which caused 2,394 injuries and 280 deaths. Capacity building efforts included the establishment of new fire academies in Wungu (North East) and Duayaw Nkwanta (Ahafo), and the purchase of Rapid Intervention Vehicles (RIV), as well as firefighting motorbikes. Nonetheless, the Service remains under-equipped, particularly for high-rise operations and urban fire safety.

Immigration and border security remain pressing concerns. In 2024 alone, 3,051 arrests were made for immigration-related offences, while smuggling of goods such as cocoa, fuel and gold

among others continues to undermine economic and security efforts<sup>60</sup>. The Ghana Immigration Service (GIS) processed 141,101 visas and permits in 2024, inspected 7,668 facilities, arrested 811 irregular migrants, and secured 32 convictions.

Drug trafficking and abuse add another dimension to Ghana’s internal security challenge. In 2024, the Narcotics Control Commission (NACOC) intercepted 3,758 kilograms of narcotics, 86.8 percent of which was tramadol. This seizure prevented drugs worth over US\$31.5 million from entering illicit markets. Beyond seizures, NACOC provided counselling for more than 1,200 individuals and organised over 900 sensitisation programmes, reflecting a strong prevention and rehabilitation effort. Regional crime data confirm that drug abuse and trafficking remain persistent. In 2024, the police recorded 75 cases of drug abuse nationwide, with Ashanti (39 cases) and Greater Accra (19 cases) accounting for over 75 percent of all incidents, suggesting hotspots in highly urbanised and economically active regions. On drug trafficking (possession), 293 cases were reported. Ashanti (112 cases), Greater Accra (71 cases), and Eastern (37 cases) regions recorded the most cases (75%) (Figure 45).

**Figure 45: Drug Abuse and Drug Trafficking Statistics, 2024**



Source: Narcotics Control Commission, 2024

The proliferation of small arms and light weapons continues to threaten stability, especially during election periods. Ongoing interventions, including the National Weapons Marking Exercise, Silence the Guns to Save a Life, and Ballot Without Bullets campaigns, aim to curb illicit production and use. However, the availability of unregistered arms still fuels violence and undermines public confidence.

In the correction facilities, overcrowding remains critical. As of December 2024, Ghana’s prison population stood at 13,857 inmates, exceeding the authorised capacity of 10,265. While vocational and rehabilitation programmes exist, systemic underinvestment hampers inmate reintegration and the safe management of facilities.

Emerging threats in the gaming industry, including money laundering, underage gambling, and cyber insecurity, are being addressed through stronger regulatory oversight. In 2024, the

<sup>60</sup> In early 2025, security agencies seized 17 gold bars worth US\$1.7 million at the Paga border, underscoring the scale of cross-border economic crimes.

Gaming Commission closed down eight illegal operators and trained 70 gaming institutions on anti-money laundering compliance.

### **2.5.11 Culture for National Development**

Over the years, Ghana has celebrated diverse traditional, contemporary, and food festivals. These events foster social cohesion, cultural preservation, and economic development. The arts and culture sector currently contributes about 2.5 percent to Ghana's GDP<sup>61</sup> and has the potential to increase its contribution to GDP by 5 percent<sup>62</sup>. The sector also has the potential to generate US\$100 million in export earnings annually<sup>63</sup> and create 10,000 jobs within the creative industry<sup>64</sup> through collaborations and partnerships.

Despite the potential, underfunding and a weak strategic focus remain persistent challenges in Ghana's cultural development agenda. The Ghana Compact<sup>65</sup> identifies an erosion of national values, including patriotism, integrity, and hard work as inherent challenges. It also points to a culture that incentivises wrongdoing and highlights declining moral leadership from traditional and religious leaders. Cultural norms that limit women's roles in leadership and contribute to gender-based violence also persists<sup>66</sup>. There also exists the challenge of limited preservation of heritage assets such as colonial architecture, artifacts and historical landmarks.

### **2.5.12 Traditional and Religious Affairs**

In 2024, notable progress was made in Chieftaincy administration. Forty-five chieftaincy disputes were resolved, a slight improvement from the 43 resolved in 2023. This reduced outstanding cases by 9 percent and contributed to peace, governance, and security. Furthermore, to strengthen local governance, 65 new Traditional Councils were inaugurated in 2024. Also, construction began on the Regional House of Chiefs' offices for six new regions, while efforts to update the legal framework included reviewing the Chieftaincy Act (2008) to address contemporary challenges and overseeing the preparation of a draft Legislative Instrument to streamline membership procedures for the Houses of Chiefs.<sup>67</sup> However, these institutions are largely underleveraged in national planning and delivery and are continuously plagued with land and chieftaincy disputes.

### **2.5.13 Civil Society and Civic Engagement**

Civil Society Organisations (CSOs) continued to play a significant role in deepening participatory governance, transparency, and accountability in Ghana. Their engagement covered election monitoring, anti-corruption advocacy, open governance initiatives, policy dialogue with Parliament, and inclusion of marginalised groups in decision-making. Despite notable gains, the period (2020 – 2024) was marked by challenges relating to sustainability, regulatory compliance, and resource mobilisation. According to the 2022 Civil Society Sustainability Index (CSOSI), Ghana's CSO environment remained stable across dimensions such as legal framework, organisational capacity, advocacy, and public image. However, CSO renewals fell sharply, from 4,840 in 2021 to only 687 in 2022, reflecting both regulatory hurdles and resource challenges. In response, initiatives such as the STAR-Ghana Foundation's

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<sup>61</sup> Ministry of Tourism, Arts and Culture (MoTAC), 2024

<sup>62</sup> Ghana Statistical Service, 2024

<sup>63</sup> UNESCO, 2024

<sup>64</sup> Ministry of Tourism, Culture and Creative Arts, 2024

<sup>65</sup> Compact Ghana (2022): *Compact for Ghana Charts a Course for the Nation's Future*. <https://ghanacompact.com/>

<sup>66</sup> SPEECH: Mahama launches the Voice of Women- the NDC Women's Manifesto (2024)

<sup>67</sup> National Development Planning Commission (2025): *2024 Annual Progress Report (b)*

National Civil Society Sustainability Forums (2022 and 2024) sought to create platforms for dialogue on funding diversification, regulatory engagement, and long-term resilience.

Some of the avenues CSOs engage in the civic space, are: the Ghana Civil Society Organisations (CSOs) Platform on Sustainable Development Goals, (with over 500 member organisations structured for SDG advocacy, monitoring, and localisation in Ghana); the Citizens' Bureau, which promotes Open Parliament values such as transparency and citizen participation; and Election Oversight and Civic Vigilance which has demonstrated strong commitment to safeguarding electoral integrity during the 2020 and 2024 general elections. The others are: Open Governance and Parliamentary Collaboration for CSO engagement in transparency and accountability; and Anti-Corruption Advocacy, engaging both the public and state institutions in demanding accountability.

MMDAs continued to hold town hall meetings, budget preparation and validation fora. They also provided notice boards for dissemination of information, and continued to carry out monitoring visits to development project sites in line with the Local Governance Act, 2016 (Act 936)<sup>68</sup>.

In 2023, the National Commission on Civic Education (NCCE) carried out 83,398 civic education activities, reaching over 2.7 million Ghanaians to strengthen democratic participation and inclusivity. Its campaigns encouraged voter engagement in District Level Elections with special focus on women, youth, and persons with disabilities, while Constitution Day, Constitution Week, and Citizenship Week in 8,955 basic schools deepened constitutional literacy and civic values among the youth. Collaborations with security agencies promoted peace and order ahead of the 2024 elections. The NCCE also contributed to domestic revenue mobilization through tax compliance sensitization and improved public health awareness via sanitation campaigns. To sustain these efforts, the Commission allocated GHS77.3 million for 2024 across three sub-programmes, Constitutional Awareness Creation, Deepening and Sustaining Civic Awareness, and Patriotism and Good Citizenship, ensuring civic education continues to underpin Ghana's democratic resilience and social cohesion<sup>69</sup>.

#### **2.5.14 Corporate Governance and Development**

Corporate governance in the public sector is characterised by persistent institutional weaknesses, limited compliance with regulatory frameworks and strategic oversight. These challenges have continued to undermine the performance of state-owned enterprises (SOEs), Joint Venture Companies (JVCs) with government, public corporations, and statutory institutions, many of which play vital roles in delivering public services and managing national resources.

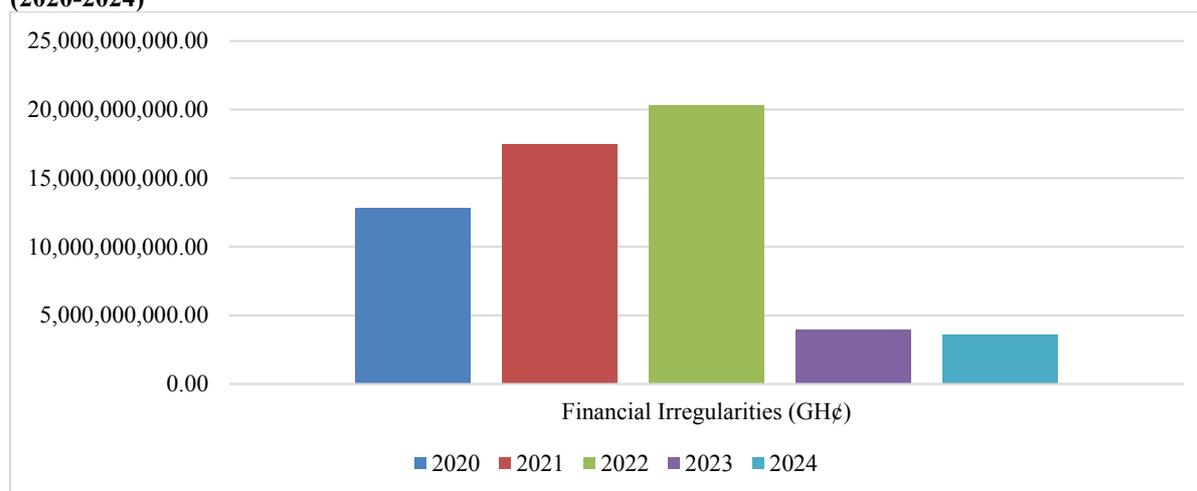
Between 2020 and 2024, the Auditor-General's reports highlighted a recurring pattern of irregularities within Public Boards, Corporations, and Other Statutory Institutions. In the last five years, cumulative financial infractions have exceeded GHS58 billion (Figure 46), pointing to a severe breakdown in internal controls, regulatory compliance, and institutional accountability.

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<sup>68</sup> *Local Governance Act, 2016 (Act 936)*.

<sup>69</sup> National Commission for Civic Education (NCCE). (2023). Programme based budget estimates for 2024. Republic of Ghana

**Figure 46: Financial Irregularities identified by Public Boards, Corporations and Statutory Institutions (2020-2024)**



*Source: Auditor General Report on Public Boards, Corporations and Statutory Institutions, 2020-2024*

It also demonstrates a breakdown in governance oversight and fiduciary responsibility. The failure to act on audit findings has been particularly troubling. Recommendations from the Auditor-General were rarely implemented, and infractions recurred year after year. For example, contract irregularities, payroll ghost names, and stores mismanagement remained persistent issues across institutions despite repeated audit flags. Between 2020 and 2023, annual financial infractions reported across public boards and corporations ranged between GHS12 billion and GHS17 billion, with no significant trend of improvement.

Despite a robust legal framework including the State Interests and Governance Authority Act, 2019 (Act 990), Public Financial Management Act, 2016 (Act 921) as amended, and Companies Act, 2019 (Act 992), compliance remained weak. Many institutions operated for extended periods without functional boards, audit committees, or internal audit units. For instance, by the end of 2023, over 35 public entities were reported to be operating without functional boards or performance-based contracts with State Interests and Governance Authority (SIGA).

Between 2022 and 2023, SIGA reported that fewer than 20 percent of SOEs met satisfactory governance and performance benchmarks. A majority of entities failed to meet their reporting obligations, with more than 60 percent failing to submit either financial statements or signed performance contracts on time. In many cases, critical corporate governance tools, including board charters, strategic plans, and risk registers, were either absent or underdeveloped, leaving institutions unable to manage operational and financial risk effectively.

Another area of weakness lies in board composition, appointments (mode of appointment) and performance. Board appointments were frequently based on political considerations rather than technical merit. As a result, many governing boards lacked expertise in finance, legal compliance, risk management, strategy, and core competencies required for institutional oversight. Some boards failed to meet regularly or provide timely guidance, undermining enterprise-level governance and performance tracking.

Despite these challenges, there have been examples of good governance practices. Institutions such as the Food and Drugs Authority (FDA), and Ghana EXIM Bank have consistently demonstrated that public enterprises can achieve operational efficiency and service delivery

excellence when supported by strong leadership, performance-based contracts, and adherence to SIGA directives. These institutions have frequently ranked among the top in SIGA's Public Enterprise League Table (PELT) reports and serve as models for reform.

Internationally, Ghana remains committed to improving public sector governance under the African Peer Review Mechanism (APRM) and the Open Government Partnership (OGP). However, these aspirations have not translated into concrete institutional reforms across the public sector.

### **2.5.15 Attitudinal Change and Patriotism**

Ghana's development trajectory continues to be constrained by entrenched behavioural challenges and a steady erosion of societal values. Over the past decades, the nation has struggled to articulate and embody a coherent set of shared values. This deficit undermines progress across socio-economic, political and moral dimensions.

Corruption, ethical breaches and weak accountability frameworks persist in both public and private sectors, eroding trust and diminishing institutional effectiveness. Low adherence to punctuality, professionalism and service standards reduces productivity and weakens competitiveness. Indiscipline on the roads, poor sanitation practices and disregard for maintenance culture threaten public safety, health and the integrity of public assets.

The erosion of values extends to family, workplace and religious settings, where honesty, patriotism, unity and mutual respect are increasingly marginalised. Behaviours that prioritise collective interest are often dismissed as unrealistic or impractical. Such patterns weaken national cohesion and impede the realisation of Ghana's development aspirations.

While civic education and initiatives such as the Annual Citizenship Week have sought to instil positive values, the disconnect between personal conduct and national aspirations remains profound. Reviving a national value system that emphasises discipline, responsibility and patriotism is essential to advancing inclusive and sustainable development. Without this moral and behavioural renewal, Ghana risks undermining its long-term goals for prosperity, equity and national transformation.

## **2.6 INTERNATIONAL RELATIONS**

### **2.6.1 Foreign Policy Development**

Between 2020 and 2024, Ghana consolidated its diplomatic infrastructure, institutional capacity, and service delivery under the Ministry of Foreign Affairs and Regional Integration. The Ministry operated through twenty-two (22) bureaux and units, including the Passport Office and the Accra International Conference Centre (AICC), and coordinated seventy-one (71) diplomatic missions worldwide, comprising ten Consulates-General, three Permanent Missions to the United Nations in Geneva, New York, and Vienna, and sixty-eight (68) Honorary Consulates. Collaborations with other Ministries, Departments, and Agencies (MDAs), as well as Metropolitan, Municipal and District Assemblies (MMDAs), were critical in advancing Ghana's foreign policy objectives.

Staffing levels, however, remained below the approved establishment, with 407 officers, representing 53.5 percent of the required 761, limiting the Ministry's ability to fully service all missions. Despite these constraints, the government demonstrated a strong commitment to professionalising the diplomatic corps. A series of capacity development initiatives, including

orientation for newly appointed ambassadors and high commissioners, competency-based training, and pre-posting programmes, were implemented. These were fully funded by the Government of Ghana, with complementary support from the Austrian Government through joint diplomatic training programmes in Vienna.

During the same period, Ghana deepened its bilateral and multilateral relations and hosted an increasing number of high-level state and official visits, reflecting sustained diplomatic engagement and growing international recognition. Notable visits in 2024 included those by the Presidents of Malta, Kenya, Guinea-Bissau, and Senegal, as well as the Prime Minister of Trinidad and Tobago, the Minister for European and International Affairs of Austria, and other senior international dignitaries.

Significant improvements were also recorded in consular and passport service delivery. The introduction of chip-embedded biometric passports in November 2024 marked a major technological milestone, enhancing document security and aligning Ghana with international standards set by the International Civil Aviation Organization (ICAO). The Client Service Unit of the Passport Office was restructured to streamline operations and clear long-standing backlogs. Access to services was expanded through the establishment of new Passport Application Centres in Bolgatanga and Tema, complemented by ongoing renovation and construction works. The extension of machine-readable visa systems to twenty-eight (28) missions, up from twelve (12) in 2022, further strengthened Ghana's global consular network, although the 2024 target of sixty-eight (68) missions was not achieved.

## **2.6.2 Regional and Global Relations**

Between 2020 and 2024, Ghana's participation in regional and global diplomacy remained dynamic and strategic, positioning the country as a credible voice for peace, democracy, and continental integration. The country took part in several high-level summits, including the Korea–Africa Summit, the Indonesia–Africa Forum, and the Forum on China–Africa Cooperation (FOCAC), while hosting state and official visits from the Presidents of Malta, Kenya, Guinea-Bissau, Senegal, Seychelles, and the Prime Minister of Trinidad and Tobago. These engagements strengthened Ghana's bilateral partnerships and created new avenues for trade, investment, and political cooperation.

Ghana also deepened its participation in major multilateral fora such as the Non-Aligned Movement (NAM), the United Nations General Assembly, and the World Economic Forum, where it contributed to debates on peacebuilding, ocean governance, and global security. By 2024, five Ghanaians held senior positions in international organisations — including the International Institute for Democracy and Electoral Assistance (IDEA), Shelter Afrique, and the Commonwealth Secretariat, highlighting the country's growing credibility and influence in global governance.

Regionally, Ghana continued to play a stabilising role within the African Union (AU) and ECOWAS, contributing troops to peacekeeping missions and mediating conflicts arising from unconstitutional changes of government in Mali, Guinea, Burkina Faso, and Niger. Ghana also maintained its leadership as the host of the AfCFTA Secretariat, which positioned the country as a continental hub for trade and economic diplomacy despite ongoing challenges with tariff schedules, customs harmonisation, and infrastructure readiness. These actions reinforced Ghana's long-standing reputation as a reliable, democratic, and peace-oriented state in Africa.

### **2.6.3 Economic Diplomacy and Trade**

Economic diplomacy has become a central pillar of Ghana’s foreign policy. By 2024, Ghana had repositioned its missions abroad as trade and investment hubs, with some reoriented specifically into investment promotion centres. State and official visits during the period created opportunities for partnerships in infrastructure, technology, and financing. Ghana also sought to leverage its hosting of the AfCFTA Secretariat to expand trade and attract sustainable investments, though full optimisation of these opportunities remained a challenge.

### **2.6.4 Diaspora Engagement**

Ghana’s engagement with its diaspora, estimated between 1.5 and 3 million people, has deepened in recent years, underscoring the government’s recognition of the diaspora as a key partner in national development. The diaspora’s involvement in initiatives such as the “Year of Return” (2019) and “Beyond the Return” (2021) demonstrated the potential for heritage-based diplomacy to drive investment, tourism, and cultural pride.

In December 2023, the Diaspora Engagement Policy was launched to provide a framework for mobilising the diaspora’s political, social, economic, cultural, and knowledge resources in a structured and mutually beneficial way. This policy has since guided outreach programmes aimed at strengthening the role of the diaspora in national development.

By 2024, remittances had become a vital source of foreign exchange, growing steadily despite global and domestic challenges. Inflows rose from 4.6 percent of GDP in 2021 to 5.5 percent in 2023, and further to 8 percent in 2024, far exceeding the combined value of Foreign Direct Investment (FDI) and grants. For example, in 2020, for every dollar received in FDI and grants, the country received US\$1.3 in remittances; by 2023 this ratio had risen to US\$5.6, before declining at US\$2.9 in 2024. These inflows continue to support household welfare and macroeconomic stability.

Despite these gains, challenges persist. While financial remittances are significant, mechanisms for harnessing diaspora skills, investments, and networks remain underdeveloped. Coordination across institutions is still fragmented, and systematic engagement with second- and third-generation Ghanaians abroad is limited. Sustaining momentum will require stronger institutional capacity, targeted programmes, and improved incentives to channel diaspora contributions into priority national development sectors.

## CHAPTER THREE

### OPPORTUNITIES, CONSTRAINTS AND STRATEGIC DIRECTION

#### 3.1 Introduction

This chapter highlights the key opportunities within the national and global development context. It also outlines the structural and institutional challenges that must be overcome. It sets out the broad strategic direction for leveraging Ghana's strengths, managing risks, and catalysing sustainable and inclusive transformation.

#### 3.2 Opportunities for Development

Key opportunities for the 2025-2029 Resetting-Ghana Agenda are:

1. **Demographic Dividend** - Ghana's population is predominantly young, with 73.5 percent of the population falling in the age cohorts from 0-14 (35.3%), and 15-35 (38.2%) years. This demographic profile presents an opportunity to harness human capital for innovation, productivity, and inclusive growth. With adequate support, through quality education, relevant skills training, and employment opportunities, the youth can drive industrialisation, technology adoption, entrepreneurship, and making Ghana more competitive globally.
2. **Value Addition to Natural Resources** – The country's abundant natural resources provide strong potential for industrialisation and economic diversification. Moving beyond raw exports in agriculture, forestry, oil, gas, and minerals towards value addition and processing can increase foreign exchange earnings, generate decent jobs, and strengthen resilience against global commodity shocks. This shift can also support local manufacturing and deepen Ghana's participation in regional and global value chains.
3. **Digital Transformation** – Digitalisation is rapidly reshaping economies and presents Ghana with opportunities to modernise agriculture, improve service delivery, accountability and foster innovation. Expanding digital infrastructure, such as broadband and mobile connectivity, can enhance financial inclusion, stimulate entrepreneurship, and reduce transaction costs. By scaling up e-governance, FinTech, and digital skills training, Ghana can create competitive advantages across all sectors of the economy.
4. **Driving Green and Sustainable Growth** – The global transition to renewable energy and climate-smart solutions provides Ghana with significant opportunities. Expanding solar, wind, and other renewables can reduce energy costs, enhance energy security, and attract climate finance. Promoting climate-smart agriculture and sustainable mining can also ensure long-term livelihoods while positioning Ghana as a leader in green growth within Africa and beyond.
5. **AfCFTA and International Trade** – Ghana's strategic location and hosting of the AfCFTA Secretariat offer unique prospects to become a hub for regional trade, logistics, and manufacturing. Developing competitive industries and facilitating cross-border trade provides an opportunity for Ghana to expand its export markets, attract investment, and strengthen supply chains, thus enhancing private sector competitiveness and regional integration.
6. **Agro-industrialisation** – Agriculture remains the backbone of Ghana's economy. Agro-industrialisation offers strong potential for food security and rural transformation. Strengthening value chains, investing in mechanisation, and promoting agro-processing

industries has the potential to reduce post-harvest losses, improve farmer incomes, and create jobs. This approach may also ensure that agriculture contributes to national industrialisation and inclusive development.

7. **Tourism and Creative Industries** – Ghana’s cultural heritage, vibrant creative industries, and ecotourism potential contribute significantly to economic diversification. By investing in tourism infrastructure, branding, and creative industry, Ghana would be able to expand foreign exchange earnings, create employment, and project soft power globally.
8. **Science, Technology and Innovation (STI)** – Investments in STI provide Ghana with the capacity to modernise production systems, improve efficiency, and enhance competitiveness. Strengthening research and development institutions, innovation hubs, and technology transfer mechanisms has the potential to support industrialisation, agriculture, and service delivery.
9. **Local Economic Development (LED)** – Local economic development offers opportunities for decentralisation and inclusive growth. By strengthening district-level value chains, building capacity of local enterprises, market developments, and mobilising local resources, Ghana could create jobs, reduce regional inequalities, and promote balanced national development. LED also empowers communities to take ownership of their development priorities and enhances social cohesion.
10. **Human Capital** – Ghana’s long-term competitiveness depends on investments in human capital. Expanding access to quality education, healthcare, skills training and focusing on technical and vocational education, STEM, and lifelong learning; will ensure that citizens are equipped for emerging opportunities, making human capital the cornerstone of sustainable transformation.
11. **Diaspora and Remittances** – The Ghanaian diaspora serves as a vital source of financial remittances, skills, and knowledge transfer. Through the establishment of enabling frameworks for diaspora investment and engagement, Ghana unlocks a powerful resource for advancing infrastructure, fostering entrepreneurship, and driving innovation. Remittances offer social protection to households, while diaspora expertise contributes to national capacity building and accelerates technology adoption.
12. **Regional and Global Partnerships** – Ghana’s active engagement in bilateral, multilateral, and private sector partnerships opens pathways to finance, technology, and market access. Strengthened collaboration with development partners, international organisations, and investors mobilises critical resources for infrastructure development; green growth, and industrialisation. These global alliances elevate Ghana’s influence in promoting regional peace, security, and sustainable development.

### **3.3 Potential Constraints on Development**

While Ghana has strong prospects for transformation, several constraints could slow progress if not effectively addressed. These include:

1. **Debt Burden and Fiscal Pressures** – Rising debt servicing obligations continue to erode fiscal space, limiting government’s ability to invest in critical infrastructure and social services. High interest payments constrain expenditure on education, health, and local development. Without effective debt management and fiscal discipline, Ghana’s growth prospects may be undermined, and confidence in the economy weakened.

2. **Commodity-Driven Growth Constraints** – Ghana’s remains heavily dependent on primary commodity exports such as cocoa, gold, and oil, making it vulnerable to external price shocks. Limited value addition and weak industrialisation restrict job creation and reduce competitiveness. This structural weakness exposes the country to instability and hinders sustainable and inclusive transformation.
3. **Youth Unemployment and Skills Mismatch** – Persistent unemployment and underemployment, especially among the youth, remain major challenges. Inadequate skills, weak linkages between education and the labour market have created mismatches in skills, leaving many graduates without viable opportunities. This undermines the demographic dividend and contributes to social unrest, underutilisation of talent, and increased migration pressures.
4. **Institutional and Governance Gaps** – Weak institutional capacity, fragmented institutional mandates, corruption, poor coordination among agencies, and inefficiencies in land administration constrain development. Informality and weak enforcement of laws undermine the investment climate and accountability. Inadequate resources for assemblies partly due to weak fiscal decentralisation limits their ability to drive local economic development and deliver essential services effectively.
5. **Environmental and Climate Risks** – Climate change, deforestation, illegal mining and environmental degradation pose serious risks to agriculture, livelihoods, health and food security. Increasing floods, droughts, and coastal erosion threaten communities and infrastructure. Without strong adaptation, community engagement and mitigation measures, environmental risks will erode resilience and compromise Ghana’s efforts towards sustainable development.
6. **Weak Domestic Revenue Mobilisation** – Low tax compliance, widespread leakages, and a narrow tax base limit the country’s ability to generate sufficient revenue for development. Dependence on external borrowing and aid increases vulnerability to global financing conditions. Strengthening domestic revenue mobilisation systems is therefore critical for fiscal stability and financing the Resetting-Ghana Agenda.
7. **Infrastructure Deficits** – Deficiencies in transport networks, energy supply, water systems, and digital infrastructure hinder industrialisation and competitiveness. Rural communities, in particular, remain disconnected from markets and basic services. Infrastructure gaps increase costs of doing business, discourage investment, and perpetuate regional inequalities. Closing these gaps is essential for sustained transformation.
8. **Low Agricultural Productivity** – Agriculture remains constrained by low mechanisation, poor extension services, inadequate irrigation, and high post-harvest losses. These challenges reduce productivity, limit farmer incomes, and threaten food security. Weak agro-industrial linkages also restrict opportunities for value addition. Without comprehensive reforms, agriculture cannot fully serve as the backbone of economic diversification.
9. **Regional Inequalities** – Unequal development between urban and rural areas continues to perpetuate poverty and exclusion. Northern regions, in particular, face higher poverty rates, weaker infrastructure, and limited access to services. These disparities undermine national cohesion, intensify migration pressures, and create uneven development outcomes across the country.

10. **Weak Social Protection Systems** – Social protection remains underfunded and insufficiently targeted. Vulnerable groups, including women, children, and persons with disabilities, remain exposed to economic and environmental shocks. Weak coverage and inefficiencies in the delivery mechanisms limit the system’s ability to address poverty, inequality, and social vulnerability effectively.
11. **Brain Drain and Skills Gaps** – The emigration of skilled professionals, particularly in health and education, reduces Ghana’s capacity to deliver essential services. This unstructured brain drain undermines human capital development and leaves critical sectors understaffed. Retaining skilled workers and reversing migration trends remain key challenges to sustaining national development.
12. **Insecurity and Global Shocks** – Ghana is not immune to the impacts of global shocks such as pandemics, food crises, and geopolitical instability. Regional insecurity and cross-border threats also pose risks to peace and stability. These shocks can disrupt supply chains, weaken resilience, and undermine the country’s development gains if not effectively managed.

### **3.4 Strategic Direction**

The Resetting-Ghana Agenda provides a comprehensive framework for repositioning Ghana on a path of resilience, prosperity, and inclusiveness. It seeks to leverage on the resources and human capital to accelerate socio-economic transformation through reforms and broad-based participation. This Agenda will be underpinned by fiscal discipline, monetary stability, financial sector development, sustainable use of natural resources and international partnerships. The strategic direction is therefore to: reset the economy and ensure stability, promote decent jobs, justice, and sustainability.

It represents a decisive shift away from short-term fixes and consumption-led growth toward long-term resilience, fairness, and opportunity. By combining fiscal discipline, productive investment, inclusive social development, environmental stewardship, accountable governance, and global partnerships, Ghana will be firmly repositioned on the path to transformation and shared prosperity.

## CHAPTER FOUR

### MEDIUM-TERM POLICY PRIORITIES AND PROGRAMMES

#### 4.1 INTRODUCTION

This chapter presents a summary of achievements as well as priorities in the medium-term. These have been presented along five dimensions, namely:

1. Economic development;
2. Social development;
3. Environment, infrastructure and spatial development;
4. Governance and institutional development; and
5. International relations.

#### 4.2 SUMMARY OF ACHIEVEMENTS

Key achievements with the period of January to September 2025, by the current government are as follows:

##### 4.2.1 Economic Development

###### *Macroeconomic Reset and Fiscal Stability*

- Government introduced an Eight-Pillar Economic Reset Plan to support recovery efforts. The plan emphasises fiscal discipline, managing debt levels, managing price stability, and encouraging renewed investment.
- Growth has rebounded with overall real GDP registering a growth of 6.3 percent in the first half of the year.
- Inflation, which had remained above 20 percent for over two years, has decreased, with official reports showing a drop from 23.8 percent in December 2024 to 8.0 percent in October 2025. This improvement represents a significant step toward restoring purchasing power and rebuilding confidence.
- The cedi has witnessed a strong recovery in its value and stabilised, recording a year-on-year appreciation of 34.6 percent against the US Dollar as at 10<sup>th</sup> November 2025.
- Interest rates have declined with the 91-day Treasury Bill rate falling by over 1600 basis points to 10.7 percent in October 2025.
- The fiscal balances have improved significantly with the primary balance on a commitment basis (fiscal anchor) recording a surplus of 1.6 percent of GDP as at end-September 2025, better than the target for the year. This performance is underpinned by improved spending discipline and commitment control.
- Ghana's debt sustainability has improved significantly, supported by the improved macroeconomic performance and fiscal discipline, and the comprehensive debt restructuring programme.
- The Debt Sustainability Analysis (DSA) conducted in October 2025 confirms that Ghana's overall risk rating has now moved from a high risk to a moderate risk with the projected debt trend showing a sustainable path, a major milestone on the path to debt sustainability and creditworthiness restoration. This has eased short-term repayment pressures and increased fiscal space for social and capital spending.
- The Government reactivated sinking fund operations to create buffers for future repayments and re-establish credibility with financial markets. These measures have helped stabilise Ghana's sovereign risk outlook and strengthened investor confidence.

### ***Revenue Mobilisation and Trade Reforms***

- The Government has taken steps to reduce the cost of living and boost business by repealing certain “nuisance taxes,” including the Electronic Transaction Levy (E-levy), betting tax, and COVID-19 levy. While this provides relief to households and businesses, compensatory measures under the Medium-Term Revenue Strategy (2024-2027) are being put in place to safeguard revenues and maintain fiscal targets. A bold package of VAT reforms is also underway to make our tax system more equitable, transparent and business-friendly.
- In March 2025, Parliament passed the Ghana Gold Board (GoldBod) Act to increase external revenue. This reform enhances government oversight of artisanal and small-scale gold mining, introduces traceability systems, and aims to cut illegal smuggling.
- A national task force has been set up to prevent gold leaks and strengthen the country's capacity to keep foreign exchange domestically. These measures help stabilise the exchange rate and boost export income.
- The abolition of distortionary taxes has signalled a friendlier investment climate, encouraging confidence in the manufacturing, transport, and digital service sectors.

### ***Industrialisation, Infrastructure, and 24-Hour Economy***

- In July 2025, a flagship 24-Hour Economy Initiative was introduced. Beginning with the central transport corridor, the programme aims to reduce logistics costs by up to 18 percent, boost productive hours, and support around-the-clock industrial and service operations.
- It is expanding into key industries such as agro-processing, construction, tourism, and ICT via the “Grow24,” “Make24,” and “Show24” platforms.
- Infrastructure investment is prioritised as a key driver for competitiveness and job creation. The 2025 Mid-Year Budget includes plans to rehabilitate roads like Hohoe–Jasikan, Nkwanta–Oti Damanko, and Jinijini–Sampa, as well as to dualise the Adenta–Dodowa corridor. These projects are designed to improve market access, reduce transportation costs, and support local trade.

### ***Local Economic Development and Private Sector Growth***

- The Resetting-Ghana Agenda recognises the significance of local economies and MSMEs. Through initiatives like the 24-Hour Economy and the proposed National Employment Trust, the Government is creating new opportunities for youth and women to access finance, apprenticeships, and entrepreneurial ventures. Business confidence has been strengthened by the removal of distortionary taxes, stabilisation of macroeconomic indicators, and initial consultations with private sector stakeholders.
- The National Economic Dialogue, held within the first 120 days, created a platform for agreement on fiscal consolidation, industrial development, and governance reforms. Its recommendations now guide current reforms, fostering broad support and consistency.

### ***Governance, SOEs, and Institutional Reforms***

- The Government has implemented measures to enhance efficiency, reduce expenditures, and restore trust in public institutions.
- A streamlined governmental framework has been established, decreasing the number of ministers and simplifying agency structures.
- A Code of Conduct for appointees has been formulated, prohibiting first-class travel and elevating ethical standards. Forensic audits are presently underway regarding high-profile cases of financial misconduct, and efforts to strengthen accountability within security agencies are in progress.

- Reforms in SOEs are advancing to minimise losses, improve corporate governance, and align their operations with national priorities. These changes are intended to turn SOEs into financially sustainable, development-oriented entities that promote private sector growth.

### ***Productivity and International Competitiveness***

- The Government has introduced policies aimed at enhancing competitiveness. The 24-Hour Economy framework is augmenting factory utilisation and easing logistics challenges.
- Early signs of progress include efforts to revive the Komenda Sugar Factory and the commencement of a new sugar plant in Salaga.
- Micro, Small, and Medium Enterprises (MSMEs) are benefiting from tax relief measures, and the proposed National Employment Trust seeks to improve access to credit. Collectively, these initiatives bolster competitiveness within the framework of the African Continental Free Trade Area (AfCFTA) and position Ghana on a trajectory towards export-oriented growth.

## **4.2.2 Social Development**

### **Education and Training**

- The Government sustained its commitment to Free SHS/TVET, supported through the uncapping of GETFund. This has ensured funding for infrastructure, curriculum-based textbooks for basic schools, and free tertiary education for Persons with Disabilities (PWDs).
- Transfers to GETFund remain fully up to date, with disbursements of ensuring consistent provision of teaching and learning resources and addressing food shortages that previously disrupted secondary education.
- The Ghana Education Trust Fund (GETFund) (Amendment) Bill has been presented to Parliament
- Under the No-Fee-Stress Initiative, GH¢300 million has been disbursed to the Students' Loan Trust Fund to cover tuition fees for over 100,000 first-year tertiary students.
- The Ministry of Education convened a National Education Forum to address access, quality, infrastructure, teacher training, and curriculum reforms.
- Capacity-building workshops were organised for curriculum assessors and publishers to align textbooks with the revised SHS curriculum and assessment standards.
- The Ghana Scholarship Act, 2025, has been passed by Parliament.
- A total of GH¢157 million was paid as Capitation Grants to public basic schools during the 2025 academic year.
- The No Fee Stress Programme has been introduced to reduce the financial burden on households and improve access to education.
- Free tertiary education is being provided for Persons with Disabilities (PWDs) to promote inclusive and equitable access to higher education.
- The Teacher *Dabrɛ* Project has been instituted to deliver affordable housing schemes that support teachers during active service and after retirement.
- The mother tongue policy is being implemented to strengthen foundational learning by promoting instruction in learners' first languages at the basic level.
- The SmartStart curriculum is being rolled out to integrate Science, Technology, Engineering and Mathematics (STEM), coding, digital literacy, and Technical and Vocational Education and Training (TVET) into the basic education curriculum.

- A specialised Artificial Intelligence laboratory is being established to enhance teaching and learning through advanced digital and emerging technologies.

### **Health and Health Services**

- Uncapping of the National Health Insurance Fund unlocked an additional GH¢4 billion to settle outstanding claims, procure essential medicines and vaccines, sustain Free Primary Healthcare, expand the Ghana Medical Care Trust (MahamaCares), and address funding shortfalls left by the exit of USAID.
- Transfers to the NHIA remain fully current, enabling financial stability to deliver its mandate.
- Parliament passed the Ghana Medical Care Trust Fund Act, 2025, (Act 1144) (MahamaCares) to finance treatment of chronic non-communicable diseases and specialist care not covered by NHIS, including cancers, cardiovascular diseases, diabetes, kidney disease, and stroke. The Fund prioritises Ghanaians aged 18–45 and will support infrastructure, equipment, training, and research.
- Preparations have commenced for the Free Primary Healthcare Initiative, anchored on CHPS and polyclinic-level delivery, population-based payment, and phased implementation, to improve access, reduce out-of-pocket expenditure, and strengthen preventive care.
- All nursing trainee allowances have been paid up to June 2025, with monthly prompt payments instituted from July 2025.

### **Food Systems and Nutrition**

- The Ghana School Feeding Programme provided one hot nutritious meal daily to 4.23 million pupils nationwide. The allocation per child was increased from GH¢1.50 to GH¢2, with GH¢895 million disbursed as feeding grants.

### **Water, Sanitation and Hygiene (WASH)**

- The Government continues to integrate WASH services within education, health, and social protection interventions to strengthen preventive care, promote early childhood development, and safeguard public health outcomes.

### **Employment and Decent Work**

- 9,553 individuals were placed in jobs, 654 inspections conducted to enforce workers' rights, and 60 sensitisation campaigns carried out on child labour prevention.
- The National Pensions Regulatory Authority achieved 13 percent informal sector enrolment and is preparing the “Mo-Ne-Yo” Initiative to expand pension coverage.

### **Gender Equality**

- Cabinet also approved the revised Domestic Violence Policy to enhance protection for survivors. Case management services for SGBV survivors continue through the Orange Support Centre.
- Female representation in public leadership and decision-making reflected Government's continued commitment to advancing gender equality. Women held four sector ministerial positions, three regional ministerial positions, and one Minister of State position, with an additional four women serving as Deputy Ministers. In Parliament, women accounted for 41 Members of Parliament, while eight women served on the Council of State. A total 24 women head Public Institutions as Chief Executive Officers. At the sub-national level, 30 Metropolitan, Municipal and District Chief Executives were female.

## **Child Protection and Development**

- Cabinet approved the revised Early Childhood Care and Development (ECCD) Policy, aimed at promoting holistic development for children under eight, strengthening capacity of stakeholders, and improving equitable access.

## **Youth Development**

- The One Million Coders Programme trained 859 youth in its pilot phase, while Ghana-India Kofi Annan Centre of Excellence (GI-KACE) provided ICT training to 1,603 individuals and developed 30 specialised ICT training modules. Nyansapo OS, an enterprise-grade solution, was deployed, and 1,000 girls in the Volta Region were trained in coding and web design under the Girls in ICT Programme. Expansion to 100,000 youth, new advanced courses, and additional enterprise solutions are planned.
- The Red Means Stop Campaign against drug abuse targeted seven million youth nationwide, with 40,696 educated on adolescent sexual and reproductive health and substance abuse.
- A District Skills and Entrepreneurship Roadshow trained 4,131 youth, particularly women in agricultural value chains, while 10,000 National Service Personnel commenced military training to enhance discipline and employability.
- The Ministry of Youth Development cultivated 5,000 acres in Sekyere Kumawu and Papao under the Feed Ghana Programme, engaging 1,500 National Service Personnel in poultry, maize, soya, tomato, and rice production in partnership with anchor farmers.
- The *Adwumawura* Programme was initiated to promote youth employment and entrepreneurship.
- To provide technical and vocational skills for the youth, Government rolled out the National Apprenticeship Programme.
- Government has pioneered the development of a Youth Tracker to monitor and evaluate youth interventions, serving as a one-stop information centre to help track and monitor all youth activities in the country.

## **Social Protection and Economic Inclusion**

- Under the LEAP Programme, GH¢476.7 million was paid to 1.5 million beneficiaries (350,580 households) in 2025, with grants indexed to inflation. Increases were made across household sizes, and expansion is underway to reach an additional 40,000 households by September 2025. Monitoring shows improvements in livelihood, health, consumption, and school attendance.
- Cabinet approved the Social Protection Bill to provide dedicated financing for poverty reduction and inclusion.
- Allocations to social protection programmes rose from 0.6 percent of GDP in 2024 to 0.9 percent, reflecting strengthened government commitment to social safety nets.
- Enrolment under the School Feeding Programme expanded from 3,801,491 beneficiary pupils in the 2023/2024 academic year to 4,231,059 in the 2024/2025 academic year.

## **Disability-Inclusive Development**

- The PWD Act, 2006 was reviewed to align with the UN Convention on the Rights of Persons with Disabilities.
- 276 PWDs received training in employable skills through rehabilitation centres.
- GETFund resources are now available to provide Free Tertiary Education for Persons with Disabilities.

- District health and resource centres are being established nationwide to deliver specialised health assessments and to develop a comprehensive national health database on persons with disabilities, in support of evidence-based policy and planning.
- Rehabilitation centres are being constructed and upgraded across all regions to enhance physical recovery services and provide vocational training opportunities for persons with disabilities.
- Education facilities for Persons with Disabilities are being modernised through the adoption of customised ICT-based learning solutions, including the establishment of a dedicated information hub and digital portal

### **Ageing and Functionality**

- Government continues to implement measures that promote social protection and inclusive services to ensure that older persons live with dignity and access essential health and social services.
- The Government is partnering with the private sector to establish Day Centres and Residential Homes to enhance care and support services for the elderly.
- The National Health Insurance Scheme is being revamped, with expanded coverage to include and strengthen geriatric health services.

### **Migration and Development**

- The Work Abroad Programme has formalised labour migration as a pathway for decent work, safeguarding rights and welfare of Ghanaian migrant workers. Labour agreements with Qatar, UAE, and Jordan are being ratified, with negotiations underway with other countries to expand opportunities.

## **4.2.3 Environment, Infrastructure and Spatial Development**

### **Disaster Risk Management**

- To reduce flooding risks, 1,083.4m of drains have been constructed, while key equipment has been installed on major water bodies under the Flood Early Warning Response System (FEWS). Servers have been set up for Hydro, NADMO, and GMet, with training completed—together strengthening Accra’s capacity to predict, prepare for, and respond to floods.

### **Housing**

- Under the Redevelopment Programme, 64 apartment units were completed for public servants. Through the Transport Sector Improvement Project, 191.25km of feeder roads in Bono East were fully rehabilitated, and 670km of feeder roads were completed in Upper West Region.

### **Road Infrastructure**

- Under the Big Push Programme, over GH¢13.8bn has been invested in nationwide road projects—new bridges, urban ring roads, and major corridor upgrades—marking the largest road investment in decades.
- Government has amended the Earmarked Funds Capping and Realignment Act, 2017 (Act 947) to uncapped the Road Fund, unlocking over GH¢1bn for road maintenance.
- To enhance financing for road development and maintenance, Cabinet has approved the reintroduction of road and bridge tolls.

### **Digital Access**

- Ghana’s digital drive is boosting inclusion with expanded rural connectivity, 62,000 resources on the Knowledge and Skills Bank serving 600,000+ users.

- New ICT facilities in 232 SHSs and the National Council on Women and Persons with Disabilities.

### **Transport Regulation (Okada)**

- Stakeholder engagements have been completed and proposed amendments to the Road Traffic Act, 2004 (Act 683) and Road Traffic Regulations, 2012 (L.I. 2180) submitted to Cabinet, advancing efforts to regularise motorcycles and tricycles (“Okada”) for passenger services.

### **Mining**

- Licensing reforms and new aggregation systems by the Ghana Gold Board (GOLDBOD) have doubled small-scale gold exports to 51.5 tonnes (US\$5 billion) in the first half of 2025. This has strengthened reserves, improved the balance of payments, and supported the stabilisation of the cedi.
- To protect water resources from illegal mining, Government launched the Blue Water Guard Initiative, training and deploying guards across key districts.

### **Energy and Green Transition**

- Government is strengthening the energy sector by expanding access, cutting costs, and securing long-term sustainability. An MoU with Côte d’Ivoire will deliver a high-voltage line and substations, while 63 communities were connected to the grid.
- Three new mini-grids constructed in Ada to provide green power to 20,000 people.
- To improve efficiency, private sector participation in distribution is being reintroduced, one million smart meters are being procured, and agreements with IPPs are reducing costs and restructuring debt.
- Petroleum agreements with Jubilee and TEN partners have been extended to 2040, ensuring energy security and stability.

### **Environment**

- The Minerals Commission, through the Alternative Livelihood Project, registered 32,000 potential oil palm farmers and distributed over 1 million hybrid seedlings, covering 17,184 acres—boosting awareness, best practices, and sustainable farming.

## **4.2.4 Governance and Institutional Development**

### **Democratic Governance**

- Government has taken significant steps to restore standards of governance, strengthen constitutional accountability, and streamline executive management. Ministerial appointments were capped at 60, with ministries rationalised into 23 portfolios, fulfilling a campaign pledge to reduce the size and cost of government. Parliamentary approvals and cabinet formation were completed within the first two weeks, marking the fastest executive formation under the Fourth Republic.
- The Constitution Review Implementation Committee was inaugurated on 30th January 2025, chaired by Prof. H. Kwasi Prempeh, to operationalise accepted recommendations of the Constitutional Review Commission. The Committee has already begun national consultations and held direct engagements with the President.
- In addition, a Governance Advisory Council has been inaugurated to provide independent, non-partisan counsel on governance, human rights, and anti-corruption, reinforcing institutional checks and balances.

### **Corruption and Economic Crimes**

- The Government has placed asset recovery and deterrence at the centre of its anti-corruption drive. The Operation Recover All Loot (ORAL) initiative has been launched and operationalised with a national hotline, investigative task teams, and a recovery-focused enforcement framework. Within weeks, the initiative received over 2,000 complaints, while prosecutions of former officials and cases of procurement and payroll fraud were initiated.
- Complementing ORAL, forensic audits and inquiries have been launched into COVID-19 expenditures, the PDS concession, the National Cathedral, the collapse of indigenous banks, and the 13th African Games scandal. A new Code of Conduct for appointees has been issued, prohibiting political appointees from acquiring state property and regulating gifts with strict caps, with immediate dismissal mandated for breaches.
- In the first half of 2025 alone, the OSP launched 70 new corruption probes, bringing the cumulative total since inception to over 133 cases.

### **Public Accountability and Financial Oversight**

- Important reforms have been rolled out to improve fiscal discipline, transparency, and accountability. The National Economic Dialogue in March 2025 generated consensus recommendations on fiscal responsibility, expenditure control, and SOE reforms. These informed amendments to the Public Financial Management Act, which introduced a debt rule (capping debt-to-GDP at 45% by 2034) and mandated a minimum 1.5% primary surplus annually.
- To enforce compliance, an independent Fiscal Council has been established, with sanctions applying not only to the finance minister but all ministers and heads of covered entities.
- Procurement reforms have also been advanced. Amendments to the Public Procurement Act now require a commitment certificate from the Minister of Finance before any government-funded procurement can proceed. Additionally, the Auditor-General, supported by two international audit firms, has been tasked to audit government arrears and commitments.

### **Judiciary and Justice Delivery**

- The Government has reopened long-unresolved cases of political violence and killings, including the 2020 election-related deaths, the Ayawaso West Wuogon by-election violence, and the murder of Ahmed Hussein-Suale. Arrests and prosecutions have been initiated, signalling a commitment to justice and accountability.
- Measures have also begun to purge security and justice institutions of political vigilantism, with biometric vetting, ideological reorientation, and new boards of inquiry introduced to curb malpractices in recruitment and promotions.

### **Security and Public Safety**

- The security and emergency services have made measurable operational gains. The Police Service commissioned a new hospital in Kumasi, established a 24-Hour Economy Secretariat at headquarters, and executed eight major criminal case breakthroughs through intelligence-led operations.
- The Prisons Service has expanded its productive capacity, cultivating 1,654 acres of crops, initiating a 5,000-layer poultry project, and launching education and digital literacy initiatives.

- The National Identification Authority (NIA) cleared a backlog of 600,000 registrations, rolled out an online application and booking system, and expanded premium service centres nationwide.
- The Fire Service conducted over 14,000 safety inspections, issued 12,418 fire certificates, trained 5,214 fire volunteers, and responded to nearly 3,800 fire outbreaks.
- The Immigration Service intercepted 291 irregular migrants, rescued 21 trafficking victims, and disrupted multiple smuggling operations.
- The Narcotics Control Commission seized 192kg of cocaine, 90kg of cannabis, and 17.9kg of gold bars, while operationalising nationwide hotlines and securing land for a new training academy.
- The National Disaster Management Organisation (NADMO) responded to 332 emergencies, assisted 11,500 victims, and desilted 243 drainage channels in flood-prone areas.
- The National Peace Council resolved 429 conflicts, including chieftaincy and land disputes, and inaugurated new regional peace councils in Ahafo and Savannah.
- The Ghana Refugee Board registered over 1,500 new refugees, integrated 500 Ivorian refugees with residence permits, and documented 7,000 Burkinabe nationals through a special campaign.
- The Gaming Commission enhanced regulatory oversight with compliance monitoring, opened four regional offices, shut down illegal casinos, and initiated the Gaming Administration Monitoring System (GAMS) for real-time revenue tracking.

#### **Corporate Governance and SOE Reform**

- To restore prudent management of state-owned enterprises, Government convened SOE CEOs under SIGA and introduced an enhanced performance management framework with measurable financial and operational targets. Loss-making SOEs are under review for restructuring or closure, while up to 10 enterprises are being considered for listing on the Ghana Stock Exchange to strengthen governance, accountability, and market discipline.

#### **4.2.5 International Relations**

##### **Foreign Service Development**

- In 2025, Ghana's foreign service underwent significant transformation, marking a decisive shift from institutional consolidation to international influence. The Ministry of Foreign Affairs and Regional Integration expanded its organisational structure from twenty-two (22) to twenty-seven (27) bureaux and units, with the inclusion of the Foreign Service Institute (FSI) as a dedicated hub for diplomatic training, policy analysis, and research. Diplomatic representation increased from seventy-one (71) to seventy-two (72) missions, reflecting Ghana's growing global footprint and engagement in emerging regions.
- Staffing capacity improved dramatically, rising from 407 officers (53 percent of establishment) in 2024 to 823 officers in 2025, exceeding approved establishment and effectively closing long-standing human resource gaps. This expansion was matched by scaled-up professional development through enhanced competency-based and pre-posting training programmes, reinforcing Ghana's commitment to a merit-driven and professional diplomatic corps.
- Ghana's international standing also strengthened considerably. The country completed a successful tenure on the UN Security Council, secured elections to key UN bodies, and hosted high-profile global conferences that underscored its reputation as a stable

democracy and reliable partner in multilateral cooperation. Several new treaties and agreements were ratified, deepening Ghana's integration into global trade and governance frameworks. These included the Treaty on the Prohibition of Nuclear Weapons, the World Trade Organization (WTO) Fisheries Subsidies Agreement, the 2012 Cape Town Agreement on fishing vessel safety, Protocols amending the Convention on International Civil Aviation; and the Constitution of the African Civil Aviation Commission (AFCAC).

- Bilateral diplomacy advanced through the signing of visa waiver agreements with Morocco, Mozambique, Colombia, São Tomé and Príncipe, Dominica, Serbia, Algeria, and Angola, expanding Ghana's global mobility network and strengthening the value of the Ghanaian passport.
- At the consular level, Ghana implemented sweeping passport administration reforms, introducing ICAO-compliant chip-embedded passports, home-delivery systems, enhanced mobile passport application service to support applicants with limited mobility and 24-hour passport operations<sup>70</sup> supported by a fully digital application and customer-service platform. By September 2025, over 160,000 new passports had been issued through 13 operational Passport Application Centres, with seven additional centres planned for the newly created regions. To strengthen performance and accountability, the Ministry introduced Key Performance Indicators (KPIs) for Ambassadors and High Commissioners, ensuring that missions deliver measurable outcomes in trade promotion, diaspora engagement, and cultural diplomacy.
- The Ministry also prioritised citizen protection and welfare. It provided active consular assistance to Ghanaians displaced by cross-border clashes near Côte d'Ivoire and Burkina Faso, including high-level field visits, coordination with local authorities, and the disbursement of GH¢200,000 in emergency humanitarian relief. Additionally, student help desks were established in 11 Diplomatic Missions in countries with large Ghanaian student populations to provide emergency aid, counselling, and administrative support—all implemented without additional recruitment or budgetary expansion.
- A five-day visa processing policy was introduced across Ghana's Missions abroad, improving efficiency and service delivery.
- Together, these innovations are geared towards enhancing transparency, efficiency, and service delivery across Ghana's foreign service, improving passport accessibility and citizen mobility, while strengthening the country's economic, cultural, and diaspora linkages worldwide.

### **Regional and Global Relations**

- In 2025, Ghana's regional and global engagements transitioned from active participation to visible leadership. The country hosted the 50th Anniversary Celebration of ECOWAS in Accra, bringing together Heads of State and senior officials to assess progress and renew commitments to regional peace, stability, and prosperity. Ghana further demonstrated diplomatic leadership at the Extraordinary ECOWAS Summit on Peace and Security in June, where it championed dialogue and reintegration efforts for Burkina Faso, Mali, and Niger following their announced withdrawal from the bloc. These initiatives reaffirmed Ghana's growing role as a stabilising force and advocate for West African unity, democratic governance, and regional integration.
- Ghana maintained strong commitment to the African Union's Agenda 2063, aligning national frameworks with the Second Ten-Year Implementation Plan (2024–2033),

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<sup>70</sup> The 24-hour passport operations ensure a shorter turnaround time for passport issuance and delivery within 15 days to any part of the world.

which focuses on seven transformative “Moonshots.” The country also deepened engagement with the 2030 Agenda for Sustainable Development, prioritising five high-impact targets: transparent and accountable institutions (SDG 16.6), decent work and employment (SDG 8.5), quality education (SDG 4.1), sanitation and hygiene (SDG 6.2), and energy efficiency (SDG 7.3).

- On the global stage, Ghana reaffirmed its dedication to multilateralism, evidence-based governance, and sustainable development through the presentation of its 2025 Voluntary National Review (VNR) at the United Nations. The review expanded the country’s SDG monitoring framework to 105 indicators, up from 102 in 2022 and 66 in 2019, reflecting improved statistical systems and inter-agency coordination. Findings revealed that one in eight SDG targets had been achieved, while the majority recorded moderate progress and only 7.6 percent regressed, underscoring progress in accountability and transparency in national development tracking.
- Ghana’s participation at the 80th United Nations General Assembly (UNGA), where the President addressed global leaders, further elevated the country’s diplomatic visibility and policy influence. Additionally, Ghana played a leading role in major international fora such as the Ninth Tokyo International Conference on African Development (TICAD-9) in Yokohama, where President Mahama secured strategic investment partnerships and reaffirmed Ghana’s role as a regional development partner.
- Engagements with Japan, Singapore, India, and China throughout 2025 reflected a coherent and proactive foreign policy strategy anchored on trade, technology, and sustainable development cooperation. These partnerships strengthened Ghana’s reputation as a credible and forward-looking partner, deepened its integration into the global economy, and reinforced alignment with Agenda 2063 and the 2030 Agenda for Sustainable Development.

### **Economic Diplomacy and Trade**

- In 2025, Ghana’s economic diplomacy agenda recorded notable progress. In collaboration with other MDAs, the Ministry worked to diversify and expand Ghana’s export base, actively promoting Ghanaian products abroad, boosting tourism, and pursuing preferential agreements under multilateral arrangements. Trade and investment forums were organised to market “Made-in-Ghana” goods and attract foreign direct investment (FDI) to support industrialisation and job creation.
- High-level dialogues deepened ties with strategic partners. The Ghana–EU Partnership Dialogue in June 2025 prioritised cooperation in trade, investment, climate action, security, and youth employment. Political consultations with Qatar, Kuwait, Switzerland, and the Netherlands yielded progress in areas such as labour mobility, maritime cooperation, energy, agriculture, women’s empowerment, and anti-corruption support. These engagements produced commitments including Switzerland’s readiness to support Ghana’s green energy transition and emission-reduction strategies, as well as tariff concessions for Ghanaian exports.
- Bilateral relations with Asia advanced significantly. A historic State Visit from India in July 2025 resulted in agreements to double bilateral trade and deepen cooperation in health, green energy, digital payments, and critical minerals. At TICAD-9 in Japan (August 2025), Ghana secured major investment deals, including funding for transport and agriculture, establishment of a new automotive hub, and training programmes for African youth in artificial intelligence and biotechnology. Similarly, the State Visit to Singapore later in August 2025 mobilised over US\$1 billion in investment commitments, covering infrastructure, education, agribusiness, and tourism, alongside

strategic agreements to strengthen financial cooperation, TVET collaboration, and carbon-credit projects.

- Relations with China were further strengthened through a US\$30 million grant for a modern market in Aflao, and advanced negotiations on electric-vehicle assembly, aluminium value-addition, and direct flights between Ghana and major Chinese cities. Engagements with Middle-Eastern partners also expanded, resulting in agreements covering education, employment, tourism, and infrastructure development. Labour-mobility discussions with Germany, the UAE, Qatar, and Caribbean states were initiated to create overseas employment opportunities for Ghanaians.
- Ghana also hosted and participated in several investment and trade platforms, including the China–Africa Cooperation Forum and the Ghana Business Forum in Guangzhou. These engagements attracted growing interest from global firms in e-mobility, digital transformation, and infrastructure development, with GAC Motors and others exploring electric-vehicle assembly ventures in Ghana.
- Despite these gains, challenges remain. While Ghana’s international visibility and ability to secure investment deals have increased, the country continues to face difficulties in fully leveraging AfCFTA for exports, addressing trade barriers, and ensuring that signed agreements translate into tangible projects. Delays in project execution, infrastructure gaps, and global economic uncertainties continue to limit the optimisation of economic-diplomacy outcomes.
- Ghana’s foreign policy in 2025 thus placed strong emphasis on economic diplomacy, leveraging state visits and international partnerships to attract investment, foster innovation, and expand export opportunities.

#### **Diaspora Engagement:**

- In 2025, Ghana strengthened its engagement with the diaspora as a strategic pillar of national development and global partnership. Diplomatic Missions intensified outreach and collaboration with Ghanaian communities abroad, positioning the diaspora as active contributors to trade, investment, innovation, and knowledge transfer. Missions were directed to develop country-specific diaspora engagement frameworks aligned with Ghana’s priorities in investment promotion, skills transfer, remittances, and cultural diplomacy.
- To enhance welfare and responsiveness, student help desks were established across key Missions and consular welfare systems were expanded to provide emergency assistance, advisory services, and logistical support to Ghanaians abroad. These measures reflect a more inclusive and citizen-centred foreign policy approach, reinforcing trust between the state and its nationals overseas.
- The planned introduction of e-visa and mobile passport services is expected to further improve accessibility and convenience for diaspora communities, enhancing mobility and people-to-people linkages. In addition, Ghana’s Missions demonstrated operational readiness during crises — notably through swift diplomatic and logistical interventions during the Iran–Israel conflict, which ensured the safe evacuation of 17 Ghanaian nationals.
- Collectively, these actions mark a decisive shift toward a structured, responsive, and development-oriented diaspora policy, aimed at harnessing the full potential of the Ghanaian diaspora as partners in national transformation and global influence.

## **4.3 ECONOMIC DEVELOPMENT**

### **4.3.1 Introduction**

The Government's Resetting-Ghana Agenda places economic development at the centre of national transformation. Its goal is to reset and transform Ghana's economy to support long-term growth and shared prosperity. The emphasis is on building a resilient economy that balances growth with inclusiveness. This will be achieved by pursuing policies that stabilise the macroeconomy, boost productivity, and diversify the source of growth.

The medium-term economic strategy will focus on restoring macroeconomic stability, modernising agriculture, expanding industrial and trade capacity, promoting private sector development, and repositioning state-owned enterprises as engines of growth. This approach integrates growth in GDP, employment, and incomes, anchored in productivity and competitiveness, to ensure that economic gains translate into broad-based improvements in living standards.

### **4.3.2 Monetary Policy and Financial Sector**

Government priorities for monetary and financial policies focus on restoring stability, building a resilient financial system, and promoting growth through investment, innovation, and stronger institutions.

#### ***Monetary Policy***

The administration will work to keep inflation low and in single digits, ensure low and stable interest rates, and promote job creation while safeguarding financial stability. The Bank of Ghana will continue to work to improve its operational efficiency and restore public confidence. Government will within the medium-term undertake forensic audits of all irregularities in the financial sector to restore trust and stability in the financial system. Coordination between the Bank of Ghana and key ministries including Finance, Agriculture, and Trade and Industry will be strengthened to support food price stability.

The Central Bank will continue to fine-tune the monetary policy framework to make it more effective for economic development and employment creation. The Central Bank's Digital Currency (e-Cedi) will be advanced to improve financial inclusion and support efficient payments. Measures such as curbing anti-competitive pricing and expanding agricultural credit through Ghana Incentive-Based Risk Sharing System for Agricultural Lending (GIRSAL) and the Ghana Commodity Exchange will be implemented.

#### ***Exchange Rate Policy***

Government will overhaul the framework for foreign exchange management, review the Foreign Exchange Act, 2006 (Act 723), control monetary growth and liquidity, monitor all foreign exchange transfers and enforce forex surrender agreements, renegotiate agreements with mining firms upon expiry on the repatriation of export proceeds, and increase foreign exchange earnings by promoting exports, particularly in value-added cocoa and other cash crops.

#### ***Payment Systems and Financial Inclusion***

The Government will revise the Payment Systems and Services Act, 2019 (Act 987) and introduce a FinTech regulation to make financial services more accessible and affordable. A national cybersecurity strategy, fraud monitoring systems, and a Blacklisted Persons Database will be created to protect consumers and strengthen digital payments. Technology will be used

to enhance risk management, while a framework for financial data exchange will ensure efficiency and innovation across the sector.

### ***Financial Sector Stability and Development***

A strong and stable financial sector will be prioritised to support investments, savings, and growth. The Government is reconstituting the Financial Stability Advisory Council (FSAC) as the apex body for coordinating systemic risk monitoring and crisis management, and supporting effective collaboration between the Ministry of Finance, the Bank of Ghana, and other regulators. In addition, the Ghana Financial Stability Fund (GFSF) will be strengthened to provide liquidity and solvency support to distressed institutions, thereby restoring confidence and stability in the sector.

To build resilience, financial sector laws will be updated, and a twin-peak supervisory model will be introduced to separate prudential supervision from market conduct. The Government will also enact the Virtual Assets Service Providers (VASP) Law to regulate cryptocurrencies and digital assets, while facilitating the responsible use of blockchain technology to improve service delivery, manage unclaimed balances, and support cooperative credit unions in expanding financial access. These measures aim to restore confidence, reduce non-performing loans, and enhance credit flows to the private sector, thereby anchoring growth under the Resetting-Ghana Agenda.

### ***Capital Markets***

Confidence in the capital markets will be restored by updating the capital markets master plan, improving trading platforms, and encouraging more issuers, including State-Owned Enterprises, to list on the Ghana Stock Exchange. Policies will also lower the cost of raising capital, while new products such as exchange-traded funds, infrastructure bonds, and Islamic financial products will be introduced. Investment funds will be restructured into a Sovereign Wealth Fund to finance infrastructure, while the Venture Capital Trust Fund will be reformed to provide risk capital for SMEs.

### ***Banking Sector Reforms***

The Government will audit the recent banking sector clean-up and recapitalise banks in order to build a resilient sector. Differentiated minimum capital requirements will be introduced for local and foreign banks through a review of the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930). New institutions, such as a National Women's Bank, will be established, and the Development Bank of Ghana will be reformed to better support priority sectors. Frameworks for digital banking and non-interest banking will also be created, while additional measures will target non-performing loans, recapitalisation, and cybersecurity. Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) regulations will also be strengthened to safeguard the sector from financial crimes.

The Government will increase support for indigenous banks, which currently control less than half of industry assets. This includes creating an Equity Fund to support recapitalisation, reviewing withdrawn banking licences, and promoting local ownership. Rural banks, microfinance institutions, and savings and loan companies will be strengthened through improved regulation and supervision. Insolvent microfinance institutions will be addressed, and Specialised Deposit-Taking Institutions (SDIs) will be consolidated to support SMEs and expand credit access in rural areas.

### **4.3.3 Fiscal Policy**

The Government's fiscal policy will be anchored on maintaining fiscal and debt sustainability, while supporting the 24-hour economy initiative to enhance productivity, boost production, create sustainable jobs, and position Ghana as both an import-substitution and export-led economy. The medium-term objectives are: to increase revenue mobilisation; reduce the scale of and waste in Government expenditure; bring down public debt to sustainable levels; shift spending from consumption to capital investment, and maintain a primary surplus in line with the Public Financial Management (Amendment) Act, 2025 (Act 1134).

#### ***Revenue Mobilisation***

Government will broaden the tax base and strengthen revenue systems. This will be done by tightening the extractive sector regime, rationalising tax exemptions, and enforcing public financial laws to curb leakages and corruption. Port fees will be rationalised to improve competitiveness, while the Ghana Revenue Authority (GRA) will be restructured to reinforce compliance.

Additional measures include the introduction of a Natural Resources Revenue Management Act (NRMA) and a review of the Petroleum Revenue Management Act, 2011 (Act 815) to optimise returns from petroleum and green minerals. Tax administration is being harmonised and standardised. New financing instruments such as Diaspora Bonds will be introduced. Furthermore, Government will broaden development financing opportunities and expand infrastructure financing, through such measures as joining the Islamic Development Bank, and accelerating the implementation of the Public-Private Partnership Act, 2020 (Act 1039).

#### ***Expenditure Management***

Expenditure will be rationalised to improve efficiency and ensure that Government spending supports economic growth and job creation. The focus will be on cutting waste and ensuring fiscal discipline.

#### ***Public Debt Management***

Government will prioritise debt sustainability through prudent public debt management. Government will also strengthen the oversight of State-Owned Enterprises, to reduce contingent liabilities. In addition, Government will establish an independent Public Debt Management Office under the Public Financial Management Act, 2016 (Act 921). The Administration will promote public-private partnerships and prioritise strategic self-financing projects to reduce public liabilities.

### **4.3.4 Agriculture and Agribusiness Development**

The Government has placed agriculture at the centre of its medium-term priorities, recognising its potential to drive economic transformation and job creation. Through the Agriculture for Economic Transformation Agenda (AETA), the sector will be modernised to ensure food security, reduce food inflation, and promote agribusiness as a key driver of growth. The initiative seeks to establish a robust value chain, improve access to land and water, and expand financing mechanisms to support farmers. Farmer Service Centres will be created across districts to provide equipment, technologies, and inputs. In addition, Farm Banks will be established within agricultural zones to ease access to credit.

#### **4.3.4.1 Feed Ghana Programme - Increasing Agricultural Production for Food Security**

To ensure food security, the Feed Ghana Programme will focus on boosting local production through smart agriculture. The Government will support the large-scale cultivation of staples such as maize, rice, soya beans, sorghum, roots, and tubers. Investments in research and

technology will be prioritised to improve productivity, while institutional farms will be operationalised and expanded. Vegetable production will also be modernised through the development of greenhouses, irrigated open-field cultivation, and urban gardening initiatives. Research institutions will be resourced to support plant breeding, climate resilience, water conservation, and post-harvest management. These measures are intended to address food shortages, lower food inflation, and stabilise local supply chains.

### ***Livestock***

Reviving the livestock and poultry subsector forms part of the broader agricultural agenda. The Government intends to rebuild the poultry industry by offering incentives for farmers and promoting domestic consumption under the 'Buy Ghana' initiative. Collaborative programmes such as the Poultry Farm to Table (PFT) Project will be rolled out. In addition, a Livestock Development Project will expand meat and dairy production. Abandoned ranches and meat factories, including those at Wulugu, Zuarungu, Kpong, Aveyime, and Adidome, will be revived. New livestock breeds and capacity-building centres will be introduced to improve animal husbandry. Special attention will also be given to rural women through the establishment of Broiler Production Cooperatives to boost poultry production and support livelihoods.

### ***Fisheries, Aquaculture and the Blue Economy***

The fisheries and aquaculture sector will be revitalised with a focus on sustainability and innovation. A Blue Economy Commission will be established to regulate marine and freshwater resources, while improved fish genetics, fingerling production, and quality assurance will be promoted. Technical and financial support will be provided to women and youth engaged in aquaculture under the Aqua/Cage-Culture Project. Additionally, efforts will be made to strengthen research and improve education in fishing communities, complemented by alternative livelihood programmes to reduce dependence on dwindling fish stocks. Law enforcement, better weather communication, and stricter regulation of premix fuel distribution will also be pursued to protect fish resources and restore sustainability to the sector.

#### **4.3.4.2 Feed Industry Programme**

The Feed Industry Programme aims to ensure a consistent supply of agricultural inputs for the industry. The programme will focus on boosting local raw material production to sustain agro-processing and related industries.

### ***Cocoa***

Cocoa remains a pillar of the economy. Government priorities include reviving the sector through the reintroduction of fertiliser and input subsidies; improved management of COCOBOD; and strict measures to combat illegal mining on cocoa farms. In addition, cocoa colleges will be established in cocoa-growing regions to train farmers and extension officers, while agroforestry will be integrated into new plantings to promote sustainability. Cocoa farmers will benefit from stronger welfare programmes, including pensions, price stabilisation, and healthcare support. The sector will also be diversified through expanded cocoa processing, commercialisation of cocoa pulp, and support for women and youth to participate in production and value addition.

### ***Cotton***

The cotton industry will be revived by promoting high-yield, pest-resistant varieties and sustainable farming practices, with production targeted at 100,000 tonnes in the northern regions. The revival strategy will extend across the value chain, including the establishment of collection and ginning centres, investment in modern ginneries and textile factories, and

development of markets for both domestic use and export, with a focus on organic and value-added cotton products.

#### ***Strategic Tree Crop Development***

The Government will promote the development of strategic crops such as cashew, shea, oil palm, coffee, and mango. A Cashew Development Board will be established to regulate standards, pricing, and exports, while shea development projects will accelerate nursery expansion and processing. These initiatives are expected to boost agro-industrial growth and provide additional opportunities for rural households.

#### ***Ghana's Palm Industry ("Red Gold")***

The palm oil industry will be prioritised to reduce Ghana's reliance on imports and expand domestic production. A national palm oil industry policy will be developed to incentivise commercial plantations, encourage out-grower schemes, and build processing facilities. Research, land acquisition, and investment promotion will support the growth of the industry to expand output to meet domestic and export demand significantly.

#### **4.3.4.3 Agro-Processing for Economic Expansion and Jobs**

To expand agro-processing and create jobs, the Government will partner with the private sector to establish factories and processing plants across the country. Priority initiatives include: revive the Komenda Sugar Factory and establish a new sugar factory in Salaga; support mini processing plants for cassava, cashew, fruit juice, and tomatoes in key producing regions; and establish cocoa processing factories in cocoa-growing areas. Special attention will also be given to meat processing, animal feed plants, and cotton-allied industries such as textiles. These efforts are intended to create rural jobs, reduce post-harvest losses, and strengthen the link between agriculture and industry.

#### **4.3.4.4 Developing the Agriculture Market and Value Chain**

The agriculture market and value chain will be modernised to increase efficiency and returns for farmers. Investments will be made in warehouses, cold storage, and packaging facilities linked to the Ghana Commodity Exchange and NAFCO. Markets in towns such as Techiman, Yendi, Kasoa, and Ejura will be upgraded, while new fish harbours and inland fish terminals will be established in fishing communities, including Shama, Keta, Aflao, Sogakofe, Asewewa, Biriwa, Tema New Town and Dixcove. These interventions will reduce losses, improve market access, and strengthen domestic and export trade.

#### **4.3.3.5 Agricultural Infrastructure for Increased Production**

The Government will expand agro-production enclaves and agro-industrial zones equipped with irrigation systems, warehouses, and service centres to support farmers. Key irrigation projects such as Pwalugu, Tamne, and Accra Plains will be rehabilitated to double the land under irrigation. Local fertiliser blending and new manufacturing plants will also be promoted. These measures aim to raise yields, cut post-harvest losses, and reduce reliance on rain-fed farming, to create jobs and boost food security.

In parallel, the Volta Economic Corridor will serve as a major growth hub by harnessing the agricultural and industrial potential around the Volta Lake. Through the priority "Grow24" initiative, over 2 million hectares of farmland will be irrigated for year-round cultivation. This is expected to significantly increase national food output, expand agro-processing, attract private investment, and generate large-scale employment.

#### **4.3.4.6 Innovative Agriculture Financing**

To strengthen risk sharing in agriculture and expand financing, the Government's priorities include establishing farmer cooperatives, subsidising agricultural insurance, and maintaining the Ghana Incentive-Based Risk Sharing System for Agricultural Lending (GIRSAL) to mitigate lending risks. A networked collateral registry will be developed to allow insured farmers to access credit more easily, while the Ghana Commodity Exchange will be improved to link production with financing. The Ghana Exim Bank will be refocused to provide concessional financing for export crops. In addition, commercial banks will be encouraged to allocate at least eight percent of deposits to agricultural lending.

#### **4.3.4.7 Promoting Agricultural Inclusion**

The Government is committed to attracting youth and women into agriculture through education, training, mentorship, and improved access to land and finance. Initiatives such as the Youth Agriculture-Estate Programme will provide structured support for young farmers, while the school farms initiative will be scaled up with expert agricultural extension services.

To create new pathways for youth employment, the National Service Smart Agriculture Programme will be expanded to deploy National Service Personnel. In addition, digital platforms will also be promoted to showcase successful youth farming stories, encouraging wider participation in the sector. These interventions aim to foster a new generation of agri-entrepreneurs, expand food production, and promote advanced agricultural techniques.

#### **4.3.4.8 Institutional Development and Regulatory Framework**

To support these reforms, agricultural institutions will be restructured and strengthened. The Ghana Irrigation Development Authority will be reformed, the Veterinary Services Directorate upgraded into an Authority, and Pong Tamale Veterinary College enhanced as a centre for training and research. New regulatory frameworks will be established to reduce farmer-herder conflicts, including enforcement of the ECOWAS Protocol on Transhumance and the creation of local arbitration committees involving traditional authorities, MMDAs, and security agencies. These institutional reforms are expected to provide long-term stability and efficiency within the agricultural sector.

### **4.3.5 Trade and Industry**

The Government has outlined comprehensive reforms aimed at accelerating manufacturing growth, strengthening domestic trade, promoting exports, formalising the informal economy, and improving the ease of doing business.

#### ***Manufacturing for Growth***

Manufacturing has been prioritised as a driver of economic transformation and job creation underpinned by a sustainable and efficient energy system as the basis for industrial development. The Government will invest in an integrated aluminium industry to reduce import dependency and create sustainable jobs, while incentivising the expansion of the automotive and vehicle assembly sector to lower vehicle costs and expand employment opportunities. Light industrial production, particularly in apparel and electronics, will be promoted alongside support for local pharmaceuticals to boost domestic drug production.

To deepen value addition, the "Make24" initiative will establish new agro-industrial parks focused on textiles, pharmaceuticals, and food processing. These parks will add value to raw materials, expand agro-processing, and create export-ready products, positioning Ghana as a competitive player in regional and global markets. This is closely tied to complementary efforts under the Volta Economic Corridor and "Grow24" initiative, which seeks to irrigate over 2

million hectares of farmland to ensure a reliable raw material supply for agro-processing and year-round production.

In addition, strategic industries such as textiles, meat processing, sugar, leather, and tomato processing will be revitalised, while new investments will be directed into furniture, plastics, fertiliser, and synthetic materials through the adoption of advanced technologies. Targeted support will also be extended to small-scale shoemakers and menstrual hygiene product manufacturers to broaden industrial output and strengthen local enterprises.

#### ***Domestic Trade Promotion***

Domestic trade reforms will focus on strengthening market infrastructure and promoting Made-in-Ghana products. Modern markets will be established in the newly created regions, while artisanal enclaves in Abossey Okai, Suame, and Cape Coast will be redeveloped to enhance productivity. The Government also intends to support strategic trade and industrial enterprises, including e-commerce, in major cities such as Accra, Tema, Takoradi, Tamale, and Kumasi. Consumption of local products will be promoted by reinstating the Brand Ghana Council, assisting SMEs with production standards, and launching awareness campaigns to increase visibility and recognition of Ghanaian goods. State institutions will be mandated to prioritise Made-in-Ghana goods and services, ensuring that local producers gain sustainable demand within the domestic market.

#### ***A Structured Informal Economy for Economic Growth***

Formalising the informal economy is key to providing social and financial protections and enabling small businesses to contribute more meaningfully to national development. To achieve this, the Government will introduce reforms that give the sector structure, stability, and growth opportunities. Small businesses and trade associations will be encouraged to form platforms for advocacy and welfare support. Digital payment systems will be promoted to expand financial inclusion and secure transactions, while tailored insurance packages under the All-Covered Initiative will safeguard informal enterprises. Cooperatives will also be strengthened to provide financial and technical assistance, empowering entrepreneurs to scale up their operations.

#### ***Promoting Exports***

Expanding exports is a central priority, with the Government set to establish an Accelerated Export Development Programme chaired by the President to drive market access for Ghanaian products. Opportunities under the African Continental Free Trade Area (AfCFTA) agreement and other trade agreements will be fully leveraged to enhance exports and industrial growth. Tailored initiatives will be introduced to support manufacturers in aligning production with strategic export sectors, while trade facilitation mechanisms will be strengthened to reduce delays and costs at borders. SMEs will be supported to adopt technology and quality assurance systems, while the packaging industry will be developed to meet international standards. To anchor these reforms, the establishment of a national shipping line will be pursued to support both imports and exports, positioning Ghana as a stronger player in global trade.

#### **4.3.6 Culture, Arts, and Tourism Economy – The Black Star Experience**

Ghana's culture, arts, and tourism sector holds vast potential for economic transformation and job creation. However, the sector has long been constrained by inadequate investment, infrastructure deficits, and the absence of a cohesive strategy to harness its opportunities. To reposition the sector, the Government has committed to launching the Black Star Experience as a priority national brand to redefine Ghana's cultural identity, strengthen tourism, and

expand opportunities in the creative economy. This initiative will create a year-round calendar of cultural activities, including Pan-African heritage events, film festivals, music showcases, culinary exhibitions, fashion and textile promotions, and literary programmes. Through this, the sector will attract investment, boost tourism, and affirm Ghana's position as a cultural and artistic hub on the continent.

### ***Harnessing Culture for Economic Growth***

The Government will prioritise the commercialisation of Ghana's rich cultural assets to drive economic growth. The Creative Arts Fund will be revived to provide sustainable financial support for start-ups and struggling enterprises across the industry. New initiatives such as "Cultural Villages" will be established to showcase Ghana's cultural diversity, while modernising existing Centres of National Culture into commercially viable performance spaces and constructing new centres in the recently created regions.

Digital technology will be harnessed to promote Ghanaian culture globally, including virtual reality versions of museums and galleries. Capacity building, training, and sensitisation programmes will empower young artists to actively contribute to cultural and economic development, while partnerships with international cultural organisations will promote knowledge exchange. Chiefs and traditional leaders will be engaged to enhance the commercialisation of heritage festivals, ensuring broader community participation and ownership.

### ***Building a Thriving Creative Industry***

The creative industry will be positioned as a viable economic sector with robust institutional and financial support. Local content creation will be promoted, supported by strict enforcement of broadcasting and digital media provisions to stimulate artistic production. The management of copyrights and royalties will be enhanced to ensure creators receive fair compensation. Strategic partnerships will be forged with stakeholders in the film and music industries to expand Ghana's presence internationally, while young digital content creators will be supported to develop culturally relevant products.

Infrastructure development will include establishing a film village, rehabilitating the National Theatre, and building a second National Theatre in Kumasi. A recreation village with facilities for concerts and stage performances will also be developed. Policy measures such as tax breaks for artists with Tax Identification Numbers will provide incentives, while a dedicated creative arts channel on Digital Terrestrial Television (DTT) will further expand access.

### ***Enhancing Tourism***

Tourism development will focus on diversification, modernisation, and inclusiveness. A real-time online database will be developed in collaboration with stakeholders to guide planning and decision-making in the sector. Domestic tourism will be promoted through awareness campaigns and institutionalised programmes, while priority projects such as the Marine Drive will be revived and replicated in other regions. Taxes and incentives in the hospitality sector will be reviewed to enhance competitiveness, while new tourism products including medical, educational, agro-tourism, and cultural tourism will be promoted to broaden Ghana's appeal.

Cultural and heritage sites will be refurbished, and new attractions identified for development. Special measures will promote the inclusion of persons with disabilities, including developing their creative potential and improving access to tourism facilities. To safeguard the creative economy, tailored insurance products will be introduced for the creative sector, providing protection and resilience for artists and creative entrepreneurs. Partnerships with diplomatic

missions will also be pursued to promote Ghana’s cultural and tourism products abroad. Complementing these, “Show24” will develop tourism clusters and hospitality hubs along the Volta Lake to boost the services export sector. Collectively, these measures will strengthen tourism as a central driver of economic growth, job creation, and cultural affirmation.

#### **4.3.7 Local Economic Development**

##### ***Institutional Reforms and Policy Framework***

The Government is strengthening the policy and institutional base for LED to drive inclusive local growth. A comprehensive LED Policy Framework will guide MMDAs to prioritise job creation and enterprise development. Key reforms include operationalising the Local Government (District Assemblies Borrowing) Act to expand financing for projects, alongside dedicated resource packages for the six new regions. MMDAs will be required to integrate LED strategies into their medium-term plans, with performance tied to employment and enterprise outcomes. By 2028, every district is expected to have an active LED strategy backed by capable institutions and sustainable financing.

##### ***Infrastructure and Connectivity for Local Growth***

Investments in infrastructure are central to unlocking local potential. Through the “Big Push” programme, Government will roll out strategic infrastructure development to open up the country and drive sustainable economic growth and transformation. Under the programme, funding will be allocated for feeder roads, bridges, and highway connectivity projects to reduce transport costs and improve market access. Additional measures include rural electrification, irrigation, and storage facilities to support agribusiness and food security. Digital connectivity is also being expanded through broadband and ICT centres to promote e-commerce and remote work. These interventions aim to reduce post-harvest losses, improve productivity, and strengthen rural-urban linkages.

##### ***Local Enterprise Development and MSME Support***

Micro, Small and Medium Enterprises remain the backbone of local economies, contributing significantly to GDP and employment. The Government is intensifying support through tax reliefs, regulatory reforms, and enterprise financing. A major step is the creation of the National Employment Trust to de-risk SME lending and provide capital to 1,500 high-potential MSMEs by 2028, particularly in agribusiness, manufacturing, tourism, and creative industries. Institutional support will also be scaled up through training, incubation, and mentorship to improve product quality and market access.

##### ***Equitable and Inclusive Local Development***

Local Economic Development will prioritise deprived communities such as the northern, savannah, Afram Plains, and Zongo areas to reduce disparities. The District Assemblies Common Fund will be enhanced to finance local services in health, education, and skills training. Complementary interventions include nationwide street lighting for security, sanitation campaigns, and targeted support for new regions to accelerate their integration into national development. Citizen participation will be deepened through the active engagement of traditional leaders, youth, women, and private actors. By 2028, the aim is to reduce inter-regional poverty gaps, expand local revenues, and improve human development outcomes across districts.

#### **4.3.8 State-owned Enterprises and the National Development Agenda**

State-owned enterprises (SOEs) are being repositioned as central drivers of Ghana’s development agenda by aligning their strategies with national priorities such as industrial

transformation, food security, energy reliability, and job creation. Reforms will focus on prudent management, accountability, and financial sustainability. This includes enforcing the State Ownership Policy and governance codes, reviewing the role of SIGA, strengthening performance-linked contracts, and listing selected SOEs on the Ghana Stock Exchange to attract private capital and reduce fiscal risks.

Financial and operational restructuring will ensure SOEs operate sustainably, with profitable ones reinvesting surpluses while loss-making entities undergo reforms or partial divestiture. Strategic SOEs in energy, agriculture, logistics, and industry will lead critical investments such as renewable energy expansion, local cocoa processing, port and airport upgrades, and downstream petrochemical industries. Through these measures, SOEs will transition into commercially viable, transparent, and development-oriented institutions that deliver essential services while catalysing private sector growth and innovation.

#### **4.3.9 Private Sector Development**

##### ***Business Enabling Environment***

The Government recognises that a competitive private sector requires a business environment that reduces costs and eliminates bureaucratic barriers. To this end, reforms will simplify, digitise, and decentralise business registration and permits for micro, small, and medium enterprises to enhance efficiency and accessibility. Customs procedures and trade processes will be streamlined to minimise administrative burdens, cut delays, and lower operational costs. Shipping costs, which remain excessive, will be reviewed and rationalised to ease pressure on importers and exporters. Complementary reforms in trade facilitation, investment promotion, and cross-border cooperation will position Ghana as a leading trade hub in West Africa. These measures are to boost investor confidence, enhance competitiveness, and create a business-friendly environment that supports industrialisation and private sector growth.

##### ***Special Economic Development Enclaves***

To attract large-scale investment and drive regional growth, the Government will establish Special Economic Development Enclaves in key areas across the country. These enclaves will serve as hubs for agricultural production, fisheries, ecotourism, mining, and sustainable climate initiatives, supported by targeted infrastructure and incentives. Plans include the development of a new administrative city to expand economic opportunities and structured enclaves in strategic zones. The Volta Basin enclave will focus on hydropower, large-scale agriculture, and ecotourism, while the Afram Plains enclave will target agriculture and ecotourism. In the Western enclave, mining, fisheries, and tourism will be prioritised, whereas the Northern enclave will support agricultural expansion and ecotourism initiatives. These enclaves are expected to stimulate private investment, create jobs, and contribute significantly to national transformation.

#### **4.3.10 Priority Programmes for Economic Development**

- a. **24-Hour Economy and Accelerated Export Development Programme** – promote round-the-clock business and service operations, boosting productivity, job creation, competitiveness, and positioning Ghana as a dynamic diversified economy responsive to regional and global opportunities.
- b. **Adwumawura Programme** – comprehensive support for MSMEs, offering access to finance, business development services, training, and market opportunities to strengthen their role in local and national development.
- c. **Agriculture for Economic Transformation Agenda (AETA)** - promote mechanisation, value addition, irrigation, and extension services to improve

productivity, ensure food security, and transform agriculture into a driver of inclusive economic growth.

- d. **Agriculture for Jobs (AFJ)** – roll out Feed Ghana Programme to boost food production and guarantee food security, and enhance supply of raw materials to industries.
- e. **Black Star Experience** – redefine and affirm our Ghanaian identity, attract investments, create new jobs, and increase tourism.
- f. **Digital Jobs Initiative** – incorporate One Million Coders Programme, ICT Parks, Regional Digital Centres, and FinTech Growth Fund to create digital employment, strengthen innovation ecosystems, and build globally competitive technology hubs.
- g. **Feed Industry Programme** – boost the production of local raw materials, and ensure a consistent and sufficient supply of high-quality agricultural produce for industry use.
- h. **Ghana Green Jobs Initiative** – leverage green technologies for entrepreneurship, promote the use of electric vehicles, promote clean energy for residential and commercial use, and create jobs in renewables (solar), plastic recycling, electronic waste management and sanitation.
- i. **Livestock Development Project (LDP)** – strengthen livestock value chains through cooperatives, poultry farm-to-table projects, feed security, and a National Livestock Day to boost domestic production and reduce imports.
- j. **National Apprenticeship Programme** – expand structured training partnerships with industries to equip youth with employable skills, promoting self-employment, entrepreneurship, and decent jobs across technical and vocational trades.
- k. **Rapid Industrialisation for Jobs (RIJ)** – promote value addition for domestic consumption and exports
- l. **Women’s Development Bank** – dedicated financial institution supporting women entrepreneurs and cooperatives, enhancing financial inclusion, enterprise growth, and gender-responsive financing for sustainable business development.
- m. **Tree Crop Development Programme** – enhance production capabilities in key commercial crops as in shea, oil palm, cashew, coffee, rubber, coconut, mango, and citrus.

## 4.4 SOCIAL DEVELOPMENT

### 4.4.1 Introduction

Social development is central to the Resetting Ghana agenda, seeking to “build an inclusive, equitable, and prosperous society.” It encompasses key areas such as education, health, food systems, WASH, employment, gender equality, child and youth development, poverty reduction, disability inclusion, ageing, sports, and migration. By strengthening these pillars, Ghana seeks to enhance human well-being, reduce disparities, and create opportunities for all citizens to thrive with dignity.

### 4.4.2 Education and Training (Science, Technology and Innovation)

In order to ensure inclusive and equitable access to, and participation in education at all levels, government will strengthen early childhood education through the *Bright Beginnings Initiative*; initiate a policy to integrate early childhood education into basic education supported by appropriate infrastructure and systems, initiate a *National Edu-Care Programme* (NEP) to establish early childhood learning facilities in workspaces to support working parents, establish *Ghana Pre-schools Online* (GPO) to enhance literacy and numeracy education for nursery, and kindergarten children using multimedia tools, and review early childhood curricula to develop a national value-based curriculum that enhances the psychomotor skills of children and equips

them with basic life skills. In addition, Government will significantly improve the pupil-to-textbook ratio, invest in comprehensive professional development programmes for early childhood educators, train first language teachers, institutionalise and promote the use of first languages (L1) as the medium of teaching and learning in early years' education and care, and incorporate indigenous knowledge, traditions, and stories into teaching and learning materials.

In order to achieve the full objective of the Free Compulsory Universal Basic Education (FCUBE), the Government of Ghana will initiate a *SmartStart Curriculum* for greater integration of Science, Technology, Engineering, and Mathematics (STEM), coding and Digital Literacy and TVET into the basic education curricula, 'Furniture for All Initiative' to address the acute deficit at the basic level, provide curriculum-based text books, address the increasing phenomenon of schools under trees and rehabilitate dilapidated school buildings. Additionally, efforts will be made to promote digital literacy by providing computer facilities installed with digitised learning materials and upgrade ICT laboratories, reinstate and promote the continuous teaching of indigenous languages at the basic school level to support cognitive development, foster cultural sensitivity, social cohesion, and the transfer of cultural heritage, and enhance the implementation of First Language lessons policy.

For the second-cycle schools, Government will abolish the double-track system, extend Free SHS to cover students in private Senior High Schools, provide a dedicated and sustainable funding source for quality secondary education by ring-fencing a percentage of oil proceeds, and embark on an emergency infrastructure drive to complete abandoned E-blocks and expand infrastructure in existing SHSs and TVET institutions. To achieve this the Ghana Secondary Learning Improvement Programme (GSLIP) will be implemented to eliminate the double-track system and enhance the overall quality and efficiency of the education system. Furthermore, the secondary education curricula will be reformed to integrate STEM, agriculture, vocational skills, digital, literacy, civic education, design thinking, and life skills into secondary educational outcomes, introduce specialised Artificial Intelligence labs in selected secondary schools across the sixteen regions, uncap and stop the collateralisation of the Ghana Education Trust Fund (GETFund) to free up resources to pursue its core purpose of funding education, and expand digital libraries to enhance access to global teaching and learning materials for both teachers and learners.

Technical and Vocational Education and Training (TVET) will be reformed by integrating emerging digital skill sets, soft skills, and ensuring practical trade skills and entrepreneurial acumen are harnessed, so as to ensure a critical mass of skilled workforce is developed for the job market. Investments will be prioritised to provide the required infrastructure for Competency-Based-Training (CBT), enhance the image of TVET, and expand access to meet the labour demands of a growing 24-hour manufacturing economy. Regional TVET Centres of Excellence integrated with fabrication and other state-of-the-art facilities to promote innovation and simulate real work environments will be instituted, while the *National Apprenticeship Programme* will be implemented to generate self-employment through the provision of free technical and vocational training for young people in various crafts.

Trained apprentices will be issued with appropriate certification and supported with start-up capital and equipment to set up businesses, while the Prior Learning Certification (PLC)/Step-Up Certification (SEC) programme will be instituted to enable artisans in the informal sector to validate and improve their skills and knowledge for academic and career progression. The Government will facilitate the establishment of *MakerSpaces* to foster innovation and enterprise development and provide TVET graduates with the necessary equipment to be creative, promote linkages between industries and SMEs in the manufacturing, GRATIS, and

construction sectors and TVET institutions to support the implementation of workplace experiential learning initiatives. Further, my government will implement the Workplace Experiential Learning Programme to develop core entrepreneurship and business development programmes, provide business incubation support for TVET graduates and promote the fabrication and assembling of power tools in Ghana.

As part of efforts to alleviate financial pressures on tertiary students and improve access at the tertiary level, Government has introduced a *No-Fees-Stress* policy to alleviate the hardships on parents and students in public tertiary institutions. This will entail the implementation of a ‘No-Academic-Fees’ policy for all first-year students in all public tertiary institutions, provide continuing students with financial assistance through the reintroduction and redeployment of Student Loan Trust Fund Plus ‘SLTFP’ and a reformed scholarship regime, provide free tertiary education for all persons with disabilities, promote the establishment of Tertiary Endowment Funds (TEF) in partnership with alumni, philanthropists, corporate Ghana among others to support students in public tertiary universities, and provide trainee allowances, student loans and other diverse funding options for teacher and nurses trainees.

To improve retention and the schooling experience, a *Bed-for-all-Programme* will be implemented through the building of students' hostels and the expansion of accommodation facilities for tertiary students through PPP Schemes. Scholarship administration will be reformed to prohibit the award of scholarships to government officials and politically-exposed persons, align scholarships with national development priorities, and ensure that government scholarships are reserved for the vulnerable and marginalised, on the principle of meritocracy, equity and inclusivity.

To support governance of the education sector, the GETFUND will be de-collateralised to guarantee educational financing, public universities will be established in every region with a focus on the newly-created regions, a National Research Fund will be established to support indigenous research and promote commercialised research and Governing Councils of public tertiary institutions will be empowered to function without external interference.

The welfare of teachers will be prioritised under this Government. Teachers will benefit from an enhanced conditions of service, and professional development. The teacher licensure examination will be abolished and integrated into the final year examination of trainees, automatic employment of newly qualified teachers will be restored, timely promotion of teachers will be guaranteed, and the *Teacher Dabr3* Project will be instituted to provide accommodation facilities for teachers within new school buildings. Moreover, a special allowance of 20 percent of basic salary for teachers who accept postings to rural and underserved communities will be instituted. In partnership with teacher unions, the Government will initiate the Government Assisted Mortgage Scheme (GAMOS) to support teachers to own homes, institute guaranteed rent loans for newly-trained graduates of Colleges of Education, and introduce a scheme to assist teachers to own vehicles of their choice. Teachers will benefit from continuous professional development opportunities through scholarships, teacher-mentorship, career development programmes, and digital learning platforms for teachers.

To ensure inclusive education principles are achieved, the Government will renovate dilapidated special schools and increase subventions to them, progressively integrate persons with disabilities into the regular education system, upgrade the Inclusive Education Resource Centre to support learners with various forms of impairments with the required aids to facilitate their learning, incorporate accelerated learning programmes and teaching resources to better

engage and teach gifted children, and promote complementary and non-formal education to enhance functional literacy and lifelong learning. STEM and TVET schools will be established in historically underserved *Zongo* and poor peri-urban communities to equip young persons with the technical and vocational skills necessary for jobs, with scholarships provided to brilliant but needy Muslim students, especially to study law, medicine, and engineering. Islamic Colleges of Education will be supported with additional infrastructure and logistics to enhance their capacity to deliver quality education.

#### **4.4.3 Health and Health Services**

As part of efforts to prevent diseases, a National Vector Control Programme along with the Ghana Malaria Programme, will be implemented, while sustainable sanitation practices will be promoted to eradicate malaria. Regular screening for cervical, prostate, and breast cancer will be scaled up. Collaborations with research institutions will be pursued to increase surveillance and monitoring of health data and produce periodic public health alerts. Efforts will be made to integrate mental health into Primary Health Care while hotlines will be established under the NHIS framework for individuals to access mental healthcare and e-counselling services at the district level. To enhance pandemic preparedness and response, robust international partnerships and research for epidemiological surveillance and strategic coordination will be established.

Government will fully operationalise the national One Health approach to safeguard Ghana's health security and minimise the impact of zoonotic diseases, antimicrobial resistance, and climate-related health risks. This will involve strengthening coordinated actions across the human, animal, and environmental health sectors, anchored on improved surveillance, shared data systems, and joint response mechanisms.

The Government will prioritise the completion of remaining CHPS compounds under construction and build additional CHPS to ensure quality delivery of Primary Health Care (PHC) services to all rural and urban poor dwellers. Primary Healthcare will be made free and universally accessible to all Ghanaians in CHPS compounds, health centres, clinics, and polyclinics, while market and transport station clinics will be established to provide basic healthcare services for traders, passengers, drivers, and the general public. In addition, Government will upgrade school sickbays into satellite clinics managed by health professionals in all boarding schools for quality 24-hour healthcare and prompt referral services to students and teachers. The "*Onuador*" and the "*Onipa Nua*" mobile medical and dental services will be reintroduced to serve rural areas, islands, and disadvantaged communities to bring specialist care closer to the people.

To motivate health workers, the Government will introduce a health worker development scheme and support health workers' professional development to strengthen the healthcare delivery system at all levels. A health-worker migration policy framework will be developed to facilitate ethical migration of health workers, while a Risk Exposure Insurance for health workers will be introduced to provide financial protection and support in the event of injuries, illnesses, or other risks encountered on the job. The Government will re-introduce and regulate a vehicle tax waiver scheme for health professionals, and reward healthcare workers who accept postings to rural communities and underserved areas.

Government is accelerating the implementation of the Ghana Medical Care Trust Fund, popularly called MahamaCares, to support the cost of care for persons with Non-Communicable Diseases (NCDs) such as kidney failure, cancers, and heart diseases, and de-collateralise the National Health Insurance Levy and ensure that the total revenue accrued to

the NHIS levy is set aside for only health-related purposes. The Fund will also make investments in medical equipment, research, specialised training, and health infrastructure to improve access to high-quality healthcare.

Additionally, a fund retention system at the CHPS level to ensure uninterrupted 24-hour service delivery at the sub-district level will be introduced. Allocations of the total government health budget to primary healthcare including the deprived districts and sub-district levels will be increased. A franchising policy for private health services such as laboratory, dental, eye, and pharmaceutical services will also be implemented to operate within public hospitals, based on best practice models. However, taxes and tariffs on vaccine and medical donations to public health facilities will be removed.

Over the medium-term, Government will establish Central Bed and Emergencies Management Bureaus in all three geographical belts (Southern, Middle, and Northern) to respond to health emergency needs and address referral challenges, as well as develop a centralised health information management system to share patient data across hospitals in compliance with the Data Protection Act. The private sector will be licensed to build and operate facilities for home care, chronically ill persons, and end-of-life care services.

Telehealth, (such as telemedicine, tele-consultation and tele-education) will be scaled up to all regions to better connect patients at all levels to health advisory consultation services for timely and effective referrals. A Patient (Client) Protection Council (PPC) that regulates standards and norms for health service delivery will be established. Government will also have established new regional hospitals in underserved areas. The Government will support the formation of a Medical Laboratory Council and a Council for Allied Health Sciences to promote the welfare and professional development of practitioners. The University of Health and Allied Sciences (UHAS) will be expanded to train more health professionals.

Health tourism will be promoted by Government as some facilities will be selected, equipped, and retooled to meet international standards and attract clients, while efforts will be made to improve the country's tertiary and quaternary-level hospitals to boost health tourism. Health professionals and facilities will be rebranded to market Ghana in the medical tourism space within the West Africa sub-region. Efforts will be made to complete abandoned ongoing health infrastructure projects.

#### **4.4.4 Food Systems Transformation and Nutrition Security**

Government will introduce the *Food for Health Initiative* to educate the public on the health and nutritional benefits of indigenous Ghanaian foods. In an attempt to reduce food inflation and lower the high cost of living, the Vegetable Development Project (*YEREDUA*) will be implemented to enhance the production of tomatoes, onions, peppers and other vegetables. This will be done through the development of green houses and other modern infrastructure for controlled-environment farming, designation of ready-to-farm spaces for sustainable open field cultivation under irrigation, provision of technical support for existing urban and peri-urban vegetable farmers, and promotion of home, school and community gardening. Nutrition officers will be assigned to district education offices to provide expert nutrition advice and guide menus to address long-standing anaemia among children. Furthermore, Government will implement an iron supplementation project, especially in rural areas, to reduce and subsequently eliminate anaemia in children under 5-years.

#### **4.4.5 Water, Sanitation and Hygiene**

In order to improve safe, reliable and sustainable water supply for all, Government will provide potable water to communities located near freshwater sources. In urban centres water distribution networks will be expanded and extended to meet rising demand. The Government will also construct reservoirs to store rain and pipe borne water. Existing water supply systems will be upgraded and overaged pipes will be replaced to ensure adequate water supply. In rural communities without electricity, systems will be supported by solar-powered energy solutions. Through PPPs, Government will implement borehole projects that focus on deep drilling for clean water sources, especially in *galamsey*-affected areas.

To achieve universal rural water coverage by 2030, the Community Water and Sanitation Agency will be converted into the Community Water Company Limited (CWCL) to enhance service delivery and sustainability. Strategic investments will be made in storage, transmission, and distribution infrastructure will be undertaken to reduce water costs. In addition, new piped schemes will be built in deprived communities and small towns across the country.

The Government will support sanitation and hygiene initiatives through public education and awareness programmes. A *Clean Up Ghana* initiative will be undertaken to ensure a cleaner and healthier environment for all. This will be done through the restoration of sanitation and waste management (environmental sanitation) functions to local government, by upgrading and empowering Environmental Health units of all MMDAs into Environment, Sanitation and Hygiene Departments. Metropolitan, Municipal and District Chief Executives will be tasked to prioritise Integrated Solid Waste Management (ISWM). Metropolitan, Municipal and District Assemblies will be supported to implement waste segregation by providing garbage bags/bins. The National Sanitation Days and Cleanest City Award are being re-introduced to inject competitive spirit among MMDAs. Durable and inclusive toilet facilities and WASH-compliant infrastructure will be built, with waste-to-energy projects promoted to harness renewable energy sources and manage waste sustainably.

Legal frameworks will be set up for integrated solid waste management and implementation of the *Camp-Size Model* for targeted waste management in high waste generation areas. A portion of the excise tax collected will be allocated to create a Plastic Waste Recycling Fund under the Customs and Excise (Duties and Other Taxes) (Amendment) Act, 2003, Act 863. Government will recognise, integrate and support the informal sector in Ghana's current solid waste management architecture, and embark on practical, implementable social and behavioural change communication campaigns to re-orient the general populace towards proper environmental sanitation practices.

#### **4.4.6 Employment and Decent Work**

The Big Push agenda, with its US\$10 billion infrastructure programme, is intended to stimulate national development and expand employment. Alongside this, the 24-Hour Economy policy will encourage businesses and public organisations to operate round the clock to enhance productivity and create more jobs. This will be pursued under the "Formula 1:3:3" approach (same job, three shifts, three people) to maximise decent and sustainable employment and production across sectors.

The National Apprenticeship Programme will be implemented to generate self-employment through the provision of free technical and vocational training for young people in various crafts, with trained apprentices being issued with appropriate certification and supported with start-up capital and equipment to set up businesses.

Some job creation opportunities will be generated through the establishment of Agro-Industrial Zones in all regions, based on their comparative advantage. The textile and cotton-allied industry will be revamped and factories for brewing local beers in the Upper East, Upper West, and other northern regions will be established.

Critical public sector recruitments will also be undertaken, guided by the findings of a comprehensive Human Resource Gap Analysis, in line with international best practices and the demands of the 24-Hour Economy. A National Employment Trust will be set up to manage an investment fund that operates professionally on market principles to de-risk and mitigate risk in areas that traditional banks do not ordinarily venture into, but have high growth and job potential. The Trust will fund SMEs operating within the 24-Hour Economy in the sectors of integrated agri-business, pharmaceuticals, construction and infrastructure, manufacturing, technology, services, education and healthcare, and small-scale mining.

An Employment Act will be passed outlining the roles and responsibilities of public and private actors in creating employment as a central objective of economic development policy. The Government will also conclude the ratification of the ILO Transition of Employment Convention, 1982 (158) and enactment of laws to protect workers against exploitation and arbitrary dismissals. Active labour market programmes will be introduced. These will include public works initiatives as well as technical, vocational and digital training for unemployed youth. Special support programmes through the Ghana Enterprise Agency will also be expanded to target young entrepreneurs who can grow business and create jobs in the short to medium term.

The Levelling Up initiative will seek to achieve equity in the job market and empower youth, women, and persons with disabilities through equitable employment policies. Vulnerable workers in the informal economy will be empowered through collaborations with the TUC, CSOs, and private sector associations. These partnerships will help form and strengthen democratic, independent, and membership-based organisations representing wage workers, own-account workers, self-employed persons, and employers in the informal economy.

The pension system is also being strengthened. A new Informal Sector Pension Inclusion Initiative will be launched to increase participation in micro-pension schemes. Plans are underway to expand pension coverage through compulsory enrolment systems for informal workers, create awareness on pension schemes and the Pensions Act, and roll out the Cocoa Farmers Pension Scheme and other micro-pension initiatives.

Government has pledged to strengthen linkages between social protection and employment services. This will help reduce vulnerabilities and enhance affirmative action measures to increase participation of vulnerable groups in public interventions. The formalisation of the informal sector is central to this agenda, supported through targeted policy implementation, business development services, and capacity-building. The State will also strengthen collaboration between educational institutions and industries to align training with labour market demands, helping to reduce underemployment and mismatches.

To support wage fairness, Government will strengthen enforcement of labour laws to ensure fair wages and equal pay and link wage adjustments to productivity growth and cost-of-living changes. Workers in the informal economy will benefit from occupational health and safety training and support programmes. Their unions will also be equipped to engage more effectively in social dialogue. To protect families, Government will review labour laws to

increase maternity leave and introduce paternity leave provisions. Employers will be encouraged to childcare facilities to support working parents.

Ghana Labour Management Information System (GLMIS) will be strengthened to provide adequate and timely information for job seekers and expand the scope and quality of labour market indicators to help policymakers make more informed decisions about employment-generating policies. In this regard, the Labour Department of the Ministry will be modernised and appropriately resourced to lead requisite data organisation and employment facilitation. In addition, a comprehensive review and acceleration of the GLMIS will be undertaken to improve collection, analysis, and dissemination of labour market data, including unemployment rates, skill shortages, and sector-specific trends.

A Digital Jobs Initiative will be launched, in partnership with the private sector, with an investment of US\$3 billion. The Initiative will include four key interventions: (i) training one million young Ghanaians in digital skills such as coding, web and app development, and software engineering under a One Million Coders Programme; (ii) establishing Regional Digital Centres to expand Business Process Outsourcing (BPO) and Knowledge Process Outsourcing (KPO); (iii) setting up a US\$50 million FinTech Growth Fund to support digital entrepreneurs and indigenous FinTech companies; and (iv) developing Zonal ICT Parks across the country, with existing facilities such as the Dawa ICT Park upgraded into world-class centres of excellence.

Government will implement a Ghana Green Jobs Initiative to create employment through green technologies and entrepreneurship. The initiative will promote the use of electric vehicles, and expand access to clean energy for commercial and residential use. It will also create jobs for solar power, plastic recycling, electronic waste management, and sanitation.

Government will undertake labour and institutional reforms to support decent work and job creation. These reforms will include: reviewing the National Employment Policy; reviewing and updating Factories, Offices, and Shops Act, 1970 (Act 328) to ensure effective occupational health and safety regulation in modern workplaces; restructuring the Ministry of Employment and Labour Relations to provide stronger policy and technical support to MMDAs for incorporating job creation into medium-term plans and budgets; and establishing a Bilateral Labour Migration Framework to negotiate agreements with countries seeking skilled workers. This will create opportunities for Ghanaians to work abroad, gain experience, and return to support national development.

Government will introduce the ‘Aspire-24’ Programme to improve labour productivity and enterprise competitiveness. The programme will focus on thematic areas such as:

- a. mindset and work ethic transformation through workplace excellence programmes;
- b. digital intelligence skills development, including free basic digital literacy training in all districts and advanced courses through partnerships with local tech firms;
- c. multilingual competence development integrated into the national curriculum;
- d. vocational and technical skills training aligned with labour market needs through collaboration with industry leaders;
- e. workforce skills upscaling via Continuing Professional Development (CPD) frameworks for local government workers;
- f. business support services, including a Technical Assistance Programme under the National Employment Trust to provide comprehensive support to SMEs.

To strengthen Ghana’s insurance sector and ensure comprehensive coverage for citizens, Government will introduce a risk-based minimum capital regime. This will link minimum capital requirements to the level of risks carried by insurance companies. To deepen local participation, a regime of minimum local ownership in foreign insurance companies will be enforced in line with the Ghana Local Content Law. Steps will be taken to enhance local value in the insurance sector by facilitating the establishment of additional local reinsurance companies.

In addition, incentives will be provided to encourage local insurance companies to acquire equity stakes in international reinsurance entities, thereby strengthening their global competitiveness. Measures will also be taken to promote the use of Provident Funds and Tier 3 Funds as Group Life Insurance for workers, expanding coverage and protection for contributors. To support the agriculture sector, Government will leverage GIRSAL to provide agricultural insurance products to protect small-scale commercial and large-scale farmers, as well as lenders, against risks from natural disasters. Government will also ensure the enforcement of mandatory insurance of all public access facilities against fire and allied risks to protect lives and property.

#### **4.4.7 Gender Equality**

At the governance level, efforts are underway to strengthen the legal and policy framework for the political inclusion of women and other underrepresented groups. A key priority is the implementation of the Affirmative Action (Gender Equity) Act, 2024, including the passage of a Legislative Instrument and the resourcing of relevant institutions to achieve gender parity. To ensure effective oversight and accountability Government is supporting the establishment of a Gender Equality Committee. In addition, a minimum 30 percent quota for women in political appointments has been proposed. To complement these efforts, Government will pass key gender-related laws, including the Property Rights of Spouses Bill, the Intestate Succession (Amendment) Bill, and the Domestic Workers Bill.

Economic empowerment remains central to the agenda. Measures are underway to establish a Women’s Development Bank to support women-owned and women-led businesses with tailored financial services. As part of this effort, specific products and services will be developed to meet the needs of Muslim women, enabling their effective participation in business and entrepreneurship within Zongo and inner-city communities. In addition, initiatives are being designed to promote women’s participation in agriculture by expanding access to land, finance, and business support and to enhance market infrastructure and access for women traders. To strengthen these efforts, Government will launch a “Women in Agriculture” initiative.

The *Market Enhancement Programme* will be resumed as a comprehensive initiative to uplift markets and improve the overall conditions and well-being of market communities, with a strong focus on women who constitute the majority of market traders. As part of this effort, existing markets will be renovated and modern markets constructed in selected communities to improve safety, accessibility, and working conditions for traders, particularly women. Complementing these measures, Government will facilitate primary ownership of market stalls by market women to enhance their financial independence.

To further support vulnerable groups of women in the informal economy, educational scholarships, specialised skills training, and social assistance programmes will be provided for *Kayayei* to promote economic empowerment and improve their socio-economic conditions.

Social protection will also be extended to widows and orphans in deprived Muslim communities through the Livelihood Empowerment Against Poverty (LEAP) programme. This will ensure that targeted groups receive support. Programmes are also being developed to support entrepreneurship, skills development, and inclusive participation for women, including women with disabilities. These will be complemented by targeted initiatives to promote women's access to land, credit, and other productive resources. Building on this, an Entrepreneurship Development Programme will be established. This initiative will focus on young women and women living with disabilities, fostering economic empowerment, skills development, and inclusive participation in the business sector.

Government will also reserve a portion of available land within government-owned business enclaves and other designated areas for women-owned businesses. To expand livelihood opportunities in rural areas, cottage industries will be established. These will use locally competitive raw materials to boost production and create jobs. Furthermore, an Expanded Financial Inclusion Programme will be launched with relevant institutions to encourage saving, investment, and pension uptake, tailored to the specific needs of women and vulnerable groups.

Tackling Gender-Based Violence (GBV) is another priority. Government is taking steps to establish shelters and provide comprehensive support services for victims of GBV. To strengthen this intervention, the establishment of 16 regional shelters with comprehensive support services will be facilitated to ensure accessibility for survivors across the country.

Further measures will be introduced to enhance survivor protection and care. A "Survivors Care Kit" will be developed to provide victims of gender-based violence with essential legal services, medical examinations, emergency contraception, HIV prophylaxis, mental healthcare services, counselling, and necessary medications. In addition, a community of virtual volunteers will be built to provide online confidential support services to victims.

Government will also strengthen the legal and policy framework on GBV. Steps will be taken to ratify the International Labour Organization Convention 190 on the Elimination of Gender-Based Violence and Harassment in the Workplace. A comprehensive review and harmonisation of laws on sexual harassment will be undertaken. This will strengthen legal protection and enforcement mechanisms for victims. Alongside this, the "Zero Tolerance for Domestic Violence and Sexual Harassment in Ghana" campaign will be launched to raise awareness, mobilise community support, and enforce stringent measures aimed at eradicating domestic violence and sexual harassment.

Support systems for survivors will also be reinforced. The Victim Support Fund under the Domestic Violence Act, 2007 (Act 732) will be resourced and operationalised to provide consistent financial and logistical support to survivors. A robust referral system will be implemented to connect at-risk individuals and victims to domestic and GBV support services, including social welfare and legal aid. The capacity and reach of Domestic Violence and Victims Support Unit (DOVVSU) and other law enforcement agencies are being enhanced, with plans to elevate the DOVVSU to the status of a Directorate for more effective coordination and implementation of policies and services for survivors of domestic violence, and to establish DOVVSU units in all police stations across the country.

To improve law enforcement and accountability, domestic violence hotspots will be identified for increased surveillance and operations. The forensic laboratory of the Criminal Investigations Department (CID) of the Ghana Police Service will also be enhanced and

upgraded with modern technology to support speedy investigations of gender-based violence crimes. A National School-Related Gender-Based Safety Programme will be initiated to prevent and address GBV in educational settings and to provide comprehensive support and protection for all pupils and students. To reinforce accountability, a National Anti-Sexual Harassment Policy is being developed and will be adopted across institutions.

Government will partner with religious, traditional, and community organisations to embark on sustained education campaigns on GBV and harmful cultural practices. These partnerships will also be leveraged to develop safeguards and essential services for survivors, including shelter, counselling, and social support. In addition, steps will be taken to address all forms of discrimination against Muslim women, including those prevented from wearing the hijab in schools, workplaces, and other public spaces.

Social and cultural barriers are being addressed through legal reforms to protect individuals from harmful traditional practices, including witchcraft accusations. Government will develop a legal instrument and clear implementation protocols for the protection of accused victims. Existing witch camps will be transformed into wellness centres with social support services, offering comprehensive geriatric care and social support. In addition, Government will work with traditional authorities, the youth and civil society organisations to intensify public education on anti-witchcraft practices and law.

Free sanitary pads for female students in basic and secondary schools will be provided. Efforts will be made to ensure adolescent girls, especially in rural and inner-city areas, have access to menstrual hygiene products. Complementing this, menstrual WASH facilities will be established in schools to support safe and hygienic menstrual health management.

Institutional strengthening is also critical. Plans are in place to establish effective coordination and monitoring mechanisms for gender mainstreaming. Capacity will be built for gender-responsive budgeting and the integration of gender equality in planning and budgeting processes. To improve evidence-based decision-making, efforts are underway to strengthen gender statistics, research, and the use of data in policy and planning. Particular attention will be given to decentralising gender functions and enhancing accountability for gender equality at all levels.

The framework for maternal health and family protection is being expanded. Legal and policy frameworks for Assisted Reproductive Technology are being prepared. Provisions are also being made to improve maternal mental health support, particularly for mothers experiencing stillbirth or infant loss.

#### **4.4.8 Child Protection and Development**

Government will establish an Orphan and Vulnerable Child Support Scheme as a special vehicle to create a safe environment for street, trafficked and other internally displaced children. A Protective Framework for Children will be developed to ensure safety, support family reintegration, reduce child labour, prevent trafficking and marriage, address issues of missing children, and enforce parental financial responsibility. Further, support will be provided to enhance family reintegration and school re-entry for street, trafficked and other internally displaced children. Government will sustain child protection awareness campaign and ensure the amendment, revision and development of relevant policies and acts related to children.

To ensure care for children, Government will establish a Child Maintenance Service Bureau to ensure that parents who live apart from their children contribute to the care of the child. Also, a Child Support System/Directorate would be established to ensure the provision of financial support from both parents for child maintenance.

To enhance coordination of children development, government will enhance the implementation of the Integrated Social Services initiative. Further, Government will continue to ensure the integration of child protection and development issues within planning, budgeting and reporting processes.

#### **4.4.9 Youth Development**

To deepen youth governance, political inclusion, and youth welfare, the Government has established the Ministry of Youth Development and Empowerment (MYDE), a dedicated institution to coordinate youth-focused policies, programmes, and partnerships across sectors. The strategies to be implemented by MYDE are: mainstream youth policies across sectors for coordinated impact; promote youth-friendly local content in education, media, and employment; and build interagency partnerships to tackle youth-related socio-economic challenges. Government will fully implement the National Youth Authority Act by enacting a Legislative Instrument, facilitating the establishment of District and Regional Youth Committees as well as the Ghana Youth Federation as mechanisms for promoting active youth participation in decision making from the district to national levels.

Government will promote the creation of Neighbourhood Development Brigades to harness the energies and initiatives of Ghanaian youth in community development, alongside advancing youth leadership through youth leadership programmes,

Government will incentivise employers who hire through the Youth Employment Agency (YEA) and establish a National Employment Bureau to maintain a dynamic jobs database. Flagship programmes such as Jobs for You (J4U), the Ghana Green Jobs Project, and structured support for graduate cooperatives to secure public and private contracts will be rolled out.

The National Apprenticeship Programme will be expanded to include new business growth modules and start-up support for trainees and artisans. A comprehensive Credit System for youth entrepreneurs will be established. In addition, a Young Entrepreneurs Microcredit institution with seed fund of GHS750 million to disburse affordable loans for young entrepreneurs. Government will also introduce a Youth Innovation and Industrial Park initiative.

Government, through the Registrar General's Department and the office of the Registrar of Companies, will prioritise the creation of co-working spaces and one-stop business start-up services at district levels.

The Government will promote youth engagement in agriculture through a market-driven, inclusive approach. Key initiatives include: implementing the Land and Farm Bank Project; establishing the 'Farmers' Service Centres (FaSC) to support young farmers; creating agro-production hubs, expanding agro-processing industries, and ensuring reliable markets for agricultural products

Government will expand access to national service for all youth aged 18 and above, school-to-work transition will be promoted through skills training, and improve National Service

conditions. The scope of the national service scheme will be broadened to include agriculture and digital jobs, as well as promote social enterprise innovation.

Government will support sustainable livelihoods and community development in rural areas by leveraging climate financing for alternative income strategies and affordable housing. To ease housing access for young people, Government will enforce rent control regulations on capping advance rent payments at six months. This will ensure a coordinated and inclusive approach to empower young Ghanaians in the informal economy.

The Government will support accelerated youth development in the informal sector by aligning national initiatives with targeted programmes such as the Mo-Ne-Yo Insurance Scheme, and the Prior Learning Certification (PLC)/Step-Up Certification (SEC) Programme. These interventions aim to enhance the skills, knowledge, and career mobility of young people engaged in informal trades, by providing structured pathways for progression, financial security, and improved livelihoods through to retirement.

The Government will promote youth empowerment through ICT and innovation, targeted initiatives such as the One Million Coders Programme and the Digital Jobs Initiative so as to expand tech-based employment opportunities. Collectively, these interventions position young people as digital creators and innovators, driving inclusive growth and enhancing Ghana's competitiveness in the global digital economy.

The Government will promote sustainable small-scale mining among the youth by protecting the environment, improving access to equipment and financing, strengthening regulations, and supporting rehabilitation of mined lands. It will also channel royalties into infrastructure and boost value addition in goldsmithing and jewellery for global competitiveness.

Government will boost Ghana's creative arts sector through "The Black Star Experience", a flagship cultural, arts, and tourism initiative. It aims to engage young people in creating, promoting, and celebrating Ghana's heritage, arts, and culture year-round.

#### **4.4.10 Social Protection and Economic Inclusion**

Rural and farming communities will be supported to improve their livelihoods and food security. The 'Big Push' investment programme will connect rural producers to markets by improving feeder roads, bridges, electricity supply, irrigation, and storage facilities, reducing food losses and improving incomes. Support will also be given to increase the local production of key foods such as rice, poultry, maize, tomatoes, and fish to make nutritious food more affordable. Cocoa farming families will receive help to rehabilitate their farms, improve yields, and adapt to changing weather patterns.

Small businesses will benefit from simplified rules and fairer taxes, making it easier for them to grow and employ more people. Women entrepreneurs will have better access to banking products and microcredit, and more opportunities to trade locally and across borders. Training, certification, and access to markets will be expanded to help small businesses improve quality and competitiveness.

Social protection will remain a strong safety net for those most in need. Government will pursue the completion of the Ghana National Household Registry to enhance the targeting of vulnerable groups in social protection, provide educational scholarships and develop special skills training and social assistance programmes for *Kayayei*. Government will offer comprehensive support services including school enrolment opportunities and skills training.

Micro-entrepreneurship support for children will be extended to out-of-school adolescents to address streetism and rural urban migration among others. The National Health Insurance Act, 2012 (Act 852) will also be reviewed to extend Free NHIS coverage to all extremely poor households.

The Livelihood Empowerment Against Poverty (LEAP) programme, School Feeding Programme, and Free Senior High School will be expanded to reach more families. Nutrition programmes for children, pregnant women, and persons with disabilities in deprived areas will be scaled up to reduce stunting and malnutrition. Families receiving cash support will be linked to skills training and livelihood activities to build long-term self-reliance. The management of the Ghana School Feeding Programme (GSFP) will be decentralised to the district level, with measures to ensure timely payments to caterers. Other social protection interventions that are being prioritised by Government are the Ghana Medical Care Trust Fund (MahamaCares), No-Fees-Stress initiatives, and free tertiary education for all PWDs.

The six newly created regions will receive targeted investment in infrastructure, schools, health facilities, and jobs to close development gaps. Local governments will have new tools to raise funds for community projects, and investments in secondary cities will help spread economic opportunities more evenly across the country.

Gender equality will be woven into all poverty reduction efforts. Businesses that employ women and marginalised groups will receive incentives, and women-led enterprises in high-potential sectors will be supported to grow through research, innovation, and incubation programmes. Access to tailored financial products for women, including digital and mobile banking services, will be expanded, alongside campaigns to raise awareness of these opportunities.

#### **4.4.11 Disability-Inclusive Development**

To strengthen the legal and regulatory framework, government is working to update and enforce disability-related legislation. The passage of the Persons with Disability (Amendment) Bill and the introduction of a Legislative Instrument to augment Act 715 are key priorities to address gaps in coordination and enforcement.

On economic empowerment, compliance with existing guidelines for resource allocation remains inadequate. To address this, the percentage of the District Assemblies Common Fund (DACF) reserved for PWDs will be increased, alongside the establishment of a Disability Fund at district level with revised guidelines to ensure strict compliance. Complementary measures include providing PWDs with improved access to financial services and targeted support for women with disabilities.

A minimum of five percent of public and private sector jobs will be reserved for PWDs, with the Local Government Service directed to prioritise employing at least five percent of its workforce from this group. Broader measures include instituting affirmative action across sectors to expand employment opportunities.

Government will ensure the enforcement of the Ghana Accessibility Standards on the Built Environment, coupled with increased availability of sign language interpreters at healthcare facilities and promotion of road safety through barrier-free environments. To enhance participation in recreation, sports, and leisure, initiatives will include support for para-sports and recreation through the establishment of a National Para Sports Festival.

Disability desks will be created at all MMDAs, and partnerships with organisations of PWDs will be expanded. Disability measures will also be integrated into local and national development plans and budgets to ensure alignment and accountability. Persons with Disability will be encouraged to take up MMDCE positions, while mentorship and empowerment programmes will be instituted to build a pipeline of leaders with disabilities.

#### **4.4.12 Ageing and Functionality**

Government will strengthen support for older persons through key interventions such as: operationalising the *Eban* Elderly Welfare System as an initiative for all citizens aged sixty (60) years and above to be accorded with priority access and full exemption from user fees across designated social and health services, public transportation systems, and public facilities; enacting the National Ageing Bill to establish legal protections and institutional support; developing gender-responsive policies to address the unique needs of elderly women and men; and creating a Senior Expert Service framework to leverage the skills and experience of senior citizens for national development.

Government will uphold the financial independence and dignity of Ghana's ageing population by ensuring access to income-generating opportunities, social protection, and financial services tailored to their needs. Partnerships with the private sector will be fostered to establish and maintain safe spaces, day care centres, and residential homes for the elderly. These facilities will be subject to effective regulation to guarantee quality care, safety, and respect for the rights of older persons.

Government will focus on boosting NHIS enrolment among seniors through amendment of the National Health Insurance Scheme Act 2012, (Act 852) to grant exemption from premium payments for individuals aged sixty and above, and not from aged 70 and above. Government will develop a legal framework to attract the private sector to invest in privately managed hospice care for the elderly, chronically ill, and end-of-life care. Government will drive informed decision-making and targeted resource allocation, and establish a comprehensive national database on older persons. This system will support evidence-based policy formulation, strategic planning, and robust monitoring and evaluation of ageing-related programmes.

#### **4.4.13 Sports and Recreation**

Government will develop a comprehensive National Sports Policy to guide the development of sports infrastructure in partnership with the private sector to develop, maintain and manage community sports facilities for socio-economic development. Policies will formalise and enhance the export of sporting talents in partnership with the relevant associations. The strategy will also strengthen sports governance and administration ethics, while promoting life-long participation and inclusivity in sports.

A Sports Development Fund will be established to support sports and related activities. The Gaming Act 2006, (Act 721) will be reviewed and strictly enforced to support national sports development. An enabling environment will be created for private sector investment in sports, especially in the provision of community sporting facilities to stimulate talent development. A framework will be developed with the National Sports Associations and sponsors to promote and market domestic sports.

To enhance transparency and accountability in sports, financial management practices will be strengthened and enforced to reduce corruption. Government will also undertake measures to

improve professional standards and practices in sports, including anti-doping. Further, governance practices of all publicly funded sporting associations, authorities, and other organisations will be reviewed to conform with national and international standards.

#### **4.4.14 Migration and Development**

Government will formalise bilateral labour agreements with key destination countries to protect migrant workers and ensure mutual understanding. Institutional coordination among migration-related agencies will be strengthened to streamline policy implementation and service delivery. Public awareness campaigns and safe migration pathways will be promoted to reduce irregular migration, while improved data collection and monitoring systems will track trends and safeguard migrant welfare. This seeks to institutionalise safe and transparent migration management, mitigating risks for both workers and the country.

The Government will identify global sectors with high demand for Ghana's skilled workforce and negotiate fair employment terms abroad. Support will be provided for the certification and recognition of skills to meet international standards. By targeting sectors and countries with demand for Ghanaian skills, this initiative helps reduce unemployment at home and fosters remittance flows and knowledge transfer that support domestic development. Reintegration programmes and investment opportunities will enable returnees to contribute effectively to national development, while labour attachés in key destination countries will provide direct support and facilitate smoother labour mobility. This initiative will ensure that Ghanaian labour migration is structured, safe, and economically beneficial.

#### **4.4.15 Priority Programmes for Social Development**

- a. **Bed-for-All Initiative** – facilitate the expansion of accommodation facilities for tertiary students, and engage private investors in student housing to regulate accommodation prices.
- b. **No-Fees-Stress Initiative** – implement a no academic fees policy for first year students in all public universities, implement the Students Loan Trust Fund Plus (SLTFP) for tertiary students, and provide free tertiary education for all PWDs.
- c. **Bright Beginnings Initiatives** – revive and repurpose Early Childhood education, and facilitate seamless integration into continuous schooling and lifelong learning.
- d. **Teacher *Dabrɛ* Initiative** – provide accommodation facilities for teachers within new school buildings.
- e. **Furniture for All Initiative** – partner local carpentry and furniture industry to address acute deficits for schools at the basic level.
- f. **Ghana Medical Care Trust Fund (MahamaCares)** – support cost of care for persons with chronic diseases such as Kidney failure and heart diseases, and make investments in medical equipment, research, specialised training, and health infrastructure to improve access to high-quality healthcare.
- g. **Mo-Ne-Yo Initiative** – promote the uptake of special pension schemes for informal sector workers, and improve the quality of livelihoods of retirees as part of the All-Covered-Pension Programme.

### **4.5 ENVIRONMENT, INFRASTRUCTURE AND SPATIAL DEVELOPMENT**

#### **4.5.1 Introduction**

Environment, infrastructure, and spatial development is key to the Resetting-Ghana Agenda, providing the foundation for sustainable growth and improved quality of life. Policy areas include advancing climate action, conserving biodiversity, managing water resources,

strengthening coastal and marine systems, restoring degraded lands, enhancing energy sustainability, expanding resilient infrastructure, and promoting sustainable urban and rural development. By integrating these focus areas, Ghana aims to protect, conserve, and sustainably manage the environment, natural resources, and ecosystems

#### **4.5.2 Climate Change and Development**

Government is committed to curbing the adverse effects of climate change on the economy and at the global level. The medium-term policy direction is to foster a culture of sustainability and resilience in climate protection and air quality initiatives, particularly through local communities. As part of efforts to mainstream climate change in national development, a comprehensive climate action policy will be implemented. This will promote renewable energy, sustainable agriculture, and environmental conservation for a green future.

To address challenges in protected areas, government will work to protect, restore, and conserve natural habitats. These include forests, wetlands, and wildlife reserves, while also enhancing carbon sinks. A National Biodiversity Policy will be developed, and a National Biodiversity Protection Law passed. These will align with the Kunming-Montreal Global Biodiversity Framework, focusing on halting biodiversity loss, restoring ecosystems, and protecting community rights. Government will also strengthen the resilience of social and economic infrastructure to withstand the impacts of climate change.

#### **4.5.3 Mineral Extraction and the Environment**

Over the medium term, government will establish a favourable environment for the effective, efficient, and sustainable exploitation of minerals to support accelerated development. Interventions will include the re-categorisation of the mining sector into small-scale, medium-scale, and large-scale. Each category will be guided by specific regulatory, operational, environmental, and safety requirements. This approach will ensure that mining is not conducted in unapproved areas, such as water bodies. Reclamation strategies will also be strictly enforced to ensure concession holders rehabilitate impacted areas. In addition, government will promote the sustainable exploitation and value addition of key minerals such as limestone, kaolin, iron ore, clay, and lithium.

Government through the Ghana Gold Board (GOLDBOD) will regulate and restructure the small-scale mining sector. In addition, Artisanal Small-scale Mining Cooperatives (ASMCs) will be established for community members interested in artisanal small-scale mining, while the regulatory and licensing processes for artisanal miners will be decentralised. Further, Value Added Tax (VAT) will be abolished on mineral exploration, and special regulatory policies developed for critical minerals to ensure improved benefit. Also, the laws and regulations governing the Minerals Income Investment Fund (MIIF) will be amended and strengthened to guide investment of mineral revenue; and partnerships forged with local and foreign partners to invest in National Minerals Mapping, particularly for mapping and developing lithium and other critical mineral deposits in Ghana. Government will promote the production of branded coins and other artefacts; and build the capacity of goldsmiths and jewellery makers to effectively participate in the process.

The Ghana Salt Development Authority (GSDA) will be established to regulate the development, mining, and export of salt from the coastline. In addition, government will facilitate reinvestment in the natural salt basins at Ada, Keta, Saltpond and Elmina to expand capacity. Infrastructure, technology, ponds, pumps, among others will be provided for local community cooperatives to attract big enterprise exploration in the salt industry. Market access

would be created for Ghana's salt through the facilitation of bilateral level agreements with neighbouring countries such as Nigeria and Mali.

#### **4.5.4 Water Resources**

Government will expand access to clean water through integrated water resource management. This will address perennial flooding and upgrade the existing urban water supply system. Regulatory bodies such as EPA, WRC, CSIR, GWCL, and CSWA will be strengthened to ensure water quality regulation.

Further, scientific data will be utilised to implement groundwater, dam, rainwater, and floodwater harvesting systems, appropriate for local conditions. In addition, to restore water quality and allow ecosystems to recover, extensive dredging of major rivers will be prioritised. The "Blue Water Initiative" will restore polluted rivers and lakes, ensuring they return to their natural, unpolluted states.

#### **4.5.5 Coastal and Marine Management**

Government will continue coastal protection works to safeguard settlements against erosion and flooding, while protecting lives, livelihoods, and property. Specialised projects will be developed for indigent persons within coastal and urban-poor communities.

Sea defence systems will also be strengthened and expanded to protect vulnerable coastal communities. Government will enforce strict measures to curb illegal, unreported, and unregulated (IUU) fishing. In addition, government will work to develop marine tourism potential along the coast.

#### **4.5.6 Environmental Pollution**

Ghana is enjoined to protect the environment for the benefit of present and future generations through legislative and administrative measures. To achieve this, government will introduce the "Restore Ghana Initiative" to address *galamsey*-impacted lands and water bodies. The initiative will be implemented through a comprehensive land and water-based rehabilitation and pollution control programme. A central focus will be on reclamation, converting impacted lands into viable agricultural farmlands.

#### **4.5.7 Deforestation, Desertification and Soil Erosion**

As part of efforts to rehabilitate degraded forests, government will establish a Timber Product Development Team to drive product diversification. A comprehensive review of the state of Ghana's forest reserves will also be undertaken. Measures to reduce unsustainable forest exploitation will be implemented in the medium term. This will help maintain forest reserves, support wildlife habitats, enhance carbon sequestration, and create opportunities for outdoor recreation.

In addition, government will implement a "Tree for Life" reforestation policy, using crops such as cocoa, palm, and rubber. This initiative will heal and harness the environment to promote both economic and ecological recovery.

#### **4.5.8 Disaster Risk Management**

Government will prioritise adaptation and mitigation measures. The adaptation measures include: constructing water retention and detention reservoirs, ponds, and dams in flood-prone areas such as Northern Ghana; improving, repairing, and maintaining drainage systems in major cities including Accra, Kumasi, Takoradi, and Koforidua; and installing storm drains and culverts to enhance water flow. Others include: coordinating water management to address

flood risks from the Bagre and Akosombo dams; empowering local governments to desilt drains regularly; strengthening emergency preparedness through inter-agency coordination, volunteer responder corps, and rapid response systems; and providing temporary livelihood support and employment opportunities for displaced youth.

Government will also undertake the following mitigation measures: consolidating disaster and emergency response frameworks into a National Disaster Preparedness System; establishing the NADMO Fund as mandated by Act 927; reforming NADMO's operations to prioritise disaster prevention; and ensuring efficient disaster management.

#### **4.5.9 Seismic Hazards**

Government will prioritise seismic risk management by strictly enforcing the Ghana Building Code. Monitoring capacity will be expanded through the installation of modern seismic stations. Hazard mapping and public education campaigns will also be scaled up under the Early Warning for All (EW4All) roadmap. Municipal engineers and inspectors will be trained to identify and halt unsafe construction. To strengthen national readiness, emergency response drills will be carried out in Accra and Tema every two years.

#### **4.5.10 Transportation**

The long-term objective of government's transport policy is to streamline all transport-related portfolios. This will ensure the efficient management of highways, urban roads, feeder roads, aviation, maritime and river transport, and railways. A centralised transit control system will also be deployed. This will coordinate all transport modes to operate on fixed routes and with fixed schedules. The system will cover buses, light rail transit, metro, regional rail, and related services.

#### **Road Transport**

Government will prioritise road infrastructure functionality as a vital tool for enhancing development. An accelerated development programme will be undertaken with the private sector to fully dualise major inter-regional roads. This will reduce road accidents, cut the cost and time of transport services, and ensure compliance with ECOWAS protocols. Major improvements and development will also be carried out on the eastern, western, and upper corridors. In addition, government will facilitate the reduction of transport service costs and work to eliminate speed ramps on trunk roads.

To ease traffic flow, outer ring roads and inner ring roads would be re-designed and constructed progressively in all regional capitals. In addition, road bypasses and critical bridges would be systematically constructed. Further, government will facilitate the construction of trauma centres, clinics, rest stops and other social amenities along the major road networks to enhance emergency response services.

#### **Road Safety**

Government will implement a comprehensive package of interventions. Road safety policies and programmes will be developed and implemented within the broad framework of pre-crash, crash, and post-crash interventions. Also, government will partner with the private sector to construct Trucking and Driver Centres along major Road Traffic Crash (RTC) prone corridors. Intelligent transport systems infrastructure will be promoted as a tool to improve road safety and efficiency in transport planning and management. Mechanical workshops will be licensed to install speed limiters on long-distance commercial vehicles.

The DVLA's technical and infrastructure capacity will be enhanced to ensure professional driver testing and certification. Road safety audits will be made mandatory for all urban and trunk roads during rehabilitation and development. Plans will be initiated to revamp the Neoplan Assembly Plant for the production of both intercity and urban buses. Existing bus, trotro, and taxi terminals will be upgraded, while new functional bus terminals will be constructed in major cities.

### **Regularisation of "Okada"**

To improve safety, job security, and welfare for riders, government will regularise the transport of passengers and goods by commercial motorcycles known as Okada and tricycles.

### **Air Transport**

Government will position Ghana as the aviation hub of ECOWAS for both passengers and freight. To achieve this, the following initiatives will be undertaken: develop a regional aviation refuelling depot; establish certified Maintenance, Repairs, and Overhaul (MRO) stations at the Tamale and Ho airports; and promote the establishment of training and educational institutions for technical, administrative, and service jobs in the aviation industry. Others are: support the growth of businesses that provide ancillary services within the aviation sector; and create the most competitive environment for local and international airlines to expand their fleet and routes into other emerging markets within the ECOWAS region and beyond.

Further, the government will carry out a non-aeronautical estate business development of the airport lands in Accra and at all the other regional airports with full participation of the private sector under an Airport City Precinct Development Scheme.

### **Rail Transport**

The strategy for railway development will focus on revamping the Western Corridor rail line in partnership with the private sector. This will enable the transport of bulk cargo and passengers to major towns along the western corridor and to the port for shipment. Government will also reconstruct and upgrade the Eastern Corridor rail line to the nodal town of Kumasi, and progressively extend both the western and eastern corridors to the north for freight and passenger services. The private sector will play an active role in these projects.

Other interventions will include the provision of inner-city light suburban services as part of the western and eastern corridor lines in Kumasi and Takoradi. In addition, government will roll out an Inner-City Light Rail System in Accra and other major cities, using Nkrumah Circle as the central hub.

### **Maritime and Inland Water Transportation**

The maritime sector in Ghana has significant potential for development, and plays a crucial role in the economy. It contributes directly to economic growth by facilitating trade, boosting tourism, creating recreation opportunities, and supporting the blue economy.

To unlock this potential, government will partner with the private sector to: upgrade and modernise the port terminals in Tema and Takoradi as grain transshipment hubs for West Africa; revamp the Tema Shipyard and Dry Dock; and upgrade and modernise the Tema Dry Bulk Terminal with conveyor systems and silos for more efficient handling of dry bulk cargo. Others are: develop and operate the Port of Keta in the Volta Region to create economic opportunities in Oti, Volta, Northern, and parts of the Savannah regions; modernise and upgrade the oil berth

at the Port of Tema for efficient handling of liquid and petroleum products; and build desalinated water plants to supply ships.

Other interventions will focus on restructuring the management of the seaports of Tema and Takoradi to adopt the land-lock port concept. Government will also reorganise, develop, and sustain transit trade with the involvement of the GPHA. This will include providing security along the corridor and eliminating all forms of barriers. A state-of-the-art training facility will be established with up-to-date simulators to train marine craft pilots, crane operators, and port machinery operators for the West African sub-region. To make Ghana's ports more competitive, government will reduce the cost of doing business by reviewing governing laws, duties, levies, and taxes.

Government will liaise with the Ministry of Finance to periodically fix the exchange rate for the calculation of customs duties. This will provide greater certainty to the business community. The Volta Lake and other large rivers will be dredged to introduce suitable vessels for freight and passenger transport as part of a multimodal transport system. The Volta Lake Transport Company (VLTC) will be recapitalised as a subsidiary under the GPHA, with a mandate to provide efficient, safe, reliable, and sustainable river transport services for cargo and passengers. Government will also develop and construct fishing landing sites and ports along the Volta Lake and other major coastal fish landing sites.

The operations of the maritime sector will be reviewed to reduce the cost of doing business for ship-owners, shippers, and port operators. This will help keep Ghana's seaports competitive and efficient within the sub-region.

#### **4.5.11 Energy and Green Transition**

##### **Energy Sector Management**

To enhance management of the energy sector, government will pursue a set of targeted interventions. Restructure and realign operative and regulatory agencies to improve efficiency, transparency, accountability, and governance; develop an Energy Sector Strategic Framework to integrate the energy and power subsectors; Review and enforce the cash waterfall mechanism, ensuring proportionate, fair and equitable distribution of revenue across all actors in the electricity supply value chain; ring-fence Energy Sector Levy Act (ESLA) funds for their intended purposes to strengthen financial discipline; and promote professionalism and capacity-building across the sector.

In addition, government is committed to: phasing out inefficient power plants to improve sector performance; ensuring optimal utilisation of Ghana's natural gas resources; strengthening cooperation with the private sector to develop new capacities using advanced and highly efficient technologies; and promoting the development of a competitive capacity market that leverages the cross-border and regional electricity trade platform.

##### **Power Sector Development**

###### ***Generation***

Government will implement a comprehensive energy transition strategy to ensure a safe, balanced, and prosperous energy mix. The strategy will augment generations from thermal and hydro, with utility scale renewable sources, including solar, wind, waste-to-energy, biogas, off-grid systems and nuclear energy. This diversified energy mix will strengthen the flexibility and adaptability of the power system, support special production zones, and reduce the national carbon footprint.

To safeguard energy prosperity, security and supply reliability, critical interventions will include: optimising the thermal sector by investing in efficient combine cycle gas-fired technologies and systematically retiring inefficient plants; enhancing both the economic and environmental sustainability of thermal generations; and eliminating power wastage through robust public education campaigns and the enforcement of revised building codes.

### ***Transmission***

Government will commence a programme to upgrade, modernise, and expand the National Inter-Connected Transmission System at a measured pace in line with the national transmission plan. To achieve this, government will:

- a. upgrade, modernise and expand the 161kV and the 330kV transmission networks to optimise transmission efficiency and reduce losses;
- b. construct additional bulk supply points to enhance supply quality, reliability, and flexibility;
- c. strengthen market oversight capacity for the West Africa Power Pool System which coordinates cross-border sales of electricity;
- d. build transmission sub-stations in Juale in the Oti Region to enhance transmission; and
- e. modernise the Yendi substation and link the transmission line from Yendi to the Bolgatanga substation to complete the western corridor loop.

### ***Distribution***

To ensure sustainable and affordable universal access, starting with designated special production zones, government will:

- a. initiate the Light Up Ghana Project to support the 24-hour Economy;
- b. ensure massive investments in the distribution sector to enhance the capacity and improve the technical and operational efficiency of the utilities;
- c. create opportunities and empower local entrepreneurs to participate in the retail of electricity by installing smart boundary meters for accountability and transparency;
- d. eliminate bottlenecks associated with electricity connectivity and the acquisition of meters particularly for new customers;
- e. reduce aggregate technical, commercial and collection losses;
- f. review the electricity tariff structure to ensure affordable and cost-effective outcomes;
- g. standardise smart metering and lighting systems and eliminate procurement system chaos; and
- h. review the electricity tariff structure to promote domestic and industrial use.

## **Promoting the Petroleum Value Chain**

### ***Exploration and Production***

The focus of government approach will be to deliberately and sustainably provide fuels, feedstock, technologies, and expertise to produce:

- a. cheap power to drive productivity, especially in the growth and job-creating priority sectors (Agriculture, Manufacturing, and Culture, Arts and Tourism);
- b. appropriate industrial fuels for the transportation sector; and
- c. foreign exchange through the export of increasingly value-added products.

Other interventions will be to:

- a. reinstate the principle of long-term national interest rather than private transactional profitability within the sector;

- b. increase targeted exploration activities to establish new reserves by rebuilding investor confidence through policy and regulatory clarity, consistency, predictability, transparency, and governance, and attract world-class investors;
- c. innovate multi-field development systems that optimise development infrastructure and allow profitable production of otherwise marginal fields; and
- d. fully domesticate the non-revenue benefits of the industry for Ghanaians (e.g. transfer of technologies, development of fleets of Ghanaian oil and gas businesses, and increased “local content” in sector procurement) through re-instating the role of the National Oil Company as a national centre of excellence, and by reviewing relevant laws and policies.

## **Downstream Petroleum**

### ***Regulatory and Governance Reforms***

Government will review the National Petroleum Authority (NPA) Act, 2005 (as amended by Act 691). This will ensure that Petroleum Service Providers (PSPs) are appropriately regulated. In addition, Government will establish stringent governance and managerial competence guidelines to enhance decision-making and operational efficacy within the sector; develop and implement a Premix Fuel Management policy involving the landing beach committees to ensure equitable and transparent distribution; and leverage private investments to revitalise Tema Oil Refinery and expand its operations.

### ***Petroleum Product Installations Security***

Government will ensure security of petroleum products installations across the country and implement comprehensive 24-hour security measures for improved integrity and safety. Further, a guaranteed and structured foreign exchange allocation policy will be operationalised for the petroleum downstream sector.

### ***Infrastructure and Supply Chain Enhancements***

Government through the Petroleum Infrastructure Master Plan, will:

- a. aggressively develop, modernise and expand petroleum products delivery infrastructure to enhance security of fuel supply, consistency and timely distribution of products supply at stable prices;
- b. initiate the development of an alternative mooring facility in collaboration with the private sector to address the current operational and supply security vulnerabilities associated with the Single Point Mooring (SPM) facility’s monopolistic status;
- c. bring on board multiple Conventional Buoy Moorings (CBMs) and provide additional attack boats to make Ghana a petroleum hub in Africa;
- d. upgrade the road infrastructure within and surrounding petroleum storage facilities and Tema Industrial Area to facilitate smoother operations and minimise supply disruptions;
- e. expand and develop new inland Jetties at Akosombo, Debre and Buipe, new pipelines, liquefied natural gas (LNG) import and export terminals, and rail transportation of fuel to Kumasi and beyond; and
- f. establish the Keta Port as a complementary petroleum products delivery hub.

### ***LPG Promotion***

Government will actively boost domestic LPG use by relaunching the Rural LPG Promotion Programme and ensuring a sustainable supply of LPG to Ghanaian homes. The Cylinder Recirculation Model will be reviewed through extensive stakeholder consultations to guarantee fair access to market opportunities for all players. Local manufacturing capacity for LPG

cylinders will be augmented, including the retooling of the Ghana Cylinder Manufacturing Company. In addition, tariffs on domestic LPG will be reduced to make LPG more affordable.

#### **4.5.12 Infrastructure Provision and Maintenance**

Ghana's economic growth and development aspirations hinge significantly on the development of a robust and modern infrastructure network. In line with this, the government will roll-out “the Big Push” for national infrastructure development to boost growth. This will entail: embarking on a US\$10 billion accelerated infrastructural plan to drive job creation; undertaking an inventory and review of all uncompleted and abandoned government infrastructure projects across all sectors, and completing and equipping critical uncompleted structures, prioritised by feasibility and impact.

In addition, government will restructure the Ghana Infrastructure Investment Fund (GIIF) and consolidate the administration of other infrastructure development funds. Further, young people will be mobilised and trained for labour-intensive projects, creating jobs through direct participation. A Critical National Infrastructure legislation will be enacted and implemented to regulate the coordinated laying of fibre, water pipes and electricity lines alongside road construction.

#### **4.5.13 Information and Communications Technology**

The broader goal of government in this sector is to expand digital infrastructure to foster innovation and improve public service delivery. Government will also work to enhance access to information and communication technologies and support the growth of the digital economy. These efforts will ensure inclusive and equitable growth across all sectors, supporting effective implementation of national development goals.

##### **Improving the digital landscape**

Government will facilitate the expansion of broadband infrastructure to make high-speed internet affordable and widely available, especially in underserved areas. Work will also commence on the National Information Highway (Ghana Broadband Network). This project will utilise 5G and fibre optic technologies through public-private partnerships to expand internet access. A Digital Ghana Master Plan (DGMP) will be developed to cover all aspects of ICT development. Government will also develop a National Digital Policy to regulate the deployment and use of emerging technologies such as Artificial Intelligence. In addition, license-exempt spectrum will be provided to connect communities that would otherwise lack access to broadband services.

Government will establish ICT centres in underserved areas to provide shared access to computers, the internet, digital resources, and training services. A broadband policy and strategy will be deployed to enhance digital skills and support online education. To reduce reliance on international connectivity, government will facilitate the development of local content and hosting services. Collaboration will be strengthened with the Ghana Internet Service Providers Association (GISPA) and the Ghana Internet Exchange Association to improve connectivity and traffic efficiency. Government will also promote the use of Internet Exchange Points (IXPs) to keep local traffic within the country, lowering both latency and costs. Efficient traffic management and peering arrangements will be implemented to optimise network performance and reduce congestion.

Partnerships will be built with private sector players to make internet access more affordable for low-income households. This will include targeted subsidies, discounted data packages, and device financing schemes.

### **Digital Innovation Funds**

Government will establish a US\$50 million FinTech Growth Fund to promote digital entrepreneurs and support indigenous FinTech companies. The Ghana Investment Fund for Electronic Communications (GIFEC) will be transformed into a Digital Economy and Innovation Development Fund. Government will also leverage crypto and blockchain opportunities to advance Ghana's digital currency market.

### **Promoting ICT and Skills Inclusion**

Government will develop a National Digital Transformation and Emerging Technology Strategy to guide ethical deployment of digital tools such as AI and emerging technologies for development.

### **E-Government Services**

Government will introduce 'GHForms', a digital solution to automate all government forms. This will streamline public services, reduce paperwork, enhance efficiency, and improve the citizen experience. A comprehensive ICT digitalisation strategy will be coordinated across Ministries. This will enable seamless data flow, promote synergies, eliminate duplications, and facilitate real-time monitoring and informed decision-making. Government will also support the Ghana-India Kofi Annan Centre of Excellence to implement its indigenous open-source operating system and office suite. This will cut software licensing costs while fostering local innovation and technology self-reliance.

E-services and government payment platforms will be streamlined to ensure transparency, strengthen e-commerce, and boost digital trade in line with AfCFTA Protocols. Government will also ensure universal coverage of the Ghana Card as the national identification system to support service access and financial inclusion.

### **ICT Parks for the Zonal Belts**

Government will establish ICT parks in all zonal belts to position Ghana as Africa's hub for innovation, artificial intelligence, and cybersecurity. In partnership with stakeholders, government will also transform existing ICT parks such as the Dawa ICT Park into world-class centres of excellence. These centres will serve as engines of innovation and create jobs for the youth.

### **Cybersecurity**

To protect national security, government will invest in advanced cybersecurity infrastructure, including enhanced firewalls and encryption systems. These tools will improve rapid threat detection and response capabilities. Government will also build human resource capacity in areas such as advanced threat detection, risk assessment, incident response, and penetration testing. Cybersecurity regulations will be enhanced to address cybercrime, data protection, and digital privacy. Mandatory standards and compliance frameworks will be introduced for all critical sectors. The Ghana Police Service will establish ultramodern Regional Cyber Crime Units to strengthen law enforcement capacity. Interagency coordination will be reinforced to ensure a united response against cyberterrorism.

### **Supporting the FinTech Ecosystem**

To strengthen Ghana's FinTech ecosystem, government will foster active participation of Ghanaian firms in key sectors such as telecommunications, FinTech solutions, data governance, cybersecurity, and artificial intelligence. This will be achieved through capacity-building programmes, promotion of local talent, and public-private collaborations.

The capital integrity requirements for non-deposit-taking FinTech firms will be reviewed to encourage innovation while maintaining stability. Government will also promote the role of FinTech in poverty reduction, especially through inclusive financial services. A robust legal and institutional framework will be established to support effective regulation of the FinTech industry. In addition, FinTechs and other financial institutions will be encouraged to adopt shared infrastructure. This will make it easier for smaller firms to digitalise operations without bearing the full cost of transformation projects.

#### **Coding for Employment Programme**

The One Million Coders Programme, also known as ‘Code Up Ghana’ will be leveraged to develop the rapidly growing Business Process Outsourcing (BPO) and Knowledge Process Outsourcing (KPO) sectors. This initiative will train one million young Ghanaians in digital skills, and identify and support young innovators to develop e-applications that improve the delivery of public services.

#### **Open Education System – (E-School)**

Government will launch the Next Generation Education Initiative to transform digital learning in Ghana. The initiative will enable the Ghana Education Service to provide basic and senior high school students with access to interactive remote learning and web-based education. It will also enhance the availability of digital learning resources for schools and provide universal internet access to support digital teaching and learning. Students and teachers will be given devices to stay connected, while new learning applications and content will be developed to reflect cultural and linguistic diversity. Teachers’ ICT skills will also be upgraded through targeted training programmes.

#### **4.5.14 Human Settlements Development**

Integrating spatial planning, development control, housing provision, infrastructure development, and land administration reforms is essential for ensuring balanced urban and rural development, build climate-resilient settlements, and guarantee equitable access to land and services for all. Ultimately, these measures are intended to support sustainable socio-economic activity and improve the quality of life for citizens.

##### ***Spatial Planning***

Government will review and update the Zoning Regulations, Planning Standards, and the Manual for the preparation of spatial plans. It will also ensure the preparation and regular update of spatial plans, including spatial development frameworks, structure plans, and local plans, to guide the growth of localities, towns, cities, and regions.

Metropolitan, Municipal, and District Assemblies (MMDAs), and Land Use and Spatial Planning Authority (LUSPA) will be encouraged to partner with the Ghana Institute of Planning, the Licensed Surveyors Association of Ghana (LISAG), and the Ghana Institution of Surveyors. These partnerships will support the preparation of planning schemes and surveying services at negotiated concessionary rates. Land-use planning will be integrated with spatial development frameworks to curb uncontrolled urban sprawl, protect environmentally sensitive areas, and align land allocation with housing, transport, industrial, and infrastructure needs under the Big Push and the 24-Hour Economy programmes. Government will also strengthen development control mechanisms to prevent encroachment on public spaces, flood plains, and environmentally sensitive zones.

## ***Housing***

Government's housing policy will focus on expanding access to affordable, inclusive, and decent housing for all socio-economic groups. Special attention will be given to public sector workers, artisans, low-income earners, and vulnerable populations. Through strategic partnerships with private developers, including the Ghana Real Estate Developers Association (GREDA), as well as local and international actors, housing delivery will target both low-cost and mid-market segments in rural and urban areas. This effort will be complemented by the completion of stalled housing projects, starting with the Saglemi Affordable Housing Project. Investment will also be mobilised under the Big Push Infrastructure Agenda to develop worker housing near industrial zones, reducing commuting time and costs in line with the 24-Hour Economy programme. In addition to new housing construction, government will pursue slum regeneration by upgrading informal settlements with improved infrastructure, sanitation, and security of tenure.

The Rent Act, 1962 (Act 220) and the Rent Control Law, 1986 (P.N.D.C.L 138) will be comprehensively reviewed. Reforms will focus on removing market constraints, introducing standardisation in residential housing, enforcing quality control, and protecting low-income and vulnerable tenants. Incentives will be offered to stimulate private sector investment in rental housing. Legislation will also be introduced to regulate hostel accommodations. A low-interest Rent Advance Scheme will be set up with financial institutions to support both formal and informal sector workers.

Government will engage landlords, real estate investors, and tenants to shape the introduction of tax incentives that reduce rent advance costs for residential and commercial properties. The Rent Control Unit will be restructured into Ghana Rent Authority with stronger enforcement capacity. These reforms will be supported by budgetary allocations for infrastructure, including housing. The Legislative Instrument of the Disability Act, 2006 (Act 715) will also be operationalised to ensure universal accessibility in the built environment.

Across all interventions, emphasis will be placed on using local building materials, adopting cost-effective construction technologies, and linking housing development with spatial planning, transport networks, and environmental sustainability to build resilient, well-planned communities.

## ***Urban and Rural Development and Governance***

Government's development agenda will focus on a massive infrastructure overhaul and expansion. It will restore trunk and feeder roads and introduce ring roads and bypasses to reduce congestion and improve regional mobility. Water supply systems will be expanded to ensure equal access to clean drinking water. The "Light Up Ghana" initiative will modernise street lighting, making communities safer and enabling commercial activity. These measures will be complemented by targeted drainage, sanitation, and flood-control schemes designed to meet long-term infrastructure and planning needs in rapidly expanding cities.

Urban zoning regulations will be modernised to encourage mixed-use development. This will allow residential, commercial, health, entertainment, and administrative buildings to coexist and operate continuously. The programme will be supported by strategically placed economic nodes. These nodes will have efficient public transport, reliable power, security, and administrative services to facilitate night-time economic activity.

In addition, inner-city regeneration initiatives, particularly in Zongo areas, will prioritise slum upgrading. Key interventions will include drainage, sanitation, pavements, and transport links.

Government will ensure economic integration by supporting inner-city and Zongo-based small and medium-sized enterprises (SMEs). Through initiatives such as the Soyaaya Fund, these businesses will receive market and finance assistance to connect with the larger urban economy.

Urban governance reforms will be a central pillar of Ghana's development agenda. The focus will be on strengthening the institutional capacity of Metropolitan, Municipal, and District Assemblies (MMDAs) to deliver efficient, transparent, and accountable city management. This will include enhancing planning, enforcement, and monitoring systems to ensure compliance with spatial plans, land use regulations, and environmental standards. Government will also promote participatory governance. Residents, traditional authorities, civil society, and the private sector will be actively engaged in decision-making processes. Digital platforms will be deployed to improve service delivery, revenue mobilisation, and public accountability. In addition, targeted training programmes will build the skills and technical capacity of MMDA staff. Collectively, these reforms will ensure that rural and urban growth are well coordinated, inclusive, and sustainable.

#### **4.5.15 Land Administration**

##### **Land Administration and Infrastructure Development**

Government's priority is to establish a transparent, efficient, and equitable system for managing Ghana's land resources. A deliberate focus will be placed on facilitating infrastructure provision as a driver of economic growth. Central to this agenda is the harmonisation and strengthening of the legal and policy framework. This will include a review of the Land Act, 2020 (Act 1036), the 1999 National Land Policy, and related legislation to ensure consistency and modernise land governance. In addition, as part of the Big Push for national infrastructure development, land allocation decisions will be strategically aligned to ensure affordable and timely access to land for infrastructure projects.

##### **Presidential Commission and Land Data Systems**

A Presidential Commission will be established to resolve conflicting court judgments and overlapping boundaries recorded at the Lands Commission, including the issue of expropriated Ga-Dangme lands, removing bottlenecks that delay infrastructure projects. This will be supported by Continuously Operating Reference Stations (CORS) for use by land-related and geographic information stakeholders. Land titling and registration will be accelerated through decentralised services, digitised records, and simplified procedures. Key measures will include: completion of a nationwide cadastral survey; development of a geo-referenced digital land register; and establishment of a National Land Information Database of customary landowners.

##### **Customary Land and Citizens' Rights**

The Customary Land Secretariat will be restructured into viable, self-financing, electronically managed institutions operated by trained professionals. Government will facilitate the compulsory survey and registration of all unregistered customary lands; safeguard the land rights of women and youth; ensure effective implementation of the Citizens' Service Delivery Charter for registration of title to land as well as registration of transfer/assignment and mortgage. These reforms will support the timely delivery of infrastructure and housing projects.

##### **Partnerships for Customary Land Management**

Government will partner with traditional authorities, customary land secretariats, and local governance institutions to formalise and register land rights, promote accountability in land

transactions, and ensure transparent and equitable land allocation that supports both urban and rural infrastructure development.

### **Land Security**

Government will review policies for the allocation of state and vested lands. New management arrangements will be considered on a case-by-case basis between original owners and unauthorised occupants to free up land for strategic investments. Government will also promote the establishment of licensed, unarmed Land Security Firms to protect critical land earmarked for infrastructure. Monitoring will also be intensified to curb corruption in land acquisition for domestic, commercial, and large-scale projects. In addition, all government institutions will be mandated to survey, register, and secure state-acquired and occupied lands to prevent encroachment and safeguard future development corridors.

### **Dispute Resolution and Institutional Reform**

Government will strengthen dispute resolution mechanisms, including specialised land courts and alternative systems of resolution. Public education will back these efforts to reduce litigation costs and delays. Institutional reforms at the Lands Commission and related agencies will improve efficiency, reduce corruption, and enhance inter-agency coordination.

### **4.5.16 Construction Industry Development**

Government's will position the construction industry as a central driver of industrialisation, infrastructure delivery, and job creation. It will focus on restructuring the entire construction value chain. The aim is to shift from fragmented, import-dependent operations to an integrated, technology-enabled, and competitive industry. This transformation will support housing, infrastructure, industrial growth, and service sector expansion.

### **Localisation of Construction Inputs**

Government will prioritise local production of construction materials such as cement, steel, bricks, engineered timber, tiles, and finishes. This strategy aims to reduce import dependence, build economic resilience, and retain more value within the local economy. It will also embed Ghanaian identity into the built environment. These include prefabrication, modular systems, ready-mix concrete, and digital technologies such as Building Information Modelling (BIM). This shift will ensure faster, cost-effective, climate-appropriate, and culturally relevant infrastructure delivery.

### **Human Capital and Skills Development**

A new generation of artisans, engineers, and construction managers will be trained and certified as part of developing capacity for the construction industry. Workers will be upskilled in green building methods, occupational safety, and digital construction management. This will help raise productivity and improve workplace safety.

### **Green and Resilient Infrastructure**

Climate-smart designs, sustainable materials, and disaster-resilient standards will be embedded into all major projects. In addition, it will promote Ghanaian architectural styles and community-driven urban design.

### **BUILD24 and Cross-Sector Linkages**

The construction industry transformation will be anchored in the BUILD24 component of the 24-Hour Economy. This will link construction with other components such as GROW24, MAKE24, CONNECT24, and SHOW24. Ghana will also be positioned to export construction

services, locally made materials, and design expertise to other African markets under the AfCFTA.

### **Structural Reforms**

The Resetting-Ghana agenda will focus on measures that address structural constraints in the construction sector. Priorities include: reducing import dependence; expanding access to affordable long-term construction finance; improving logistics infrastructure; closing technical skills gaps; formalising small contractors; strengthening quality assurance and regulatory enforcement; and mainstreaming green building practices. This is expected to transform construction from a development bottleneck into a strategic enabler of national growth and Africa-wide competitiveness.

#### **4.5.17 Priority Programmes for Environment, Infrastructure and Spatial Development**

- a. **Restore Ghana Initiative** – implement a comprehensive land and water-based rehabilitation programme to control pollution, reclaim degraded lands, and convert them into climate-resilient agricultural areas with transparent governance and community participation.
- b. **The Big Push** – Mobilise US\$10bn investment to complete abandoned projects, drive new infrastructure, and unlock equitable national development.
- c. **Clean Up Ghana Initiative** – To ensure a cleaner and healthier environment.
- d. **Light Up Ghana Project** – Expand power distribution and street lighting to support 24-Hour Economy, prioritising renewables, efficiency, and equitable access.
- e. **Rent Advance Scheme** – Establish a low interest rent advance scheme in partnership with financial institutions for both formal and informal sector workers with stable income.
- f. **Ghana Gold Board (GOLDBOD)** – To ensure responsible gold sourcing, environmental compliance, and transparency, strengthening reserves and foreign exchange inflows.

## **4.6 GOVERNANCE AND INSTITUTIONAL DEVELOPMENT**

### **4.6.1 Introduction**

Over the medium term, Government will restore standards of good governance, strengthen checks and balances, and rebuild public confidence in institutions so that governance directly supports inclusive development and national cohesion.

The programme will prioritise constitutional and public sector reforms, decisive anti-corruption action, effective justice delivery, deeper decentralisation, and a renewed partnership with Parliament, independent bodies, traditional and religious authorities, civil society, and the media. These priorities respond to the recent governance context and are designed to translate constitutional promise into day-to-day institutional performance, fiscal discipline, and citizen trust.

### **4.6.2 Democratic Governance**

Government will restore standards of good governance by rationalising the size and structure of the Executive, capping ministerial appointments at no more than sixty, reducing political appointees at the Office of Government Machinery, and realigning or merging MDAs to eliminate duplication and waste. Pay and benefits will be placed on a clear, rules-based footing: ex gratia will be scrapped; disparities between Article 71 office holders and the wider Public Service will be addressed; and an Independent Emoluments Commission, formed by merging the Presidential Commission on Emoluments with the Fair Wages and Salaries Commission,

will oversee a fair and sustainable remuneration framework. Government will also review the official housing policy for political appointees to ensure equity, value for money, and transparency.

To deepen accountability and public trust, Government will establish a Constitution Review Implementation Committee to operationalise accepted recommendations of the Constitutional Review Commission; lead a broad, consultative review of the regulatory framework for political party financing; and align donor-funded projects more tightly with national priorities for efficient resource use. Across the Public and Civil Services, Government will promote a culture of national discipline, patriotism, punctuality, and results-oriented leadership.

#### **4.6.3 Law and Order**

To maintain law and order, Government will enhance public safety through a comprehensive national safety and security programme aligned to the 24-Hour Economy, the disbandment of militia and vigilante groups and the removal of their influence within security services. Community-based crime prevention will be scaled in high-risk areas. Inter-agency coordination will be strengthened for faster emergency response and robust cyber-security measures with nationwide public awareness will protect state systems, critical infrastructure and citizens. Intelligence capabilities will be improved to counter terrorism. Furthermore, Ghana's borders will be secured with international cooperation and regular emergency drills being institutionalised. Government will support state security services to strengthen partnerships with communities and local organisations to deepen trust, empower residents and increase vigilance, especially across transport hubs and public spaces.

#### **4.6.4 Judiciary Reforms**

Government recognises that a robust, efficient, and trusted judiciary is central to equity, democratic consolidation, and national development. Over the medium term, reforms will uphold judicial independence, depoliticise the administration of justice, and rebuild public confidence in the courts.

Government will, in partnership with the Judicial Service and the Judicial Council, prioritise measures to strengthen judicial integrity, accountability, and access to justice. These will include ensuring compliance with constitutional asset-declaration obligations under Article 286, promoting merit-based appointments, enhancing disciplinary and performance-management procedures, expanding court coverage at Circuit and District levels, adequately resourcing the Legal Aid Commission, and deepening e-justice and ADR systems to reduce case backlogs.

Case disposition will be accelerated through automation, shift systems aligned to the 24-Hour Economy, and the continued rollout of the e-Justice Project, including virtual hearings, AI-enabled tools, and workflow automation. Courts will be established within selected prison precincts, building on the Nsawam model, while infrastructure and human resources across the justice sector will be expanded. Digital and physical law libraries will be developed, and the Council for Law Reporting will be resourced to produce Ghana Law Reports expeditiously.

A comprehensive review of criminal statutes will be undertaken with the Judicial Council, Law Reform Commission, and the Attorney-General's Office to enhance efficiency and fairness. The Alternative Dispute Resolution Act, 2010 (Act 798) will be reviewed to establish district-level ADR clinics, backed by public education to improve access and decongest courts. Non-custodial sentencing and alternative punishments will also be introduced for specified offences. High Courts will be established in the six newly created regions, while Courts of Appeal will be added in the Western, Northern, and Volta Regions.

Justice for all will be advanced by reopening unresolved cases, including the Ayawaso West Wuogon election violence, the 2020 election killings, and the murders of Ahmed Hussein-Suale and Silas Wulochamey. The Legal Aid Commission will be decentralised to district level and resourced to serve the poor, indigent, and survivors of domestic violence. Child-friendly courts will be expanded to all regional capitals, supported by child-sensitive training for judges, court staff, and DOVVSU officers. Juvenile correction facilities, including Borstal homes, will be modernised to promote rehabilitation and reintegration, with youth programmes expanded to incorporate education and skills development.

Judicial accountability will be reinforced through the e-Judgment initiative, requiring electronic publication of judgments within 72 hours. Conditions of service across the Judicial Service will be improved, and Article 158(2) will be operationalised through a Constitutional Instrument prescribing terms and conditions for court staff. Judicial and administrative functions will be further automated, and international cooperation in combating corruption and cross-border crime will be strengthened.

Legal education will be comprehensively reviewed to expand access, modernise training, and align with Ghana's development needs, while Regional Tribunals under Article 142 will be re-established. Legislation will also re-introduce Community and Circuit Tribunals, first created under Act 459 and abolished under Act 620, to broaden access to justice.

#### **4.6.5 Human Rights and Justice**

Government will strengthen the legal and operational framework that safeguards the autonomy of independent constitutional bodies, ensuring they are adequately and timely resourced with the tools and funding needed to deliver on their mandates. The Commission on Human Rights and Administrative Justice (CHRAJ) will be equipped to better safeguard human rights and perform its ombudsman role, while the National Commission for Civic Education (NCCE) will have its civic education mandate expanded to improve citizen literacy on rights and responsibilities. The Legal Aid Commission will be decentralised to the district level and resourced to serve the poor, indigent, and survivors of domestic violence.

To advance democratic governance, the Electoral Commission will be supported to conduct free, fair, and transparent elections, underpinned by reforms to insulate it from political interference. At the same time, the Audit Service will be strengthened to carry out effective oversight of public accounts, reinforcing accountability and public trust.

#### **4.6.6 Corruption and Economic Crimes**

Government will continue to operationalise *Operation Recover All Loot* to investigate, prosecute, and recover proceeds of corruption. Complementing this, legislation will prohibit political appointees, politically exposed persons, and serving public officials from purchasing state assets, while a modern conflict-of-interest law will be enacted to strengthen integrity standards. The government will consolidate all legislations aimed at combating corruption into a single, coherent framework and establish a ring-fenced fund to provide sustainable financing for anti-corruption initiatives. It will also ensure continuous capacity building for anti-corruption institutions, and judges to strengthen integrity, transparency, and effective enforcement.

A comprehensive State Assets Registry will be established to inventory, track, and safeguard state property, deterring state capture. Targeted inquiries will address looted state lands, the Accra Redevelopment Policy, and high-profile cases such as the National Cathedral, with recommendations guiding corrective measures. Recommendations of the Justice Yaw Appau Commission of Inquiry on judgement debts, as accepted in the Government White Paper, will also be implemented.

Procurement governance will be reinforced through an Independent Value-for-Money Office mandated to scrutinise high-value contracts. In parallel, the Public Procurement Act, 2003 (Act 663), as amended, will be reviewed to close loopholes, prevent insider dealing, and curb the abuse of single-sourcing and restricted tendering. To expedite accountability, a special court will handle cases arising from adverse findings of the Auditor-General and Parliament, while the Auditor-General's surcharge and disallowance powers will be fully enforced to recover misappropriated funds with interest.

The Value-for-Money Office will focus on pre-contract due-diligence for major public projects, while the Auditor-General, OSP, and Attorney-General coordinate post-expenditure audits and prosecutions through newly established special divisions of the High Court dedicated to corruption and economic-crime cases.

The assets declaration regime under Chapter 24 of the Constitution and Act 550 will be modernised to ensure compliance, transparency, and deterrence. The enforcement capacities of EOCO, NACOC, the Financial Intelligence Centre, and other allied institutions such as the Office of the Attorney General and Ministry of Justice will also be significantly enhanced through increased financial, logistical, and technical support. Finally, institutional ethics and anti-corruption compliance will be mainstreamed in development policies and plans.

#### **4.6.7 Decentralisation and Local Governance**

Government will revitalise Ghana's decentralisation system to deepen citizen participation, transfer power and resources to local governments, and improve service delivery. In the medium term, selected municipalities such as Ho, Ksoa, Ashaiman, Techiman, Koforidua, Sunyani, Bolgatanga, Hohoe and Wa will be upgraded to metropolitan status, while eligible districts will be assessed and elevated to municipalities. To strengthen local oversight, Assembly Members will receive consolidated monthly allowances, and MMDCEs will be elected on a non-partisan basis following constitutional amendments to Articles 243 and 246(2).

The share of national revenue allocated to the District Assemblies Common Fund (DACF) will be raised from 5 percent to 7.5 percent, with Parliament reviewing the disbursement formula for equity and fairness. Traditional authorities will have enhanced representation in decentralised structures, while departments will be fully integrated under District Assemblies in line with L.I. 1961. The Fiscal Decentralisation Unit at the Ministry of Finance will be revived to enforce composite budgeting, and all MMDAs will be required to prepare Revenue Improvement Action Plans. Property-rate collection will be returned to local control with technical support, and municipal bonds and PPPs will be promoted for bankable local projects. Newly created regions will receive tailored resourcing packages to fulfil their mandates.

Local economic development will be stimulated by reviving the Rural Development Directorate to drive rural industrialisation in collaboration with MDAs, development partners, the private sector and CSOs. Incentives will support local-level investment and processing, while improved networking among MMDAs will facilitate intra-district trade through better roads, markets, electricity and water infrastructure. Community spirit will be rekindled through an Electoral Area Support Programme to revive volunteerism, social mobilisation and self-help, working with traditional leaders, Assembly Members and NGOs. International municipal cooperation through the National Association of Local Authorities of Ghana (NALAG) and partner cities will also be reactivated.

To ensure environmental sustainability, Government will restore sanitation and waste management functions to local governments for coherence and accountability. The National Environmental Sanitation Policy and District Environmental Sanitation Strategy will be

reviewed and implemented, with MMDCEs held accountable for sanitation outcomes. Integrated Solid Waste Management will be prioritised on the principles of waste prevention, segregation, recycling and safe disposal. A “Camp-Size Model” will assign responsibility for high-waste areas, supported by provision of household waste bins. Environmental Health Units will be upgraded into Environmental Sanitation and Hygiene Departments across all Assemblies.

National Sanitation Day and the Cleanest City Award will be reintroduced to spur performance and clear waste backlogs. Modern recycling facilities for both solid and liquid waste will be built in all regions, waste-to-energy projects promoted, and practical behavioural change campaigns rolled out nationwide. The informal sector will be formally integrated into waste management, and legal instruments will earmark a share of excise taxes to establish a Plastic Waste Recycling Fund under Act 863. A new National Sanitation Policy will be enacted to clarify oversight roles, empower MMDAs in enforcement, and align Ghana’s sanitation systems with international best practices.

#### **4.6.8 Public Accountability**

Government will strengthen public accountability by reinforcing checks and balances and enhancing the independence and oversight role of Parliament. Reliable budget support will be assured, including the timely release of the District Assemblies Common Fund share due to Members of Parliament for community development. Parliament’s capacity for research, training, and specialised technical expertise will be strengthened, while its openness to citizens, civil society, and stakeholders will be expanded to foster inclusive governance.

A consolidated and enforceable code of conduct for public office holders will be introduced to elevate professionalism and ethics across the public service. The revised Internal Audit Agency Bill will be passed and implemented to address financial irregularities, while the Right to Information Act, 2019 (Act 989) will be fully operationalised to deepen transparency and citizen oversight.

In parallel, Government will advance media freedom as a cornerstone of accountability. Anti-press-freedom laws will be repealed, and the prevailing climate of fear, intimidation, and harassment of journalists reversed. Investigations into the murder of Ahmed Hussein-Suale will be reopened, and all violations of media rights will be acted upon promptly. A professional and independent media ecosystem will be promoted by supporting the Ghana Journalists Association, the National Media Commission, and other partners; reactivating the Media Development Fund; and providing equitable scholarship opportunities for continuous training of journalists.

To strengthen the policy and institutional environment, Government will collaborate with stakeholders to update media laws, pass the Broadcasting Bill to define clear parameters for broadcasting, and expand the role of community radio. Partnerships with the private sector will grow the community media and information services network, while targeted support through the Women’s Development Bank will empower women in media and creative enterprises. The financial viability of the media sector, including new media, will be promoted. Transparency in spectrum allocation and licensing by the National Communications Authority will be ensured, while state-owned media such as GBC will be supported to deliver on their public service mandate. The Information Services Department will be resourced to provide robust public education, the National Media Commission empowered to exercise independent oversight, and digital platforms leveraged to expand citizen journalism.

#### **4.6.9 Public Sector Reforms**

Government will undertake comprehensive reforms to realign and merge Ministries, Departments, and Agencies (MDAs) in order to eliminate duplication, reduce waste, and improve coordination. Performance-based management will be embedded across the public service, supported by an Independent Emoluments Commission that anchors a transparent and sustainable pay and grading architecture. Organisational restructuring, strengthened internal controls, and clarified mandates will ensure greater responsiveness to citizens and value for money in service delivery, while a culture of punctuality, professionalism, and results-oriented leadership will be cultivated across the Public and Civil Services.

To restore public trust, Government will consolidate existing codes of conduct into a single framework covering all public office holders, ensuring consistency in ethical standards and accountability. The revised Internal Audit Agency Bill will be passed and operationalised to address financial irregularities in public institutions. Development authorities will also be restructured to promote efficiency, job creation, and community development, while a Governance Advisory Council, comprising civil society, religious and traditional leaders, and ordinary citizens, will be institutionalised to provide independent counsel on governance, human rights, and anti-corruption.

#### **4.6.10 Development Management**

Government will strengthen development management by aligning all donor-funded projects with national priorities, tightening project appraisal and coordination, and institutionalising a Governance Advisory Council to provide non-partisan counsel on governance performance, human rights, and anti-corruption. The 40-Year National Development Plan will be reviewed to reflect contemporary realities and phased into implementation, ensuring continuity across administrations, coherence in policymaking, and a disciplined pathway to long-term national transformation.

#### **4.6.11 Security and Public Safety**

Government will restore professionalism, capacity and accountability across the security and public safety architecture, investing in infrastructure, logistics and welfare while ensuring transparency and respect for constitutional safeguards. A comprehensive security and safety programme will be aligned with the 24-Hour Economy to guarantee citizen safety, deter crime and strengthen resilience against emerging threats.

#### **Security Infrastructure and Capabilities**

Two additional forensic laboratories will be established and staffed with trained personnel to enhance evidence gathering, asset tracing and prosecutions. The 48 Engineers Regiment will be resourced to construct barracks, accommodation and undertake national works, while new military installations will be established in border and newly created regions to secure territorial integrity and enable rapid response. ICT infrastructure, modern equipment, mobility and logistics will be scaled up to support intelligence-led operations and curb the proliferation of small arms and light weapons.

#### **National Security, Policing and Community Safety**

A nationwide community policing programme will be rolled out, supported by expanded community-based crime prevention initiatives in high-crime areas. National security structures will be reformed to emphasise professionalism, meritocracy, fairness and competence, with Act 1030 reviewed to strengthen intelligence operations while safeguarding human rights. Vigilante groups and militia elements within security agencies will be disbanded and purged. Licensed, unarmed private security firms will be promoted under clear regulatory standards to augment local safety. Cybersecurity measures will be prioritised to protect critical

infrastructure and citizens' data, coupled with public education on online safety. Regular emergency drills, inter-agency coordination and strengthened intelligence gathering will reinforce preparedness and counter-terrorism capacity.

### **Ghana Armed Forces**

Government will raise operational readiness through sustained resourcing for mobility, firepower and rapid deployment. The Forces will be depoliticised and merit-based promotions entrenched, while non-commissioned officers will gain expanded access to officer-cadet training. Housing will be expanded through construction, refurbishment and an Armed Forces Home Ownership Scheme. Salaries, allowances and retirement benefits will be reviewed systematically to reflect economic conditions. Health infrastructure will be improved by completing the Kumasi Military Hospital (Afari), initiating new hospitals at Ho, Bolgatanga and Sefwi Wiawso, and establishing veterans' referral services nationwide. The defence industry will be revitalised to produce uniforms, boots and accessories, alongside agribusiness and processing units. The Field Engineers Corps will be expanded to undertake emergency and national construction works, with peacekeeping operations streamlined to UN standards through transparent selection and improved allowances.

### **Ghana Police Service**

The Police Service will be insulated from political interference, supported by a comprehensive human resource audit and modernised training systems, including the revamped Police Public Order Management School at Pwalugu. A transparent Police Education and Scholarship Scheme will be introduced, while advanced policing technologies are deployed nationwide. Women's representation will be increased and DOVVSU elevated to a directorate under a Director-General. Infrastructure will be modernised through an emergency redevelopment programme for regional and district offices, with priority to newly created regions. DOVVSU units will be expanded across police stations and the headquarters completed. The Police Driving School in Kumasi will be revamped, and the Police Hospital upgraded to serve other security agencies. Participation in UN/AU peacekeeping missions will be expanded, with streamlined disbursement of funds and increased allowances.

### **Ghana Prisons Service**

The correctional system will be modernised and rebranded as the Ghana Correctional Service. The Prisons Decongestion Project will be implemented, supported by a Special Remand/Sentence Review Committee. Greater use of community service and other non-custodial sentencing will reduce congestion. Prison healthcare and feeding will be improved, with vocational and technical training facilities established in major prisons. Open-camp prisons will promote large-scale agriculture, housing for personnel will be upgraded, and Cap 30 preserved for officers.

### **Ghana National Fire Service**

Accommodation for personnel will be expanded, especially in newly created regions, while operational capacity will be scaled up through fire tenders, rescue equipment, protective gear and hydraulic platforms for high-rise response. Compensation for duty-related injury or loss of life will be reviewed, with Cap 30 maintained for personnel.

### **Ghana Immigration Service**

The Service will be retooled with modern surveillance, strengthened ICT systems and improved welfare. Border patrol units will receive enhanced equipment and firearms, housing units and post accommodations will be constructed, and Cap 30 preserved to boost morale and retention.

### **National Disaster Management Organisation (NADMO)**

Government will launch Rescue Ready, a trained volunteer corps for first response. Dispersed emergency frameworks will be consolidated into a National Disaster Preparedness System with seamless inter-agency coordination. The NADMO Fund, as mandated under Act 927, will be operationalised, while reforms will prioritise prevention, rapid response and efficient recovery. Temporary livelihood support and employment programmes will be created for displaced youth.

### **Customs Division, NACOC and Small Arms Control**

The 2015 Supreme Court ruling and Constitutional Review Commission's recommendation on the security status of the Customs Division will be fully implemented. A dedicated Customs Hospital will be constructed for officers, retirees and GRA staff. The Narcotics Control Commission will intensify drug prevention in schools, strengthen logistics and border surveillance, and implement Act 1019 and L.I. 2475 to regulate industrial and medicinal cannabis cultivation under strict compliance with strong local participation. The National Commission on Small Arms and Light Weapons will be empowered with a modernised legal framework, competency-based licensing and tighter controls to curb illicit proliferation.

### **Security Sector Human Resources and Welfare**

Disparities in salaries and service conditions across security agencies will be harmonised. Security management will be decentralised to bring operations closer to communities. Medical benefits for serving and retired personnel and their families will be reviewed and enforced, with upgraded compensation for personnel injured or killed in the line of duty. Promotion backlogs will be cleared, timely merit-based promotions instituted, and private security organisations that uphold fair wages and decent work standards engaged as partners in national safety.

#### **4.6.12 Culture for National Development**

Government will advance national renewal by leveraging civic education and public-interest communications to promote shared values that underpin productivity, rule of law and social cohesion, while aligning media-sector reforms and creative-industry partnerships to promote a culture of responsibility and national pride.

#### **4.6.13 Traditional and Religious Affairs**

Government will work closely with traditional and religious leaders to promote peace, strengthen local governance, and foster social cohesion. Recognising the unifying role of faith in national life, a National Day of Prayer and Thanksgiving will be instituted in consultation with religious leaders to encourage moral renewal, solidarity, and a shared sense of national purpose.

#### **4.6.14 Civil Society and Civic Engagement**

Government will institutionalise regular and constructive engagement with organised labour and civil society organisations on national development issues to ensure transparent, accountable, and inclusive governance. The enabling environment for CSOs will be enhanced to allow them to operate freely and independently, while citizen participation will be strengthened through the full operationalisation of the Right to Information Act and expanded public education by the Information Services Department and the NCCE. To deepen collaboration with the private sector, Government will also develop a National Corporate Social Responsibility Policy to harness partnerships for sustainable national development.

Government will strengthen the National Media Commission's independence and resource capacity, promote media literacy within the education system, and establish transparent, non-partisan mechanisms for supporting civil society and the media.

#### **4.6.15 Corporate Governance and Development**

Government will restore prudent, performance-based management across SOEs, align mandates to strategic sectors and, where appropriate, list enterprises on the Ghana Stock Exchange to deepen market discipline and mitigate fiscal risks. SIGA's role will be reviewed to clarify stewardship, tighten accountability and improve value creation, while strengthening board professionalism and enterprise controls.

Government will revamp and restore prudent management of SOEs to deliver on their mandates; strengthen SOEs and parastatals to undertake strategic, self-financing development projects on the strength of their balance sheets; mitigate fiscal risks by listing SOEs on the Ghana Stock Exchange where appropriate; and review the role of SIGA in relation to SOEs to improve performance and accountability.

#### **4.6.16 Attitudinal Change and Patriotism**

Government will lead a sustained national effort to entrench values of discipline, integrity, punctuality and service, link performance incentives to ethical conduct across the public service and embed ethics and behaviour-change communication in schools, communities and workplaces to align personal conduct with national aspirations.

#### **4.6.17 Priority Programmes for Governance and Institutional Development**

- a. **“Operation-Recover-All-Loot”** – conduct forensic audits to retrieve misappropriated banking sector funds and restore accountability. Specialised courts with defined adjudication timeframes would be established to deal with corruption and corruption-related offences. Also, legislative measures would be introduced to tackle unexplained wealth.
- b. **Community Crime Prevention Programme** – through the expansion of the community-based crime prevention programmes focusing on high-crime areas; increase police presence and patrols in neighbourhoods and public spaces; establishment of anti – robbery and land guard combat unit; Construction of three new Regional Headquarters (Oti, western North, North East); among others.
- c. **Election of Metropolitan, Municipal, and District Chief Executives (MMDCEs)** – amend articles 243 and 246 (2) of the 1992 Constitution to allow the election of MMDCEs on a non-partisan basis.

### **4.7 INTERNATIONAL RELATIONS**

#### **4.7.1 Introduction**

Over the medium term, Government's international relations agenda will focus on safeguarding Ghana's national interest, restoring the country's global influence, and reinforcing its leadership role within Africa and the wider international community. These efforts will be anchored in Foreign Policy Development, Regional and global relations, economic diplomacy and trade, Pan-Africanism and diaspora engagement, peacekeeping and security, and consular services and e-visa programme.

Government will pursue a friendly and development-oriented foreign policy to restore Ghana's credibility and influence. Guided by the principles of Pan-Africanism, non-alignment, and mutual respect, the new approach will project Ghana as a reliable, strategic partner in global affairs.

#### **4.7.2 Foreign Policy Development**

Government will launch a comprehensive foreign policy with an effective monitoring mechanism to serve as a blueprint for measuring policy output and reaffirm Ghana's Pan-

African vision while responding to contemporary geopolitical realities. The blueprint will provide clear guidance to diplomats and Foreign Service personnel, outlining measurable deliverables aligned with Ghana's economic diplomacy agenda. Bilateral and multilateral representations will be re-evaluated to strengthen their contribution to national development. To safeguard national assets, Government will undertake a full inventory of diplomatic properties and implement a structured programme for their maintenance and improvement. Diplomatic and consular missions will also be reassessed to determine their geographical and economic significance, with new missions to be established in strategic locations that advance Ghana's national interest. Following this assessment, Government will implement a proactive asset improvement and maintenance programme for all diplomatic properties abroad.

Professionalism of the diplomatic corps will be enhanced through competency-based training and the introduction of transparent career progression pathways. These reforms will ensure that Ghana's Foreign Service continues to operate with distinction, efficiency, and a renewed commitment to excellence. Government will strengthen esprit de corps within the Foreign Service by prioritising career diplomats for ambassadorial appointments, instituting clear career-progression pathways, and embedding performance monitoring within the Comprehensive Foreign Policy and Economic Diplomacy Blueprint.

#### **4.7.3 Regional and Global Relations**

Government will reinforce cordial relations with neighbouring countries by reactivating Permanent Joint Commissions for Cooperation to promote good neighbourliness, peace, security, and development. Ghana will reaffirm its enduring commitment to the vision of a Union of African States, anchored in common economic, foreign, and defence policies, supported by appropriate institutional frameworks. In addition, Government will deepen relations with the Francophone and West African Economic and Monetary Union (UEMOA) communities, leveraging Ghana's geographical and linguistic advantages to expand economic and cultural cooperation. Through this, Ghana aims to contribute meaningfully to Africa's emergence as a significant actor in a multipolar global order.

Ghana's leadership role in reforming and strengthening ECOWAS institutions will be deepened through enhancing the capacity of the national office in Accra to effectively educate Ghanaians and coordinate the implementation of Community Agreements and Protocols, and strengthen local participation in regional integration initiatives. Ghana will continue to play an active and lead role in ECOWAS and work in collaboration with other member states to consolidate the gains of the Community. It will also work strategically to reintegrate the fraternal countries of Burkina Faso, Mali, and Niger into ECOWAS for enhanced regional stability.

Global and Multilateral engagement will also remain central, with Ghana's principled engagement and advancement on peaceful resolution of disputes amongst nations. The country will renew its activism at the United Nations, the Non-Aligned Movement and other strategic platforms to fight threats to global health, peace, security, and sustainable development.

#### **4.7.4 Economic Diplomacy and Trade**

In advancing Ghana's economic interests globally, Government will intensify economic diplomacy aimed at transforming the country into a dynamic hub for export trade and foreign investment. Trade attachés will be strategically deployed to promote Ghana's competitiveness, drive investor confidence, and lead the implementation of targeted trade and investment strategies. Ghana's hosting of the AfCFTA Secretariat will be fully leveraged to position the country as a continental centre for transport, trade, and investment facilitation. Government

will coordinate with the AfCFTA Secretariat, private-sector actors, and industrial stakeholders to promote manufacturing and value-addition, positioning Ghana as Africa's logistics and industrial hub. This will reinforce its role in Africa's economic integration agenda. In parallel, Government will develop a framework to formalise and regulate the overseas domestic-work industry, especially in the Middle East, through bilateral labour agreements, licensing of recruitment agencies, and welfare-monitoring mechanisms.

#### **4.7.5 Pan-Africanism and Diaspora Engagement**

Government will reaffirm its longstanding commitment to Pan-Africanism and the African Union's Agenda 2063, positioning Ghana as a champion of continental integration and strengthening its standing within the global community of nations. A comprehensive outreach initiative will be launched to target Africans in the diaspora, African American communities, and West Indians. This initiative will foster cultural exchange, dialogue, and partnerships. Government will advocate for increased representation of qualified Ghanaians in leadership positions within regional and multilateral institutions. Efforts will be made to streamline dual-citizenship procedures and facilitate the active participation of Ghanaians in the diaspora in national democratic processes, including civic and electoral engagement.

The welfare and rights of Ghanaians abroad will be prioritised, with measures to promote their active involvement in national, political and socio-economic development. Dedicated platforms will be created to channel diaspora investments, skills, and networks into national development, ensuring that the diaspora continues to serve as a vital partner in the Resetting-Ghana Agenda. Government will work through the Diaspora Affairs Office at the Presidency to institutionalize a unified National Diaspora Framework that harmonizes efforts among the Ministry of Foreign Affairs, the Ministry of Interior, and the Ghana Investment Promotion Centre. This collaboration will improve the management of dual citizenship, streamline diaspora investment channels, and expand diaspora participation in policy consultation and governance. A Diaspora Impact Investment Initiative will be launched to mobilise skills, technology, and financing from Ghanaian communities abroad for national development.

#### **4.7.6 Peacekeeping and Security**

Ghana's internationally renowned image in peacekeeping and security operations will be sustained by continuing to contribute to international peacekeeping missions and promoting conflict resolution and stability globally.

Conditions of service for personnel engaged in peacekeeping will be improved, while the participation of women will be increased in line with United Nations standards. Government will design and implement programmes to train and deploy more female peacekeepers in line with United Nations Security Council Resolution 1325 on Women, Peace, and Security. Ghana will also uphold its obligations under international conventions by protecting the inviolability of the premises of all foreign missions as required under the 1961 Vienna Convention on Diplomatic Relations and the 1963 Vienna Convention on Consular Relations.

#### **4.7.7 Consular Services and e-Visa Programme**

The Government will continue to modernise Ghana's consular services and visa systems to align with international standards and improve convenience for both citizens and visitors. As part of this effort, passport acquisition will be further decentralised, with the phased roll-out of e-passports that meet International Civil Aviation Organisation (ICAO) specifications for chip-embedded travel documents.

To facilitate seamless travel and promote Ghana as a premier destination in West Africa, a modern e-Visa programme will be introduced. This initiative will simplify visa application processes, stimulate tourism, and strengthen Ghana's position as a regional gateway. Strategic negotiations will be undertaken to establish reciprocal e-visa arrangements with key partner countries, enhancing mobility for investors, skilled professionals, and members of the diaspora.

These reforms will be underpinned by the integration of secure digital platforms to improve transparency, efficiency, and service delivery across all consular operations. Government will ensure all digital platforms meet international data-protection and cybersecurity standards while strengthening esprit de corps and career progression within consular services.

#### **4.7.8 Priority Programmes for International Relations**

- a. **Economic Diplomacy Blueprint** - pursue an ambitious economic diplomacy blueprint to transform its missions abroad into dynamic hubs for trade, investment, and technology transfer
- b. **E-Visa Programme** – establish a modern e-visa programme to facilitate travel, boost tourism, and enhance Ghana's competitiveness as a destination for business and investment. Negotiate visa arrangements with other countries to streamline international travel and trade for Ghanaians.
- c. **Diaspora Impact Programme** – institutionalise diaspora investment, knowledge exchange, and dual-citizenship facilitation to strengthen Ghana's global network and accelerate national development.

## **CHAPTER FIVE**

### **24-HOUR ECONOMY AND ACCELERATED EXPORT DEVELOPMENT PROGRAMME**

#### **5.1 Introduction**

The President's vision for a 24-Hour Economy<sup>71</sup> is to drive productivity, enhance competitiveness, and promote inclusive growth. The chapter provides an assessment of the colonial economic structure and its enduring constraints, highlighting import dependence and structural misalignment as key obstacles to sustainable development. It further outlines how the 24-Hour Economy, supported by the Accelerated Export Development Programme, will serve as a central instrument for achieving the Resetting-Ghana Agenda.

#### **5.2 Why the 24 Hour Economy?**

Ghana's economy has been shaped by its colonial legacy, where the country functioned primarily as a supplier of raw materials for export and a consumer of finished imports (Figure 47). This pattern has persisted across decades, manifesting in structural weaknesses that limit competitiveness and reinforce dependence. Cocoa, gold, and oil continue to dominate exports with limited domestic processing, while finished consumer goods, food staples, and industrial inputs are mostly imported.

This reliance on external supply chains undermines resilience and drains scarce foreign exchange. Ghana's food import bill exceeded US\$2 billion in 2024, with rice, poultry, sugar, and cereals accounting for nearly half. At the same time, 90 percent of machinery, equipment, and intermediate industrial goods were imported. These dependencies expose Ghana to external price shocks, weaken the Ghana cedi, and generate persistent trade deficits.

The domestic economy suffers from misaligned systems that prevent agriculture, industry, and services from reinforcing each other. Weak logistics infrastructure drives high post-harvest losses and erodes competitiveness. Credit conditions, with lending rates above 25 percent and collateral requirements often above 200 percent, remain prohibitive compared to peer economies. Energy bottlenecks, high production costs, and limited digital integration further constrain productivity.

Previous attempts at economic restructuring have been fragmented, focusing narrowly on agriculture, industry, or services without addressing the systemic linkages needed for sustained transformation. As a result, progress in one area has often been undermined by bottlenecks in logistics, finance, skills, or market access, leaving Ghana vulnerable to import dependence and external shocks.

The 24-Hour Economy programme provides a decisive shift by adopting an integrated, value-chain approach that connects production with processing, infrastructure, finance, and markets. This holistic model ensures that gains in one sector reinforce others, multiplying impact, lowering costs, expanding exports, and creating quality jobs. It offers a coordinated pathway to self-reliance, resilience, and globally competitive and inclusive growth that creates decent jobs and improved resilience.

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<sup>71</sup> It is the same as the 24-Hour Economy and Accelerated Export Development Programme

**Figure 47: Made in Ghana Once Upon a Time**



*Source: 24 Hour Economy and Accelerated Export Development Programme Strategy, 2025*

At its core, the 24-Hour Economy programme is an integrated approach that recognises that economic transformation requires simultaneous, coordinated progress across agriculture, manufacturing, construction, logistics, finance, skills, governance, and culture (Table 3).

**Table 3: Key Features: Sectoral vs Integrated Approaches**

Dimension	Sectoral Approach	24H+ Integrated Approach
Vision	Fragmented by sector	Whole-economy transformation
Planning	Siloed	Value-chain and cross-sector synergy
Implementation	Sector-led	Multi-sector, unified framework
Financing	Project-specific	Flows along full value chains
Coordination	Weak inter-sectoral	Strong joint execution
Impact	Low ROI, jobless growth	Compounding gains, job creation
Resilience	Vulnerable to shocks	Integrated, shock-resistant systems
Example	Fertilizer subsidies fail without logistics	Fertilizer + irrigation + processing = growth
24/7 Enablement	Incentives only	Coordinated energy, logistics, labour, supply
Mindset	Solve one issue at a time	Solve whole system together

*Source: Office of the President, Republic of Ghana. (2025). The 24-Hour Economy and Accelerated Export Development Programme. Jubilee House. [www.presidency.gov.gh](http://www.presidency.gov.gh)*

### 5.3 Transformation Pillars

The 24-Hour Economy programme is structured around three fundamental transformation pillars that provide the framework for resetting the economy:

- Production Transformation:** This seeks to break the colonial pattern of raw material export by promoting local value addition. It focuses on developing efficient, climate-resilient, and competitive production systems in agriculture, manufacturing and the creative industry, driving increased self-sufficiency, value addition, and export growth. Through this pillar, Ghana will transition from an import-dependent economy to one characterised by strong domestic production capabilities, reduced post-harvest losses, and the ability to move up the value chain from raw materials to processed goods.
- Supply Chain and Market Systems Enhancement:** This tackles Ghana’s longstanding supply chain inefficiencies. It will focus on establishing efficient,

transparent, and inclusive market ecosystems that facilitate connections between producers and markets, reduce transaction costs, and maximise value-capture within domestic and export value chains. Through this pillar, Ghana will reduce transaction costs, improve logistics efficiency, and improve the competitiveness of Ghanaian goods in domestic and export markets.

- **Human Capital Development:** This centres on investing in building a productive, values-driven, and digitally fluent workforce. It focuses on closing critical skills gaps in agriculture, industry, and services, expanding TVET and digital training, supporting entrepreneurship, and instilling a culture of punctuality, productivity, and innovation.

Together, these three transformation pillars create a comprehensive framework that addresses both the structural constraints and microeconomic challenges facing Ghana.

#### 5.4 24-Hour Economy Programme Components

The 24H+ programme components are designed to work across the three pillars, creating an integrated approach where successes in one area reinforce progress in others. By simultaneously transforming production systems, market mechanisms, and human capabilities, it aims to create a self-reinforcing cycle of inclusive growth that benefits all Ghanaians. Each component (Figure 48) targets specific aspects of the transformation agenda, ensuring that interventions are not only strategic but also measurable, scalable, and mutually reinforcing. The components would be implemented through various catalytic projects and initiatives as expressed in the 24-Hour Economy and Accelerated Export Development Programme<sup>72</sup>.

- **GROW24** – The component focuses on agricultural transformation. It will drive food security and generate raw materials and agricultural inputs that feed directly into MAKE24’s manufacturing value chains, while also benefiting from local inputs and equipment developed under MAKE24.
- **MAKE24** – The component focuses on driving industrial growth and value addition. It will create structured demand for agricultural output, driving upstream investment and commercial viability. It also enhances supply chain integration by producing farm implements and equipment for use across sub-programmes.
- **BUILD24** – The component focuses on delivering the infrastructure and construction systems. It will advance national self-reliance and enable Ghana’s economic transformation

Figure 48: Components of the 24+ Programme



Source: 24 Hour Economy and Accelerated Export Development Programme Strategy, 2025

<sup>72</sup> <https://24hplus.gov.gh/>

by delivering the infrastructure, materials, and construction services needed across all sub-programmes.

- **SHOW24** – The component focuses on harnessing the creative economy and tourism to deepen national identity and economic opportunity. It will focus on unleashing the commercial potential of Ghana’s creative industries, creating jobs, exportable content, and strengthening African identity, while branding the 24H+ transformation.
- **CONNECT24** – The component focuses on strengthening supply chains and market efficiency. It will focus on enabling efficient logistics and structured market access, linking producers, processors, and consumers while reducing post-harvest losses and transaction costs.
- **FUND24** – The component focuses on providing tailored financial and infrastructure support. It will focus on unlocking long-term, affordable capital for enterprises and infrastructure across strategic value chains, ensuring investment flows to farms, factories, and service providers.
- **ASPIRE24** – The component focuses on developing the human capital base. It will focus on equipping producers (farmers, factory workers, technicians, and entrepreneurs), with the values, mindset, and technical skills to drive productivity and innovation across all sectors.
- **GO24** – The component focuses on mobilising civic participation and public sector alignment. It will focus on mobilising citizens, aligns all government units, and promotes a national culture of productivity, accountability, and collective ownership of the 24H+ agenda.

## 5.5 Expected Outcome

Figure 49: Expected Outcomes of 24-Hour Economy Programme



Source: NDPC based on 24-Hour Economy and Accelerated Export Development Programme document, 2025

## **CHAPTER SIX**

### **CRITICAL SUCCESS FACTORS**

#### **6.1 Introduction**

This chapter presents the key factors to ensure that Ghana's economic social, environmental, governance, and international development objectives translate into real outcomes.

#### **6.2 Critical Success Factors**

##### **1. Macroeconomic Stability and Fiscal Discipline**

A sound and stable macroeconomic environment remains the bedrock of the Resetting Ghana Agenda. Without macroeconomic stability, the ability to plan, attract investment, and deliver public goods is severely undermined. Achieving this requires strict fiscal discipline through enhanced domestic revenue mobilisation, broadening of the tax base, and reduction of leakages in public financial management. Equally important is prudent debt management to ensure sustainability, supported by transparent reporting and stronger oversight mechanisms. Fiscal space must be created to prioritise investments in productive sectors while maintaining adequate buffers to absorb external shocks.

##### **2. Private Sector Development and Partnerships**

The private sector must be at the centre of Ghana's development drive. Creating an enabling business environment that reduces the cost of doing business, improves access to finance, ensures fair competition, and strengthens contract enforcement will be critical. Building strong partnerships between government, domestic enterprises, and international investors will accelerate industrialisation and service expansion. Public-Private Partnerships (PPPs) must be strategically deployed to close infrastructure gaps, while deliberate efforts should strengthen micro, small, and medium-sized enterprises as anchors of job creation and innovation.

##### **3. Social Inclusion and Equity**

For development outcomes to be sustainable, they must be inclusive. Reducing inequality and ensuring that vulnerable groups, such as, women, children, persons with disabilities, rural populations, and the elderly, benefit from policies are essential. Programmes must be designed with an equity lens to ensure access to jobs, healthcare, education, and social protection. Broad-based inclusion not only reduces social tensions but also unlocks the full potential of Ghana's human resources for national progress.

##### **4. Human Capital Development and Skills Alignment**

Harnessing Ghana's demographic dividend requires sustained investment in people. The success of the Resetting-Ghana Agenda will depend on education and training systems that are relevant to the needs of a modern economy. Technical and vocational training, lifelong learning, and science, technology, engineering, and mathematics (STEM) must be prioritised to close skills gaps. Equally important is aligning training programmes with labour market demand through industry partnerships. Success will also depend on strong health systems that ensure a healthy and productive workforce, as well as targeted programmes to empower women and youth.

##### **5. Environmental Sustainability and Climate Resilience**

Given Ghana's vulnerability to climate change, environmental sustainability must underpin all development efforts. Success requires effective enforcement of natural resource regulations, protection of water bodies, and adoption of climate-smart agriculture. Afforestation, renewable energy, and sustainable mining practices are necessary to safeguard ecosystems and

livelihoods. Investment in disaster preparedness, early warning systems, and community-based resilience will reduce vulnerability to floods, droughts, and related shocks. Aligning with global climate finance frameworks will also provide the resources needed for green transitions.

### **6. Infrastructure, Energy, and Technology Enablers**

No transformation can be achieved without the physical and digital infrastructure that underpins productivity. Expanding reliable energy supply, modernising transport networks, improving logistics, and strengthening ICT connectivity are foundational success factors. Resilient energy systems, including renewables, will not only power industries and communities but also support climate commitments. Equally, the rapid scaling of digital infrastructure and platforms will facilitate e-governance, improve service delivery, and position Ghana competitively in the global digital economy.

### **7. Policy Consistency and Political Commitment**

Successful transformation demands consistency and predictability in policy implementation. Policy reversals, delayed reforms, and discontinuities in medium to long-term planning have historically undermined progress. Sustained political commitment at the highest level is therefore a critical success factor, complemented by bipartisan consensus on core national priorities. This requires institutionalising long-term development planning frameworks, ensuring that development policies transcend political cycles, and embedding stability through broad stakeholder ownership.

### **8. Institutional Strengthening and Public Sector Transformation**

Efficient and accountable institutions are indispensable for delivering on national objectives. Weak coordination among ministries, departments, agencies, and local authorities undermines coherence and effective resource management. Success depends on comprehensive public sector transformation, focusing on professionalisation, digitalisation, and competency-based human resource management. Strengthening regulatory bodies, decentralised local governments, and state-owned enterprises is necessary to improve efficiency. Enhanced capacity for planning, monitoring, and enforcement at all levels will ensure that initiatives translate into measurable results.

### **9. Good Governance, Transparency, and Accountability**

Trust in public institutions is fundamental to achieving national transformation. Strong anti-corruption frameworks, empowered oversight institutions, and transparent public financial management are essential success factors. Governance reforms must ensure meritocracy, efficiency, and impartial service delivery. Judicial efficiency, strengthened rule of law, and participatory governance at the local level will also be critical. Citizen engagement and open government practices can enhance accountability and foster national ownership of policies.

### **10. National Ownership and Behavioural Change**

Transformation requires more than policies; it demands national ownership and behavioural change. Public awareness campaigns, civic education, and behavioural change communication are necessary to align social attitudes with development goals. National unity, discipline, and commitment to collective responsibility will be critical success factors in sustaining reforms. Development must not be viewed as a government agenda alone, but as a shared national mission.

### **11. Decentralisation and Local Empowerment**

Effective decentralisation is essential for translating national priorities into local outcomes. Success depends on empowering MMDAs with adequate resources, technical capacity, and

decision-making authority. Strengthening fiscal decentralisation, enhancing local revenue mobilisation, and ensuring timely transfers from the central government are critical. Robust coordination between central and local institutions, coupled with citizen participation in planning and monitoring, will improve accountability and responsiveness.

### **12. Effective Results Management**

Strong monitoring and evaluation frameworks are critical to track progress, assess impact, and ensure accountability. Success requires alignment with the national development results framework, real-time data systems, and independent evaluation mechanisms. Results-oriented management will allow for early identification of implementation bottlenecks, continuous learning, and adaptive policy responses. Citizen scorecards, open data, and participatory monitoring and evaluation can further strengthen accountability and public trust.

### **13. Regional Integration and International Partnerships**

Ghana's transformation will thrive in the comity of nations. Maximising benefits from regional integration, especially through AfCFTA, is a critical success factor. Strengthening economic diplomacy, attracting foreign investment, and leveraging diaspora networks will expand markets and enhance access to resources. Ghana must also maintain strong engagement with ECOWAS, the African Union, and global partners to secure financing, technology, and knowledge transfers. Diplomatic leadership in peace and security will further enhance Ghana's reputation and bargaining power internationally.

## CHAPTER SEVEN

### IMPLEMENTATION, MONITORING AND EVALUATION ARRANGEMENTS

#### 7.1 Introduction

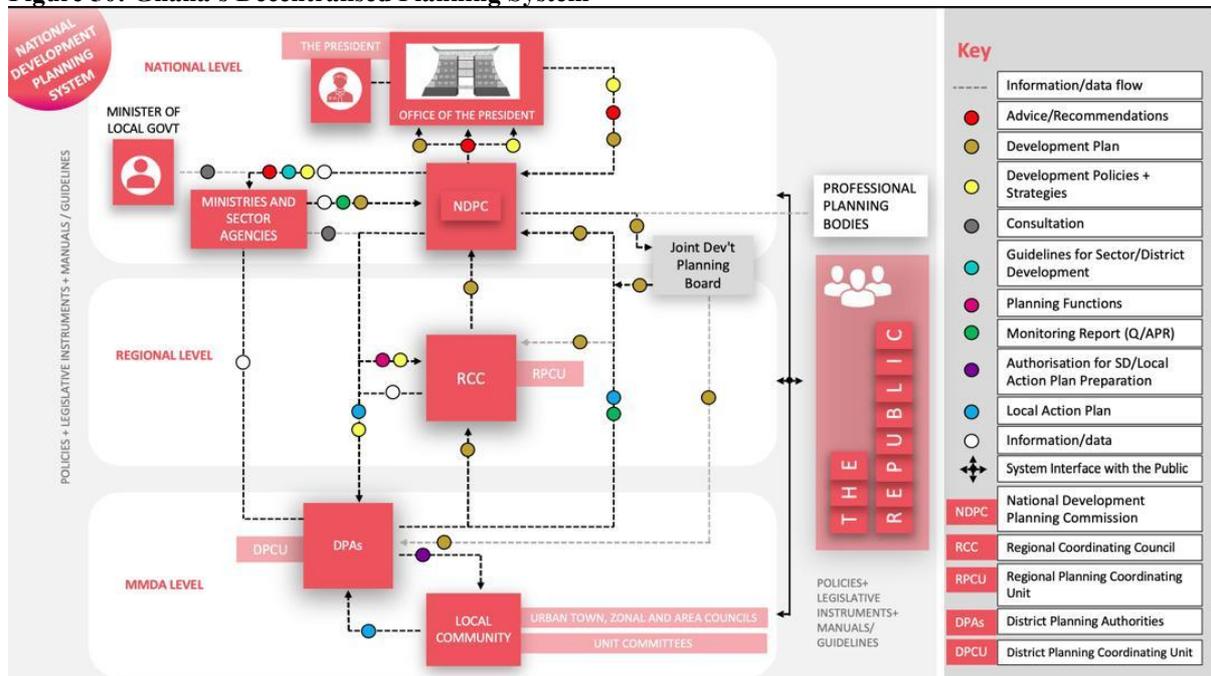
This chapter details the institutional framework for implementation, monitoring, and evaluation (M&E). It provides a clear pathway for implementation from the national to the sector and district levels within Ghana’s decentralised planning system. The government’s priority programmes will be implemented, monitored, and evaluated using a multi-faceted approach to ensure their impact and success.

#### 7.2 Implementation Arrangements

The Coordinated Programme will be implemented through Ghana’s national decentralised planning system (Figure 50), which connects government action from the national to the sub-national levels where services are delivered. The National Development Planning Commission, as the apex planning body, will work hand in hand with the Office of the President to ensure that programmes are well coordinated. This approach will cover not only the priority initiatives, but also the broader set of initiatives that will guide Ghana’s Medium-Term Development Agenda.

The Government will ensure that public sector institutions are adequately resourced through the annual budget process and will promote stronger inter- and intra-institutional collaboration. National, sectoral, regional, and district medium-term development plans will guide resource allocation and disbursement.

**Figure 50: Ghana’s Decentralised Planning System**



Source: NDPC, 2025

The key institutions and stakeholders responsible for implementation are:

1. The Office of the President (OoP) will provide overall political leadership, ensure policy coherence, mobilise resources, oversee key initiatives, and track progress on national priorities. Implementation updates will be provided to Parliament through the State of the Nation Addresses and periodic reports.

2. The NDPC will continue to coordinate the decentralised national development planning system. It will translate the Coordinated Programme into multi-year rolling plans informed by the National Medium-term National Development Policy Framework (2026-2029). This will be complemented by issuing guidelines for MDAs, RCCs, and MMDAs to guide the planning, execution, monitoring and evaluation of their programmes and projects.
3. The Ministry of Finance will issue guidelines for budgeting at the national and sub-national levels, and manage public finance for implementing the Coordinated Programme. MoF will pursue macroeconomic stability and sustainable economic growth through sound fiscal policy and efficient public financial management at all times.
4. Ministries, Departments, and Agencies will implement their respective Medium-Term Development Plans (MTDPs) and work with RCCs and MMDAs to roll out interventions at the subnational level.
5. State-Owned Enterprises, Joint Ventures, and other state entities will contribute to national development through their specialised operations.
6. The Regional Coordinating Councils will play a crucial role in monitoring, coordinating, and evaluating the performance of the MMDAs in their regions. They will also be responsible for the preparation of the Regional Integrated Plans.
7. The Metropolitan, Municipal and District Assemblies will be responsible for planning and implementing local-level plans in line with the national priorities. The District Planning Coordinating Units (DPCUs) will be directly responsible for supervising and reporting progress.
8. The Zonal, Urban, Town and Area Councils (ZUTACs) will facilitate revenue mobilisation, promote community participation, and assist with the implementation of policies as enshrined in Legislative Instrument 2232<sup>73</sup>. Their roles will play a crucial role in decentralising governance and ensuring citizen participation in local development and community empowerment.
9. The Private Sector, as the Government's strategic implementation partner, will leverage its resources, efficiency, and innovation, supported by an enabling business environment, to accelerate the achievement of Government's goals.
10. Civil Society Organisations (CSOs) and Non-Governmental Organisations (NGOs) will be active partners in national development, providing vital implementation support at the sub-national level, offering objective feedback, undertaking social audits, and serving on Cross-Sectoral Planning Groups.
11. Development Partners (DPs) will provide crucial technical and financial support for implementation across various levels.

### **7.3 Monitoring and Evaluation Framework**

The National Development Planning Commission will coordinate the national Monitoring and Evaluation (M&E) system to track the implementation of policies, programmes, and projects in the Coordinated Programme. Coordination will be undertaken through the Policy, Planning, Budgeting, Coordination, Monitoring and Evaluation Divisions in the various MDAs, the RPCUs, and DPCUs. Development Partners, CSOs, and NGOs will support the CPSEDP's implementation by strengthening the institutional framework for evidence-based policymaking and providing capacity-building assistance.

The National Development Planning Commission will establish Key Performance Indicators (KPIs) within a Results Framework to track progress towards the implementation of the

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<sup>73</sup> National Development Planning (Systems) Regulation

Coordinated Programme. Monitoring activities will include regular field visits, data collection through surveys and digital platforms, and quarterly progress reviews using established systems and structures. In addition, the Commission will carry out independent monitoring and evaluation exercises to strengthen compliance, transparency, and accountability.

The effectiveness and impact of priority programmes will be assessed through annual, mid-term, and end of tenure evaluations. These evaluations will be undertaken in collaboration with national and subnational institutions to examine the coherence of programmes with the Resetting-Ghana Agenda and measure progress towards stated objectives. These evaluations will also be used to assess the overall contribution of programmes to broader national development goals.

Monitoring and evaluation will be conducted comprehensively, with data disaggregated by gender and other key dimensions. The process will draw on the National M&E System while being complemented by independent reviews from stakeholders such as academia and civil society, as well as citizen-based reporting platforms. These diverse sources will help capture multiple perspectives and establish counterfactuals where applicable.

Emerging challenges will be identified and addressed through targeted recommendations to guide policy adjustments, inform future decision-making, and ensure that programmes remain relevant and impactful.

#### 7.4 Potential Risks and Mitigation Measures

Potential risks that could impede the successful implementation of the Coordinated Programme and their corresponding mitigation measures are outlined in Table 4.

**Table 4: Potential Risks and Mitigation Measures**

Risk	Description	Mitigation Measures
Fiscal Constraints	Inadequate financing may stall decentralisation and institutional reforms.	<ul style="list-style-type: none"> <li>• Explore alternative revenue streams and create protected funds for reforms.</li> <li>• Strengthen transparency through budgeting and public audits.</li> <li>• Phase reforms, prioritising critical initiatives.</li> <li>• Improve efficiency by cutting institutional waste.</li> <li>• Seek technical and financial support from development partners.</li> </ul>
Macroeconomic Instability	External shocks, inflation, and currency depreciation can increase project costs and undermine financial viability.	<ul style="list-style-type: none"> <li>• Maintain prudent fiscal and monetary policies.</li> <li>• Diversify funding through PPPs and international support.</li> <li>• Incorporate flexible planning mechanisms to adjust to changing conditions.</li> </ul>
Inadequate or Delayed Budgetary Allocation and Disbursement	Insufficient or delayed release of funds from the national budget and medium-term expenditure frameworks can slow down the timely execution of programmes and projects.	<ul style="list-style-type: none"> <li>• Align annual budgets with national, sectoral, and district medium-term plans to secure critical funding.</li> <li>• Establish a fiscal monitoring system to track releases and expenditures, enabling early corrective action.</li> <li>• Prioritise key programmes in budget allocation.</li> </ul>

Risk	Description	Mitigation Measures
Weak Institutional Capacity	Limited technical and administrative capacity within MDAs and MMDAs can cause inefficiencies, poor project management, and missed targets.	<ul style="list-style-type: none"> <li>• Roll out targeted capacity-building in M&amp;E, data collection, and project management.</li> <li>• Provide adequate resources and modern tools to public institutions.</li> <li>• Strengthen NDPC's role in technical backstopping and guidance.</li> </ul>
Weak Stakeholder Coordination and Collaboration	Lack of collaboration among MDAs, MMDAs, private sector, and CSOs can lead to duplication, conflicting objectives, and fragmented implementation.	<ul style="list-style-type: none"> <li>• Institutionalise inter- and intra-agency coordination mechanisms, such as cross-sectoral planning groups.</li> <li>• Establish platforms for continuous dialogue with private sector and CSOs.</li> <li>• Use shared digital information systems to improve communication and data exchange.</li> </ul>
Ineffective Monitoring and Evaluation Frameworks	Weak M&E systems and poor linkage of findings to policymaking limit evidence-based decision-making.	<ul style="list-style-type: none"> <li>• Strengthen national M&amp;E arrangements and empower statutory M&amp;E institutions.</li> <li>• Develop efficient systems for timely, reliable data.</li> <li>• Provide accessible feedback mechanisms to share statistical information with stakeholders.</li> <li>• Adopt a holistic M&amp;E approach covering inputs, processes, outputs, and outcomes.</li> </ul>
Political Capture	Interference by political and elite interests can undermine the independence of key oversight institutions such as the judiciary, EOCO, and CHRAJ.	<ul style="list-style-type: none"> <li>• Enact constitutional safeguards against political interference.</li> <li>• Adopt merit-based processes for appointing institutional heads</li> <li>• Secure ring-fenced budgets for independent institutions.</li> <li>• Empower media and NGOs as watchdogs.</li> <li>• Enforce sanctions on political interference.</li> </ul>
Implementation Bottlenecks	Overlapping mandates, incoherent policies, and silo operations create delays in policy, programme, and project execution.	<ul style="list-style-type: none"> <li>• Review and streamline institutional roles and responsibilities.</li> <li>• Establish joint task forces and shared digital platforms.</li> <li>• Focus on collective outcomes and strengthen accountability.</li> <li>• Simplify procedures to reduce red tape.</li> <li>• Align policies and programmes across sectors.</li> </ul>
Digital Exclusion	Rural and underserved communities' risk being left behind due to limited access, high costs, and low awareness of digital services.	<ul style="list-style-type: none"> <li>• Expand broadband and subsidise devices for rural and poor communities.</li> <li>• Build ICT centres and deliver digital literacy programmes</li> <li>• Develop inclusive, multilingual e-governance platforms.</li> <li>• Combine online services with physical access points.</li> <li>• Run campaigns to raise awareness of digital services.</li> </ul>

## **7.5 Data and Technology for Monitoring and Evaluation**

To enhance the efficiency and effectiveness of the M&E framework, Government will leverage digital platforms for M&E and data management, such as the District Development Database Platform (DDDP) and other technology solutions to ensure evidence-based decision-making.

Major strategies to be adopted will include:

- Integrating existing data collection platforms into a single platform and deploy Artificial Intelligence digital tools and platforms that allow for real-time data collection, analysis, and visualisation. This will enable decision-makers to access up-to-the-minute information on Programme progress, particularly at the sector, RCC, and MMDAs levels.
- Using Geographic Information Systems (GIS) technology to map project locations, track progress, and visualise their spatial impact. This is particularly useful for Programmes like "Tree for Life" and infrastructure projects.

## **7.6. Documentation, Impact Reporting and Dissemination**

To foster transparency and accountability, a comprehensive strategy for the dissemination of M&E findings will be implemented through the Medium-Term National Development Policy Framework and operationalised in the various MDAs and MMDAs' Medium-Term Development Plans and budgets (2026 – 2029).

The details will include:

- Regular reports on the progress and impact will be published for Parliament and the public using simplified language and audio-visual aids. These reports will be data-driven and transparent to foster public trust and encourage a more participatory approach to national development.
- Organising public forums, town hall meetings, and stakeholder workshops to discuss M&E findings and gather feedback from citizens.
- Utilising online dashboards, websites, social media and digital platforms to provide real-time access to key performance results.
- Using Radio, TV and the print Media for information dissemination.

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