

Ghana's digitisation success eulogised

THE *New African Magazine*, Africa's biggest Pan-African magazine, has prominently featured Ghana's globally acclaimed digitisation drive.

The London-based magazine, in its latest edition, wrote extensively on Ghana's remarkable effort at transforming its economy through digitisation and the impact it is making in changing the way Ghanaians live and conduct business, as well as its significant impact on fighting corruption.

The *New African Magazine* (TNAM) acknowledges the starring role of Dr Mahamudu Bawumia (MB) as the main driver of Ghana's digitisation drive, describing him as a "passionate advocate" of Ghana's successful digitisation.

In a prelude to an extensive interview with Dr Bawumia, who shared extensive insight into Ghana's digitisation journey, the magazine eulogised Dr Bawumia for his contributions.

"At the centre of the drive for digital transformation is Vice-President Mahamudu Bawumia. With his evangelism for digitisation and hands-on approach to implementation, he has come to symbolise the drive," wrote the *New African Magazine*.

"He is directly involved with the process, he is often present at launches and has become a passionate advocate for greater digitalisation Africa-wide," the *Magazine* added.

In the interview, Dr Bawumia discussed in detail, the government's decision to digitise the country, as an indispensable catalyst for the transformation of Ghana's economy, especially in the era of 4th Industrial Revolution.

Dr Bawumia shared what has been done so far, which includes issuing national biometric ID cards (Ghana Card), a national property address system, introducing mobile money interoperability to expand financial inclusion, digitisation of government services such as passports, driving licences, motor insurance, etc., to improve efficiency and reduce corruption, among others.

Below is The *New African Magazine's* interview with Dr Bawumia:

In early November, Vice-President Mahamudu Bawumia was chosen by the NPP as its candidate in Ghana's 2024 presidential elections, which incumbent Nana Akufo-Addo will not contest following two terms in office.

Before entering politics as the surprise running-mate pick for Akufo-Addo in the 2008 elections, Mahamudu Bawumia was a deputy governor of Ghana's central bank and one of the teams that implemented the redenomination of the currency and a reasonably successful programme targeting inflation. As Akufo-Addo's Vice-President since 2017, Bawumia has found himself a new mission.

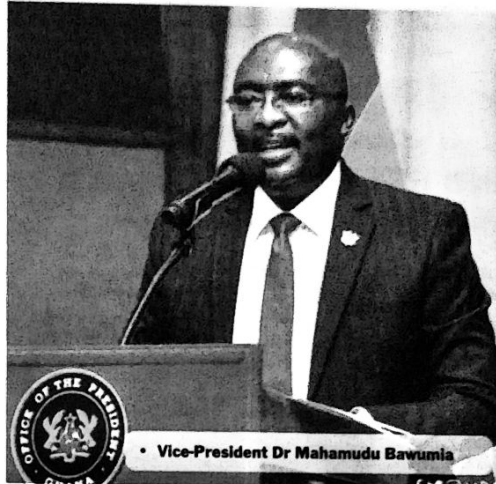
While he serves in the traditional role of Ghanaian Vice-Presidents as head of the government's economic management team - during a time in which the country has entered an economic crisis and emerged with an IMF package - he has mostly dedicated himself to the digital transformation agenda, becoming the chief apostle, instigator and overseer of several landmark digitisation projects that are slowly transforming how Ghanaians trade, access public services, interact with each other and travel.

Critics have been quick to accuse him of deserting the economic mandate, especially in the wake of recent economic challenges, but Bawumia insists that digitisation is very much part of the economic transformation that his party promised.

With Bawumia himself leading the party into the 2024 election, that message will be tested and the impact rigorously assessed. We talked about how his recent priorities will feed into his presidential bid.

TNAM: The digitisation of government has been a central

We believe that digitisation in all the areas really helps the poor. It helps the efficiency of the delivery of services.



pillar of this administration - how have you driven digital transformation?

MB: When we came to office, we looked at how best to achieve our objective of modernising our country and creating more inclusion in terms of society and getting more growth.

We looked at where the world was heading and how to get this country ready to participate in the fourth industrial revolution.

Africa missed out on the first, second and third industrial revolutions and we didn't want Africa and Ghana to also miss out on the fourth.

We came to the conclusion that digitisation was the best way to get inclusion in society and that we could leverage technology to address many issues. You are able to bring in efficiency in the delivery of public services, you are able to reduce corruption, you are able to increase access [to the poorest].

Historically, the elites have generally been the beneficiaries of the inefficiencies that have come through since independence. For me and us, digitisation is a way of lifting the poor to participate fully in society.

You look at the situation where many people did not have a national ID. They were not counted as part of society. Most people don't have bank accounts and are financially excluded. How do you participate? We asked ourselves: How do we make it possible for anybody in Ghana to have a bank account?

We introduced mobile money interoperability. We made

mobile money accounts and bank accounts interoperable. Today, in Ghana anybody with a national ID card can open a bank account sitting at home.

They don't have to go and fill out a form, they just need to enter a USSD code [on a mobile phone], enter their Ghana Card number, their national ID number - and that's all: their bank account is open and they can begin to transact.

That really helps a lot of people, in the villages, in the rural areas, who would not normally be able to go and apply for a bank account. They are intimidated even just to enter banks.

We believe that digitisation in all the areas really helps the poor. It helps the efficiency of the delivery of services. It provides a major pillar for the country. This is where we are going. We want to leverage technology for economic growth with inclusion.

TNAM: During this administration, has it made things more efficient?

MB: It really has. If you go and you want to clear your goods at the port, it used to be a very laborious process; we've digitised that process. Even sitting at home, you can go through the clearing process.

You don't have to go down [to the port] to pay bribes to people. Even sitting abroad, you can go through and clear your container.

If you are trying to apply for a driving licence, we have digitised the whole process and this was always a place where

you needed middle people to facilitate the process but now it's world-class.

The service that you are getting to obtain a driving licence in Ghana is even better than in the UK or the US.

I've got all government services on to one portal, the ghana.gov portal. You can go there and have whichever service you are looking for. Today, you can pay your taxes online - it never used to be the case. Through digitisation, we have been able to widen the tax net.

When we came into office, only four per cent of the adult population had tax identification numbers. Now we have issued the Ghana Card, the national ID to everyone - and we came up with the idea of associating that number with the tax identification number for everybody.

Once we did that, we went up from four per cent of the adult population with tax identification numbers to 85% of the adult population with tax identification numbers. They can file their taxes online, on their mobile phone, and they can pay online because of mobile interoperability.

Today, anybody who wants to buy electricity doesn't have to wait and go to the electricity office to buy electricity, they can do it on their mobile phone; if your electricity runs out in the middle of the night, you can just reload it.

We have started issuing the national ID number to all newborns, so we can start collecting data from birth. That number will track you all the way through. The same number that is your national ID number, it's also your social security number. Your national health number is also your tax and education number. We have linked all the data.

Looking at the Passport Office, we have digitised the process. As a result, the number of passports that have been applied for has increased.

Before the digitisation, the Passport Office used to generate a revenue of GH¢89,000 a year. Since digitisation, they have generated GH¢56m (\$4.9m) a year.

We went to the electricity company and digitised their collections. Previously, they were generally collecting GH¢450m (\$40m) a month. Now they are doing GH¢1.2bn a month (\$106m), a 167 per cent increase.

The whole digitisation initiative is really helping us reduce corruption, increase efficiency and increase inclusion. The objectives are being met and we want to deepen the process.