21st ANNIVERSARY

Ghana Card Over 1000 interchanges,

Is Dr. Bawumia misunderstood?
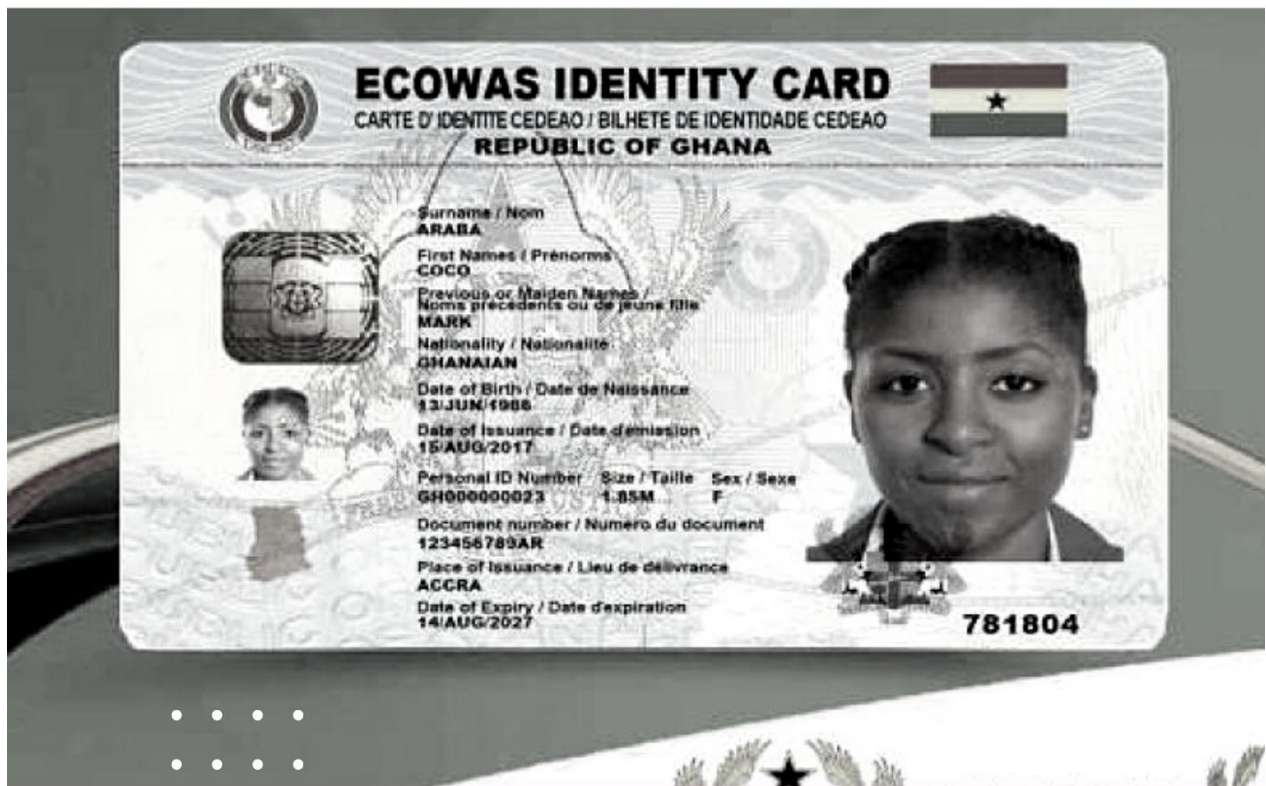
Contents

1. Introduction

Indeed, the narrative around Africa's development was changing before the onset of the COVID-19 pandemic. The continent had 6 of the world's fastest growing economies! But with that significant milestone, Africa still remained the most unequal continent in the world in terms of economic justice and infrastructure development.

For a developing nation like Ghana, will a strong digital economy lead to better development or will a concentration on brick and mortar be the catalyst for development?

Well, the recent statement by Ghana's Vice President Dr. Mahamudu Bawumia seems to lean more towards the former with his assertion that "…the global digital economy is valued at $11.5 trillion (15.5% of GDP). Global cocoa market on the other hand is valued at S12.6 billion," to buttress his point on the need for a developing economy such as Ghana to prioritize digitalization for economic growth. In light of this context, the current Ghana government has been working persistently towards creating a computerized registry that will house data on all Ghanaians as well as legally and permanently resident foreigners. This identity document is what has come to be known as the Ghana Card.

For Ghanaians (probably not the entire population), it took the statement by Dr. Mahamudu Bawumia, while speaking at the launch of two new high-level information technology programmes at the Accra Business School to realize that the Ghana Card is more beneficial than the construction of interchanges. Oh, yes! Dr. Bawumia said so.

Speech bubble: We have implemented a national identification system and today we have 16 million Ghanaians with unique identities and that is a major transformation. And sometimes a lot of people don't even appreciate what the impact of the Ghana Card is. But if you gave me 1,000 interchanges and a Ghana Card, I will choose the Ghana Card because it is more impactful.

Since the Vice-President made the statement, a lot of comments and memes on social media have suggested that the Ghana Card can now cure most (if not all) of the problems facing the typical Ghanaian. Ghanaians had amusing responses to this and mocked Dr. Bawumia on social media. On Twitter and Facebook, series of memes depicting people using their Ghana cards to buy fuel, household goods, and other products were posted to mock Dr. Bawumia's statement.

Ghana Card Memes on social media

2. Dr. Bawumia's Defense

But could it be that Dr. Bawumia has a case? Dr. Bawumia, in explaining his comment, said *"for the first time in the history of our country we have a unique identification system which is biometric and so we can uniquely identify every individual whether they are alive or dead."*

This situation, he believes, will eliminate ghost names from public payrolls and potentially save Ghana millions of cedis.

"So immediately … the case of ghost names on our public sector payroll will become a thing of the past…at National Service Scheme we found 14,000 ghost workers saving annually 114 million Ghana Cedis just from one institution because we look for unique identity. Just a couple of days

ago, SSNIT reported finding 27,000 ghost pensioners and they were being paid 327 million Cedis a year."

These are huge savings to the nation as a result digitalization which the Ghana Card is at the core.

The Ghana Card number, according to the Vice President, has also become the tax identification number (TIN) for Ghanaians and will help integrate databases and improve tax collection and consequently rake in more revenue for the country.

These savings among many other benefits Ghana stands to gain, he insists, informed his comment about preferring a Ghana Card over a thousand interchanges because not only will it save the country millions of Cedis, but will also help cut back on corrupt practices.

3. The Digitization Agenda of the Ghana Government

Section 5 of the current government's election winning 2020 manifesto focuses on accelerating growth and transformation by digitizing and transforming the Ghanaian economy. One of the topmost agendas by the current administration upon assuming office in 2017 was to focus on digital development. Over the years, efforts have been directed at these four main areas: improving the delivery of public services; formalizing the economy; improving revenue mobilization; deepening and broadening inclusiveness of Ghana's development processes; and also curbing bribery and corruption.

In light of this, the government has laid a number of foundational stones aimed at achieving digital strategies, including the establishment of the Ghana Post GPS or the National Digital Addressing System, which aims to provide an address system using unique postal codes for every property in Ghana; and the Mobile Money Payments Interoperability System, which allows funds to be transferred from across different telecommunication networks mobile money accounts as well as bank accounts.

As stated in the 2020 manifesto of the New Patriotic Party (NPP), one other enabler if Ghana is to harness the potential of digital technologies is for Ghanaians to have the biometric National ID Card (NID), or the Ghana Card, which will provide a unique bio identification for all Ghanaians and residents, including fingerprints, facial and eye recognition. The Ghana Card, according to its proponents, will help the country better identify individuals, families, and communities and, using related data, run efficient social protection programmes to better the lot of the underserved in the country. It will also help optimize the delivery of public services to Ghanaians and improve access to and quality of these services at affordable rates. The Ghana Card, as captured in the manifesto,

will be the "Central Nervous System" of Ghana's digital assets, and, in the long-term, other national identity cards will be replaced by the Ghana Card.

More significantly, the Ghana card is intended to contribute to the transformation and reshaping of the Ghanaian economy; yet, many Ghanaians have recently expressed worries about the procedures in acquiring one.

4. Challenges with the issuance of the Ghana Card

Although the Ghana Card is set to be one of the surest ways to identify Ghanaian citizens and ensure equitable distribution of social services, the process of acquiring one has been fraught with several challenges since registrations began.

This was laid to bare during the recent rush for the Ghana Cards which was the only document required to register one's mobile phone SIM card in compliance with a Ministry of Communication and Digitalization directive. The directive is in response to the Ministry of Communication and Digitalization in collaboration with telecommunication companies to have subscribers re-register their SIM cards to ensure the development of a SIM database with integrity, which will help in the prevention of fraudulent activities and the protection of SIM card-based transactions.

Some of the key challenges recorded include the following:

Issues with capturing the data of persons with disabilities

Printing of cards and distribution
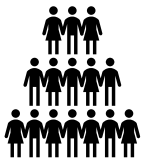
Exorbitant cost of acquiring a new card

Loss of data

Network Failures

Malfunctioning biometric equipment

Long queues

5. Ghana's digitization versus international practices

Worldwide, governments have bought into the idea of digitization. Countries such as Korea, Singapore, Malaysia and many others have embraced digital technologies to provide services that meet the evolving expectations of citizens and businesses, even in a period of tight budgets and increasingly complex challenges. For the purpose of this article, we take the case of the Digital transformation agenda of the Singapore government. The agenda fashioned around the theme *'No One Is Getting Left Behind'*; and a vision of a digital-first Singapore where a Digital Government,

Digital Economy and Digital Society harness technology to effect transformation in health, transport, urban living, government services and many businesses across the country have been adopting technology and harnessing its power to overcome key challenges and unlock new growth opportunities.

Most often, governments' digitization efforts focus on four capabilities: services, processes, decisions, and data sharing. Singapore, one of the pioneers of digitalization, has since 2019 under the leadership of Smart Nation and Digital Government Office (SNDGO), under the Prime Minister's Office oversees agencies such as the Infocomm Media Development Authority (IMDA), Enterprise Singapore and SG Digital Office, instituted various digitalization initiatives to support overseas and local businesses and citizens and to support delivery of public goods and services.

In Ghana, significant efforts have been made to hasten the digital transformation revolution. To a large extent, the fight against corruption, particularly in the public sector, has been increased as a result of the country's current digitalization drive. The digitalization push is contributing significantly in eliminating bloated payrolls and saving Ghana large amounts of revenue that would have otherwise been lost. For example, the implementation of a digitized system at the [National Service Scheme revealed ghost names of tens of thousands in just one region, saving the country millions of cedis](#) in payments that would have ended up in private pockets.

Furthermore, data show that digitizing Ghana's passport application process has reduced human contact, resulting in a significant increase in the number of passports processed annually as well as revenue yield to the passport office. In 2017, the passport office processed 16,232 applications, earning the state GHC1.1 million Cedis. However, following the digitization of the passport office,

the office received and processed 498,963 online passport applications in 2021, generating a total revenue of GHC56.7million Cedis.

Also, the dubious activities of illegal agents, popularly known as "goro boys", have been curtailed at both the ports and the Driver and Vehicle Licensing Authority (DVLA), as the digitized system, or paperless payment system, ensures the "goro boys" can no longer operate as they used to.

Similarly, the introduction of the Ghana Card has aided in the development of a centralized platform for money transfers. Money can be transferred from one network to another using Mobile Money Payments Interoperability. Interoperability of mobile money has resulted in greater transparency in financial transactions and decreased use of cash. For example, at the end of 2016, the total value of mobile money transactions in Ghana was GHC 78.5 billion Cedis. However, since the implementation of mobile money interoperability, the total cumulative value of mobile money transactions has risen to nearly one trillion Cedis.

Ghana's Parliament has also embraced the use of new digital technologies in performing its functions, which include legislation, representation, and oversight, in order to bring citizens closer to Parliament. The "e-Parliament System" has changed the way the House conducts business. This project has enabled Members of Parliament to submit questions online and has established a fast and paperless flow of information between Parliament and the Executive branch of government. The system has also digitized Parliament's Library and expanded MPs' ability to access the Parliament's intranet (private network) from remote locations. Currently, the "e-Parliament system" allows parliamentarians to upload order papers, voting procedures, and business papers, which they can access via monitors installed in the chamber. To enable Ghana's Parliament to engage with citizens on an on-going basis, Penplusbytes, an NGO, implemented the "Connecting Citizens to Parliament" project which deployed a two-way communication system between

citizens and the Parliament of Ghana via an online portal; social media tools; SMS; WhatsApp; and mobile apps; as well as offline face-to-face engagements through the use of community radio. This highlights the need for collaboration between civil society and government in the advancement of the digitization agenda at all levels of governance.

Additionally, digitalization has and continues to transform Ghana's public procurement regime and procedures. For example, Ghana was able to establish an electronic procurement system for the public sector in 2019 as a result of digitalization. The e-procurement system is intended to reduce corruption in procurement procedures by reducing human face-to-face interaction, as well as to increase productivity for both Procurement Officers and Service Providers by automating all manual procurement processes and procedures. This has reduced bureaucracy, increased efficiency, improved and accelerated communication, and strengthened the public sector's integrity.

In all of these, the Ghana card which is the nation's biometric identification system serves as the catalyst.

6. The Challenges with digitalization and how to bridge the digital divide

From all the above instances, it is clear that digitalization is the way to go. But it is all not plain sailing. As the world becomes increasingly reliant on digital technology to power daily services and markets, the more digitalization and development becomes further intertwined for developing economies like Ghana. While Ghana continues to strategize and identify available digital opportunities, some challenges persist.

Firstly, one challenge confronting the average Ghanaian is access to information and transparency. Illiterates (formal and/or digital) and rural dwellers are unable to fully utilize digital tools to access essential information, improve the performance of government programs and receive some public services, and, as a result, are unable to provide policymakers with their inputs or feedback. Digital governance requires access to information, transparency and accountability from the government and institutions that have been assigned with the duty of serving the citizenry. However, a large portion of the population still does not have access to basic digital services.

Another challenge in Ghana is the lack of citizen participation in the digital governance project implementation. Due to a lack of public awareness, most people are unaware of the significance of the services provided by state institutions across the country. In Ghana, a clear framework that can lead to high participation of citizens in decision-making processes is lacking.

In relation to gender, girls and women often have less access to technology and the internet than boys and men. Girls and women, particularly in developing countries like Ghana, struggle to afford technology and internet access. In addition, stereotypes about technology being "for boys" and the fear of discrimination prevent girls from using digital tools. [The gender digital divide in internet access remains at 32.9% in the world's least developed countries,](#) with Africa having the widest internet gap. This means that without equal access to technology and the internet, girls and women will be unable to participate equally in increasingly digital societies

Other challenges impeding Ghana's full digitalization include the existence of a large informal sector and the dominance of cash payment, our databases being largely manual and not integrated, and the country's high illiteracy rate.

7. The Way Forward

Although the Ministry of Communication, in collaboration with the Ghana Investment Fund for Electronic Communications (GIFEC), has built a number of ICT Centers for rural communities as part of the Rural Telephony Project, efforts must be intensified to drive ICT to many more rural areas in Ghana in order to close the digital divide.

Also, the government must make concerted efforts to connect rural and marginalized people to broadband internet connectivity. These people must be connected in order to achieve universal internet coverage. Connecting the world to broadband internet is primarily a matter of infrastructure investment and this is a high cost for telecommunications companies. However, infrastructure alone is insufficient; therefore, complementary initiatives are required to connect people who are already connected to broadband networks. These include programs to increase and support device affordability, data and service affordability, and digital skills programs and content, with a particular emphasis on closing the digital gender gap. The peak of the COVID-19 pandemic highlighted geographical disparities in internet access and as such relevant stakeholders must act quickly to bring as many Ghanaians online as possible.

Also, as a way of bridging the digital divide, government must provide females with digital skills by giving ICT education a high priority in order to secure women's inclusion in the digital society. Girls can use technology in this way to become activists and drive change on problems that concern them. For example, social media platforms such as Twitter and Facebook allow activists to reach a wide audience and organize action towards common causes.

In conclusion, only 36% of the Ghana's population has access to a safely managed water source, an internet penetration disproportionately concentrated in the southern part and only a quarter of

Ghana's road network is paved. A plethora of anecdotal evidence points to the fact that better quantity and quality of infrastructure can directly raise the productivity of human and physical capital and hence growth. For example, transport access can improve education and markets for farmers' outputs and others by cutting costs, facilitating private investment, improving jobs and income levels for many.

Undeniably, the introduction of digital initiatives such as the Ghana Card has and will continue to serve as a major tool for economic transformation and social inclusion but should that be the top priority of the government of Ghana at the expense of 1,000 interchanges?

Well…...let the conversation continue in our homes and offices.