COUNTRY PROGRESS REPORT ON THE IMPLEMENTATION OF THE NEW URBAN AGENDA IN GHANA



IMPLEMENTING THE NEW URBAN AGENDA

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REPUBLIC OF GHANA JUNE 2025

REPORT ON THE IMPLEMENTATION OF

THE NEW URBAN AGENDA IN GHANA (2025) Published by:

Ministry of Local Government, Chieftaincy and Religious Affairs,

P. O. Box M50, Accra.

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HIS EXCELLENCY
JOHN DRAMANI MAHAMA
PRESIDENT OF THE REPUBLIC OF GHANA

Foreword



Urbanisation remains one of the most powerful forces shaping Ghana's development trajectory. With cities and urban settlements at the forefront of economic transformation, social inclusion, and environmental sustainability, the continuous implementation of the New Urban Agenda (NUA) has become more critical than ever. The NUA offers a comprehensive and people-centred framework for reimagining how urban spaces are planned, governed, and developed ensuring that no one is left behind as we strive for inclusive, resilient, and sustainable urban growth.

Ghana's commitment to the implementation of the New Urban Agenda is anchored in its Long-Term National Development Perspective Framework (LTNDPF) which seeks to create "A free, just, prosperous, and self-reliant nation which secures the welfare and happiness of its citizens, while playing a leading role in international affairs." by 2057. This vision is guided by the principles of equity, inclusiveness, and opportunity for all. The NUA's emphasis on sustainable urbanisation aligns seamlessly with Ghana's international and regional obligations, including the United Nations Sustainable Development Goals (SDGs), the African Union's Agenda 2063, and climate change related protocols.

This second progress report marks a significant milestone in Ghana's efforts to localise and operationalise the objectives of the NUA. It offers a candid reflection on our achievements since the last report in 2022, including notable improvements in access to water and sanitation; draft National Sanitation Policy (NSP), draft National Decentralisation Policy (NDP -2026-2030), the revised National Urban Policy (2025-2034); Local Economic Development (LED) Policy and Implementation Plan (2024-2029);

the recently launched 2024-Hour Economy Policy, the National Infrastructure Development Programme - The Big Push under the Powering Growth through Infrastructural Development thematic area, increased budgetary support for climate-related interventions; reductions in informal settlements (slums); the strengthening of local governance and decentralisation by transferring adequate financial resources to the local authorities; improved land use and spatial planning; and the growing integration of digital technologies in urban development viz. designing of Urban Observatory and its interface with District Development Data Platform (DDDP) to track implementation of urban policy and interventions in the local authorities respectively.

Nonetheless, we acknowledge persistent challenges such as fragmentation of urban data sources, limited access to land documentation, outdated planning schemes, deficits in affordable housing, and capacity gaps in urban governance. These challenges are not insurmountable as they present opportunities to innovate, reform, and collaborate more deeply across sectors and regions.

As we look ahead, our priority is to scale up implementation through strong partnerships, data-driven decision-making, and strategic investments in infrastructure, housing, and green urban economies. It is our collective responsibility to ensure that our urban spaces are engines of greener, resilient, more inclusive and prosperous urban growth.

We are grateful to the Technical Teams whose dedication and invaluable contributions brought this Report to fruition. It is our hope that, this Report will serve not only as a record of Ghana's progress but also as a renewed call to action to build sustainable cities and communities where present and future generations can thrive.

HON. AHMED IBRAHIM (MP)



MINISTER FOR LOCAL GOVERNMENT,
CHIEFTAINCY AND RELIGIOUS AFFAIRS

Acknowledgements

The Ministry of Local Government, Chieftaincy and Religious Affairs (MLGCRA) expresses its sincere gratitude to all stakeholders whose invaluable contributions made the preparation of this Progress Report on the implementation of the New Urban Agenda (NUA) in Ghana possible.

We acknowledge, with appreciation, the financial support provided by our development partners, particularly the World Bank through the Ghana Secondary Cities Support Programme (GSCSP) and the European Union (EU) through the Sustainable Cities Project – Phase 1. The support from you in respect of preparation of this Report is a demonstration of your commitment and resolve to address the myriads of challenges confronting us in the urban space.

Further, we acknowledge the partnership and cooperation from Ministries, Departments and Agencies (MDAs) especially Ministries of Lands and Natural Resources; Environment, Science and Technology; Finance; Transport; Justice; Works, Housing and Water Resources; Labour, Jobs and Employment; and Trade, Agribusiness and Industry for the provision of data, feedback and candid suggestions from the inception stage to the finalisation of the Report.

The Ministry is also grateful for the collaboration and dedication of officials from the Ghana Statistical Service (GSS), Land Use and Spatial Planning Authority (LUSPA); Electoral Commission (EC); National Communications Authority (NCA) in the provision of data and relevant reports to fine tune the Report.

Finally, special thanks go to the Director of Local Governance and Decentralisation, Pln. Samuel Seth Passah, for his direction and supervision, the Members of the Technical Team from MLGCRA led by Head, Rural and Urban Development Unit (RUDU), Miss Hazaratu Musah Bawah, Elizabeth Annan, Jennifer Acquah, Lawrence Martey Commodore, Wilhelmina Gyamfi, Dennis Akemdaga Amoah, Wisdom Dorkenoo, Paula Adwoa Osei-Gyamerah. Indeed, we wish to express our heartfelt gratitude to other Members of the Team namely Pamela S. Adofo Ansong (PhD) from MLNR; Kekeli Kofi Amedzro from LUSPA; Yaa Attakumah from MEST; Dennis Apreku from MoF; Jacqueline

Anum and Simon Tichutab Onilimor from GSS; and Tontie Binado from the UN-Habitat for their continuous support and commitment to the Urban Agenda.

AMIN ADBDUL-RAHAMAN



CHIEF DIRECTOR
MINISTRY OF LOCAL GOVERNMENT,
CHIEFTAINCY AND RELIGIOUS AFFAIRS

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List of Acronyms

ACE	Applying Circular Economy
ACSI	American Consumer Satisfaction Index
AHIES	Annual Household Income and Expenditure Survey
CAADP	Comprehensive Africa Agricultural Development Programme
CAHF	Centre for Affordable Housing Finance
CDD	Centre for Democratic Development
CSA	Climate Smart Agriculture
CSO	Civil Society Organisations
DACF	District Assemblies Common Fund
DMC	Domestic Material Consumption
DMTDP	District Medium-Term Development Plans
DPs	Development Partners
EPA	Environmental Protection Authority
EW4All	Early Warning for All
GAMA	Greater Accra Metropolitan Area
GARID	Greater Accra Resilient and Integrated Development
GDP	Gross Domestic Product
GHAir	Ghana Urban Air Quality Project
GIFMIS	Ghana Integrated Financial Management
GLSS	Ghana Living Standard Survey
GMet	Ghana Meteorological Agency
GPSNP	Ghana Productive Safety Net Project
GrEEn	Boosting Green Employment and Enterprise Opportunities
GSFP	Ghana School Feeding Programme

GSS	Ghana Statistical Service
GUMAP	Ghana Urban Mobility and Accessibility Project
GUTP	Ghana Urban Transport Project
ICZM	Integrated Coastal Zone Management
IDMC	Internal Displacement Monitoring Centre
IDPs	Internally Displaced Persons
IGF	Internally Generated Funds
IGF	Internally Generated Funds
KNUST	Kwame Nkrumah University of Science and Technology
KUMAP	Kumasi Urban Mobility and Accessibility Project
L.I.	Legislative Instrument
LEAP	Livelihood Empowerment Against Poverty
LoCAL	Local Climate Adaptive Living Facility
LUPMIS	Land Use Planning and Management Information System
LUSPA	Land Use and Spatial Planning Authority
MDAs	Ministries, Departments and Agencies
MEST	Ministry of Environment, Science and Technology
MLGCRA	Ministry of Local Government, Chieftaincy and Religious Affairs
MLJE	Ministry of Labour, Jobs and Employment
MMDA	Metropolitan, Municipal and District Assembly
MMT	Metro Mass Transit
MoF	Ministry of Finance
MSMEs	Micro, Small and Medium Enterprises
MSW	Municipal Solid Waste
MTEF	Medium-Term Expenditure Framework

MTNDPF	Medium-Term National Development Policy Framework
MW	Mega Watts
NADMO	National Disaster Management Organisation
NCA	National Communications Authority
NHIS	National Health Insurance Scheme
NHMF	National Housing and Mortgage Fund
NMP	National Migration Policy
NSDF	National Spatial Development Framework
NUA	New Urban Agenda
NUP	National Urban Policy
OAG-MOJ	Office of the Attorney-General and Ministry of Justice
PAIReD	Participation, Accountability and Integrity for a Resilient Democracy
PBB	Programme Based Budget
PDR	Public Data Room
PHC	Population and Housing Census
PM	Particulate Matter
PNDCL	Provisional National Defence Council Law
QBS	Quality Bus Services
REDD	Reduced Emissions from Deforestation and Degradation
SECO	Swiss State Secretariat for Economic Affairs
SDGs	Sustainable Development Goals
SIGRA	Strengthening Investment in Gender Responsive Climate Adaptation
SLCPs	Short-Lived Climate Pollutants
SMEs	Small and Medium-Sized Enterprises

TVET	Technical and Vocational Education and Training
TWGoU	Technical Working Group on Urban
UESP	Urban Environmental Sanitation Projects
UHI	Urban Heat Island
UN	United Nations
UNDP	United Nations Development Programme
UNDRR	United Nations Office for Disaster Risk Reduction
UNHCR	United Nations High Commissioner for Refugees
WACAResIP	West Africa Coastal Areas Resilience Investment Project
WHO	World Health Organisation

Executive Summary

Ghana's implementation of the New Urban Agenda (NUA) reflects a multidimensional and evolving approach to sustainable urban development, social inclusion, economic empowerment, environmental resilience, and participatory governance. Between 2021 and 2023, the country experienced fluctuating trends in multidimensional poverty, with urban poverty decreasing from 22.9 percent in 2022 to 16.0 percent in 2023, signalling a partial recovery from national economic shocks. Gender disparities persisted, with women consistently experiencing higher poverty and unemployment rates than men. The enactment of progressive legal frameworks such as the Affirmative Action (Gender Equity) Act, 2024, and the Land Act, 2020 (Act 1036) and previous regulatory frameworks and policies are intended to promote non-discriminatory access to property and social services in Ghana. The country's legal landscape is robust, with over a dozen laws explicitly prohibiting discrimination and promoting the rights of vulnerable groups, including persons with disabilities and women.

In terms of access to basic services, urban residents enjoy relatively high levels of access to safely managed drinking water (96.9% in 2023), electricity (94.8%), and sanitation (63.4%), although these figures have seen slight declines or stagnation in recent years. The government has implemented several welfare programs such as the Livelihood Empowerment Against Poverty (LEAP), the National Health Insurance Scheme (NHIS), and the Ghana School Feeding Programme (GSFP), which collectively support millions of vulnerable urban residents. Housing remains a critical challenge, with 37 percent of the urban population living in slums or informal settlements, and mortgage debt accounting for only 0.32 percent of GDP due to high interest rates and limited access to long-term financing. Despite these constraints, total housing investment in urban areas contributes between 7.2 percent and 7.5 percent of GDP, with informal housing playing a significant role in absorbing urban population growth.

On the economic front, Ghana's urban economy is marked by high levels of informal employment, particularly among women and rural residents, with informal employment in non-agricultural sectors rising to 84.1 percent for women in 2023. Unemployment remains a pressing issue, especially among youth and persons with disabilities, with the national rate increasing to 14.6 percent in 2023. However, vocational and technical education enrolment has improved significantly, with over 44,000 individuals trained in 2024, and participation in formal education among youth rebounding after a dip in 2022. Urban productivity indicators show positive trends, with real GDP per

employed person growing by 8.77 percent in 2024, and small and medium-sized enterprises (SMEs) contributing approximately 70 percent to GDP, particularly in agriculture, manufacturing, and services.

Environmentally, Ghana faces significant challenges related to climate vulnerability, air pollution, and urban heat islands. Approximately 23.3 percent of the population is exposed to climate-related threats such as flooding, coastal erosion, and drought. While 44 percent of urban districts have early warning systems, these are concentrated in only a few regions. Air pollution contributes to an estimated 28,000 premature deaths annually, with PM2.5 levels in cities like Accra and Kumasi far exceeding WHO guidelines. Green space per capita in the Greater Accra Metropolitan Area is only 3.73 m^2, well below the WHO minimum of 9 m^2. Nevertheless, all 261 local governments have dedicated climate budgets and are implementing climate mitigation and adaptation projects such as enhancing urban resilience. Green Ghana Initiatives and Greater Accra Resilience and Integrated Development Project are some major climate mitigation and adaptation projects.

Governance structures have evolved to support participatory planning and digital transformation. Local governments have partial discretion over their total revenue, yet they have absolute control of their Internally Generated Funds (IGF) which contributed to15.87 percent of urban MMDA revenue in 2024. Corruption-related revenue losses declined significantly from 21.99 percent of GDP in 2021 to 11.52 percent in 2023. Women's representation in local government remains low at 4.21%, prompting legislative action to increase female participation. E-governance tools such as the Ghana Integrated Financial Management Information System (GIFMIS), district websites, and the MyAssembly App are enhancing transparency and citizen engagement. Spatial planning is becoming more accessible, with 71 districts having established Public Data Rooms by 2023, although virtual access remains limited.

Urban mobility is dominated public transport which constitutes 46.96 percent of all trips made in Ghana. Road traffic fatalities increased by 8.74 percent in 2024, highlighting the need for improved safety measures. Land-use mix/cover in Ghana primarily rangeland and forest, with settlements occupying just over 4 percent of the land area. Population density has steadily increased, reaching 138.38/km^2 in 2024, which presents both opportunities and challenges for infrastructure provision.

Finally, Ghana's urban policy and spatial development frameworks are aligned with the goals of balanced territorial development, increased local fiscal space, and responsiveness to population dynamics. The National

Urban Policy (2012, under revision) and the National Spatial Development Framework (2015–2035) provide strategic direction for integrating urban, peri-urban, and rural development. These efforts are complemented by Regional Spatial Development Frameworks and other sub-national plans to achieve balanced territorial and sustainable urban development.

1.1

Introduction

1.1.1 Background

The New Urban Agenda (NUA), adopted at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III) in Quito, Ecuador, in October 2016, provides a global framework for sustainable urbanisation. It outlines a shared vision for cities and human settlements that are inclusive, safe, resilient, and sustainable, and calls for a paradigm shift in the way urban development is planned, financed, governed, and managed.

Ghana, as a member state of the United Nations and a signatory to the NUA, committed to aligning its urban development policies and practices with the principles and transformative commitments articulated in the Agenda. These include the promotion of social inclusion and ending poverty, achieving sustainable and inclusive urban prosperity, and ensuring environmental sustainability and resilience. Since 2016, Ghana has undertaken significant efforts to localise and implement the NUA through national policies, programmes, and partnerships aimed at transforming our rapidly urbanising landscape.

The NUA has largely been integrated into the national policy, planning and budgeting processes; where various indicators have since been featured in Medium-Term Development Plans at the national, regional and local levels. The implementation of the NUA provides an opportunity to address these urban challenges within a structured framework while contributing to the achievement of the Sustainable Development Goals (SDGs), particularly Goal 11: “Make cities and human settlements inclusive, safe, resilient and sustainable.”

This Report is the second to be prepared by Ghana since the endorsement of the declaration and aims to provide an update on the progress of implementation of the NUA in Ghana since the initial Report prepared in 2022. Emphasis has been placed on providing updates on the indicators for monitoring the transformative commitments for sustainable urban development and effective implementation, as well as follow-ups and reviews. In addition, this Report will serve as a reference point for assessing future performances while bringing to the fore areas where improvements are required.

1.1.2 Objectives

The overall objective of this report is to assess the progress of implementation of the New Urban Agenda in Ghana and also to provide updates on the 2022 Report. Specific objectives are to:

- Track progress in key performance indicators;
- Identify interventions contributing towards achieving the commitments;
- Identify the opportunities and constraints towards achieving the commitments; and
- Recommend policy actions to accelerate progress towards achieving the commitments.

1.1.3 Process of Preparing the Report

The preparation of this Report was spearheaded and coordinated by the Ministry of Local Government, Chieftaincy and Religious Affairs (MLGCRA) - as the focal point for the UN-Habitat in Ghana and the coordinator of the National Urban Policy (NUP) – in collaboration with key Ministries, Departments and Agencies (MDAs) as well as Development Partners (DPs) involved in urban development.

A participatory and consultative approach was adopted to ensure a range of inputs and broad stakeholder ownership. The process included:

i. Held an inception meeting to sensitise key stakeholders on indicators, timelines and assign roles
ii. Constituted Drafting Groups
iii. Held Drafting Sessions

iv. Validated of Report

v. Approval by Management of MLGCRA

1.1.4 Number of Indicators Reported

This Country Progress Report on the implementation of the NUA provides information on a total of 55 indicators. This comprises 36 original NUA indicators, 15 localised indicators and 4 proxy indicators as shown in Table 1. The localised indicators have been designated with the letter "L" while proxy indicators have the letter "P".

Table 1: Number of Indicators Reported On

Commitments	Reported				Not Reported	Total
	Original Indicators	**Localised Indicators**	**Proxy Indicators**	**Sub-Total**		
2.1 Sustainable Urban Development for Social inclusion and Ending Poverty	11	4	1	16	4	20
2.2 Sustainable and Inclusive Urban Prosperity and Opportunities for All	7	4	-	11	-	11
2.3 Environmentally Sustainable and Resilient Urban Development	10	3	2	15	2	17
2.4 Effective Implementation	8	4	1	13	2	15
Total	**36**	**15**	**4**	**55**	**8**	**63**

1.1.5 Structure of the Report

The Report comprises the Executive Summary, Introduction, Progress of the NUA and Strategic Next Steps.

The Introduction of the Report highlights the background, objectives, processes for preparing the report, as well as the number of indicators reported on. The Progress of the NUA illustrates the effective implementation

of the Agenda through the assessment of various indicators under three (3) main thematic areas of the Report:

i. Sustainable Urban Development for Social Inclusion and Ending Poverty;

ii. Sustainable and Inclusive Urban Prosperity and Opportunities for All; and

iii. Environmentally Sustainable and Resilient Urban Development.

The Report concludes with a section on Strategic Next Steps which highlights challenges faced in implementing the Agenda, as well as recommendations and strategic actions to be considered going forward.

The outcome of this report is expected to inform future urban policy development, foster accountability, and strengthen national and local capacities for implementing the New Urban Agenda.

2.1

Sustainable Urban Development for Social Inclusion and Ending Poverty

2.1.1 REDUCING INEQUALITY AND PROMOTING SOCIAL INCLUSION AND EMPOWERMENT OF VULNERABLE GROUPS

2.1.1.1 PROPORTION OF POPULATION BELOW LIKE POVERTY LINE, BY SEX, AGE AT URBAN LEVEL

MULTIDIMENSIONAL POVERTY BY SEX BY LOCALITY (L)

Multidimensional poverty in Ghana considers four main thematic areas which include living conditions, education, health and employment. Between 2021 and 2023, Ghana's multidimensional poverty trends reveal fluctuating patterns at the national, urban, and rural levels, with urban areas consistently exhibiting lower levels of poverty compared to rural areas. Nationally, the proportion of persons living in multidimensionally poor households rose sharply from 24.3 percent in 2021 to a peak of 31.2 percent in 2022 before declining modestly to 28 percent in 20231. This overall trajectory reflects the compounding effects of post-COVID economic pressures, global inflation, and domestic fiscal constraints during the period.

In urban areas where the New Urban Agenda places particular focus, data shows a similar pattern of volatility, though at consistently lower rates than the national average. Urban multidimensional poverty stood at 14.6 percent

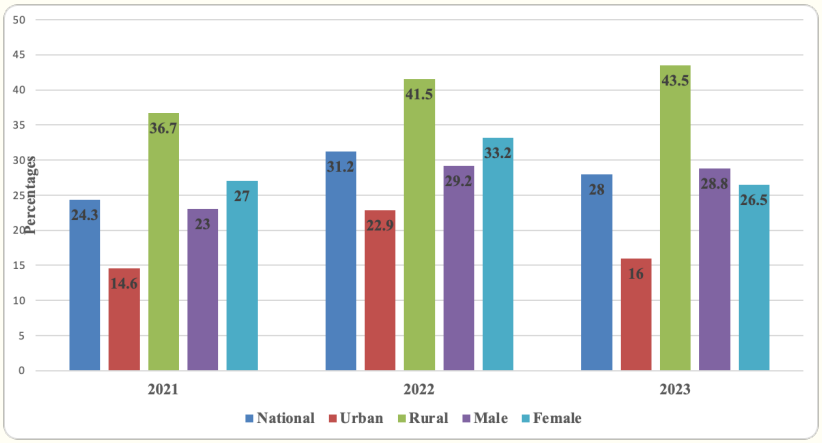
1 Ghana Statistical Service, AHIES (2023); Multidimensional Poverty Report (2024); PHC (2021)

in 2021, increased substantially to 22.9 percent in 2022, and dropped again to 16 percent in 2023. While this decline in 2023 indicates recovery efforts are taking hold in urban centres, the transient spike in 2022 highlights the vulnerability of urban households to economic shocks, particularly in the face of inflation, housing shortages, and inadequate access to social services.

Multidimensional poverty in Ghana was persistently higher among females compared with males throughout the period. In 2021, 27 percent of females lived in multidimensionally poor households compared to 23 percent of males. This disparity widened in 2022, with 33.2 percent of females affected against 29.2 percent of males, before narrowing in 2023 to 26.5 percent for females and 28.8 percent for males.

The contrast, however, remains between rural and urban poverty levels. Rural areas recorded the highest and steadily increasing levels of multidimensional poverty with 36.7 percent in 2021, 41.5 percent in 2022, and 43.5 percent in 2023. This rise underscores the deepening rural-urban divide in access to education, healthcare, housing, and clean water. Urban poverty rates, by contrast, remained below national averages throughout the period, reflecting better service availability, infrastructure, and livelihood opportunities in cities. However, the fluctuation seen in urban poverty particularly the 8.3 percentage point jump between 2021 and 2022 signals the need for more resilient urban systems that can shield vulnerable populations from economic and social disruptions.

Table 2: Multidimensional poverty in Ghana, 2021-2023



Source: Ghana Statistical Service, Annual Household Income and Expenditure Survey AHIES (2023); Multidimensional Poverty Report (2024); PHC (2021)

2.1.1.2 PRESENCE OF NATIONAL LEGISLATION FORBIDDING DISCRIMINATION

Ghana has legislations that forbid discrimination in housing, access to public facilities and social services on the basis of race, colour, sex, language, religion, political or other opinions, national or social origin, property, birth and other status. These legislations include: Children's Amendment Act, 2016 (Act 937); Commission on Human Rights and Administrative Justice Act, 1993 (Act 456); Domestic Violence Act, 2007 (Act 732); Ghana Aids Commission Act, 2016 (Act 938); Intestate Succession Law, 1985 (PNDCL 111); Labour Act, 2003 (Act 651); Marriages Act, 1884-1885 CAP 127; Matrimonial Causes Act (Act 367); National Pensions (Amendment) Act, 2014 (Act 883); National Pensions Act, 2008 (Act 766); Persons with Disability Act, 2006 (Act 715); Quarantine Act, 1915 CAP 77; Registration of Birth and Death Act, 1965 (Act 301); Rent Act, 1963 (Act 220); Right to Information Act, 2019 (Act, 989); The Wills Act, 1960 (Act 360); Youth Employment Agency Act, 2015 (Act 887); Land Act, 2020 (Act 1036) and Real Estate Agency Act, 2020 (Act 1047). The enforcement of these legislations has helped in achieving social inclusion of vulnerable groups across the country. These legal frameworks have intensified over the years non-discriminatory approaches to ensure inclusivity in all forms.

Specifically, the Land Act, 2020 (Act 1036) promotes a just and fair spousal property rights. Section 38, Sub Section (3) of the Act clearly states, "*In a conveyance for valuable consideration of an interest in land that is jointly acquired during the marriage, the spouses shall be deemed to be parties to the conveyance, unless a contrary intention is expressed in the conveyance". Sub Section (4) also states that "where contrary to subsection (3) a conveyance is made to only one spouse that spouse shall be presumed to be holding the land or interest in the land in trust for the spouses, unless a contrary intention is expressed in the conveyance".* The object of this section is to promote non-discriminatory access and ownership to landed property.

Moreso, the Persons with Disability Act, 2006 (Act 715) also seeks to promote the dignity and rights of people with disabilities and forbids discrimination against them by promoting equal access to employment opportunities, inclusive education, participation in society and universal access to social services. Specifically, sections 1, 6, 7, 9, 10, 16 and 18 of the Act support the claims above.

The most recent effort to prevent discrimination is the passage of Affirmative Action (Gender Equity) Act, 2024 (Act 1112) which seeks to promote gender

equality and women empowerment by addressing the systemic barriers that have hindered women in the Ghanaian society.

In essence, Ghana has several sector specific legislations that prohibits discrimination and over the years, efforts have been made to intensify its roll out and incorporate these legislations in the delivery of public services.

2.1.1.3 AVAILABILITY/EXISTENCE OF MIGRATION POLICIES TO FACILITATE ORDERLY, SAFE, REGULAR AND RESPONSIBLE MIGRATION AND MOBILITY OF PEOPLE

The Government of Ghana took a landmark step towards shaping its development trajectory and harnessing the advantages of migration by formulating its first-ever National Migration Policy (NMP) in 2016. The Policy comprehensively aimed at managing various migration flows, including internal, intra-regional, and international, with a strong focus on poverty reduction and sustained national development. The policy proposed the establishment of the Ghana National Commission on Migration to see its implementation and coordination; however, this is yet to be achieved. Also, insufficient institutional capacity and lack of funding were among several reasons that led to the inability of the Government to fully implement the 2016 Migration Policy.

Currently, the Government of Ghana in collaboration with the Ministry of the Interior and development partners have initiated concerted efforts to review the 2016 National Migration Policy to address the challenges and proffer strategic approaches to manage both internal and external migration. Also, this review process is expected to strengthen migration governance through capacity building to ensure the sustainability and effective implementation of the policy.

Additionally, the National Development Planning Commission (NDPC) has integrated migration, as a major social theme, into the guidelines for preparing the 2026 to 2029 Medium-Term Development Plans. It highlights areas such as labour migration; legal and institutional frameworks on migration; regular and irregular migration (human trafficking and smuggling); remittances and diaspora engagement.

2.1.1.4 WOMEN RECOGNISED LEGAL RIGHT TO PROPERTY INHERITANCE AND OWNERSHIP

The legal right to property inheritance and ownership by women is recognized in Ghana. The recognition of women's legal right to property inheritance and

ownership is provided for by the Intestate Succession Law, 1985 (PNDCL 111). Also, Article 22 of the 1992 Constitution makes provision for women's legal right to property inheritance and ownership.

In addition, Ghana is making efforts to promulgate the Spousal Property Rights Act. The Property Rights of Spouses Bill is to give effect to clause (2) and (3) of the 1992 Constitution which requires Parliament to enact legislation to regulate the property rights of spouses to ensure that spouses have equal access and distribution of property jointly acquired during marriage upon dissolution of the marriage.

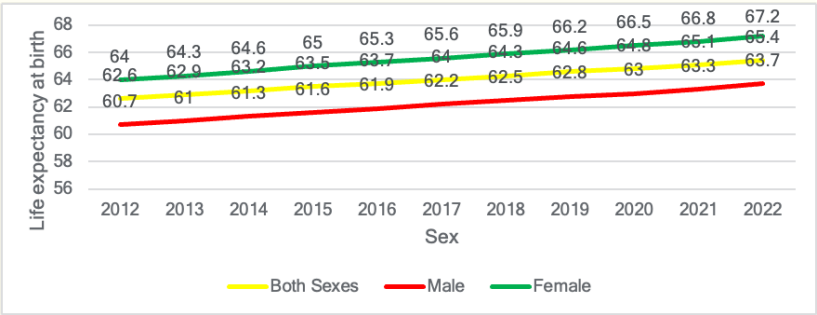
Additionally, the Land Act, 2020 (Act 1036) promotes a just and fair spousal property rights. Section 38, Sub Section (3) of the Act clearly states, "*In a conveyance for valuable consideration of an interest in land that is jointly acquired during the marriage, the spouses shall be deemed to be parties to the conveyance, unless a contrary intention is expressed in the conveyance". Sub Section (4) also states that "where contrary to subsection (3) a conveyance is made to only one spouse that spouse shall be presumed to be holding the land or interest in the land in trust for the spouses, unless a contrary intention is expressed in the conveyance".* These sections of the Act promote women recognized legal right to property inheritance and ownership.

2.1.1.5 LIFE EXPECTANCY AT BIRTH DISAGGREGATED BY INCOME GROUP

LIFE EXPECTANCY AT BIRTH DISAGGREGATED BY SEX (L)

Life expectancy at birth in Ghana has increased quite consistently over the past decade. This may be attributed to improved hygiene and healthcare delivery services among others. The life expectancy rate at birth in 2022 stood at 65.4 years. Female life expectancy was relatively higher (67.2 years) than the national life expectancy. On the contrary, male life expectancy (63.7 years) remains lower than the female and national life expectancy rates.

Figure 1: Life expectancy at Birth in Ghana, 2012-2022



Source: Ghana Statistical Service, 2023

2.1.1.6 PRESENCE OF URBAN WELFARE PROGRAMMES

The Government of Ghana is implementing several National welfare programmes of which urban residents are beneficiaries. Some of the programmes include:

Livelihood Empowerment Against Poverty (LEAP) is a cash transfer programme introduced by the Government of Ghana (GoG) in 2008 aimed at poverty reduction by increasing and smoothening consumption and promoting access to services and opportunities among the extremely poor and vulnerable. It targets orphaned and vulnerable children; persons with severe disability without any productive capacity; and elderly persons who are 65 years and above. The number of beneficiary households as of 2015 was 146,074. This figure increased to 350,000 household by the end of 2024.

National Rental Assistance Scheme is a scheme established and piloted within the Accra Tema, Takoradi, Kumasi, Koforidua, Techiman and Tamale urban areas to pay rent advances for all qualified applicants who are in the process of renewing or renting a room, an apartment or a complete house. This service allows tenants to make monthly affordable rent payments. Since its inception in 2023, a total of 15,600 applications has been received of which 2,970 were funded.

The National Health Insurance Scheme (NHIS) is a social intervention program introduced by Government to improve access to quality and basic health care for residents. The NHIS introduced policies to improve inclusivity, such as the “Free Elderly Healthcare Policy,” which waived premiums and

waiting periods for citizens aged 70 and above. Children between the ages of 6 and 14 were also prioritized. Furthermore, the NHIS broadened its benefit package to include treatment for four major childhood cancers and family planning services, addressing critical health needs among vulnerable populations.

As of 2022 the total number of citizens subscribed to the NHIS were 17.16 million representing 54.5 percent of the total population of the country. This number shot up to 17.84 million constituting 55.5 percent of the population in 2023. By the end of 2024 18.4 million citizens had subscribed to the scheme thus 56.3 percent of the population.

The Ghana School Feeding Programme (GSFP) is an initiative of the Comprehensive Africa Agricultural Development Programme (CAADP) Pillar 3 which seeks to enhance food security and reduce hunger in line with the United Nations (UN) Sustainable Development Goals (SDGs) on hunger, poverty and malnutrition. The immediate objectives are to reduce hunger and malnutrition, increase school enrolment, attendance and retention, and boost domestic food production in deprived communities of the country including urban poor communities. The programme's development objective is to reduce poverty and enhance food security by providing children in public primary schools with one hot nutritious meal, prepared from locally grown foodstuffs, on every school going day. The aim is to spend 80 percent of the feeding cost in the local economy.

The GSFP began in 2005 with 10 pilot schools from each region of the country. The pilot phase ended in 2006 covering 64,775 beneficiary pupils. The first phase was then rolled out in 2007 spanning a period of four (4) years (2007-2010). The number of beneficiary pupils at the end of the first phase was 413,498. In 2008, the number rose to 441,189 pupils. By 2009, coverage had reached 580,025 pupils2. Currently, beneficiary pupils of the programme are over 4, 231, 059 in about 12,045 schools in all 261 Metropolitan, Municipal and District Assemblies (MMDAs)3.

Zongo Development Fund Programme - The objective of the Zongo Development Fund Programme is to provide residents of Inner-City and Zongo communities with opportunities for improving their livelihoods. The programme provides households within the Inner-City and Zongo communities with Vocational Skills and Business Incubation as well as

2 http://schoolfeeding.gov.gh/programme-coverage/

3 Ghana School Feeding Programme Secretariat, 2024

Business Development support. Other community initiatives such as provision of community water system, recreational parks, streetlight installation, drainage systems, institutional toilets among others.

In 2020 and 2021, the number of households that benefited from the programme were 24,173 and 10,470 respectively. In the subsequent years the number of household beneficiaries were 17,078 in 2023 and 5,785 in 2024.

Ghana Productive Safety Net Project Phase II (GPSNP II) - A sub-component of the GPSNP, the Urban Complimentary Livelihood Assets Support Scheme Support (CLASS) is aimed at supporting productive inclusion activities for extremely poor households in targeted communities through promotion of Enterprise/Livelihood activities. The CLASS sub-component of the Productive Inclusion has so far been piloted in eight (8) urban districts out of a targeted thirty (30) urban districts. With a target to enrol 10,000 beneficiaries across 30 urban districts, 12,373 have been enrolled, therefore exceeding the target.

Ghana Medical Trust Fund (MahamaCares) - This landmark initiative, launched this year (2025) is aimed at providing financial assistance to individuals living with chronic diseases across the country. The Fund seeks to cover the cost of care and medication for Non-Communicable Diseases (NCDs) not currently included under the National Health Insurance Scheme (NHIS), thereby complementing it by supporting critical aspects of these conditions. Additionally, the Fund will invest in health infrastructure, medical equipment, specialist training, and research to enhance access to quality healthcare.

2.1.2 ACCESS TO ADEQUATE HOUSING

2.1.2.1 MORTGAGE DEBT RELATIVE TO GDP

As of 2021, total outstanding housing-related loans were estimated at GH₵1.5 billion, representing approximately 0.32 percent of Ghana's GDP. This ratio remained below 0.5 percent of GDP through 2022 to 2024, with no significant growth reported in the structure of housing finance in the banking sector4. The growth of Ghana's mortgage market remains constrained by a combination of structural, institutional, and macroeconomic factors. High interest rates, limited access to long-term financing, and the absence of a secondary mortgage market have significantly restricted affordability and

4 Centre for Affordable Housing Finance in Africa (CAHF). (2021). Ghana: Market Shaping Indicators Country Profile. Reall/CAHF. Retrieved from: https://housingfinanceafrica.org

supply of mortgage products. Weaknesses in land administration systems, including delays in title registration and property documentation, limit the ability of households to use land as collateral.

The predominance of informal employment and low levels of financial literacy further reduce the pool of eligible borrowers. In response, Government has introduced initiatives such as the National Housing and Mortgage Fund (NHMF) to promote access to affordable mortgage financing for middle-income earners. While these efforts have demonstrated potential, their scale and impact remain limited. Broader reforms are required to improve the legal and institutional environment for housing finance, including enhancing land governance, developing a secondary mortgage market, and expanding data collection on mortgage lending through collaboration with the Bank of Ghana and financial institutions.

2.1.2.2 PROPORTION OF URBAN POPULATION LIVING IN SLUM, INFORMAL SETTLEMENTS OR INADEQUATE HOUSING

Ghana's 2021 Population and Housing Census revealed widespread inadequacies in housing and access to basic services, particularly in urban areas. These findings led to the development of a thematic report on **Slums and Informal Settlements in Ghana**[5], covering all sixteen (16) regions. The report provides critical evidence for policy development and implementation which is vital for tracking Ghana's progress towards achieving SDG 11, Target 11.16, SDG 37 and SDG 18, Target 1.29.

According to the Thematic Report, 4.82 million out of a total of 15.67 million people living in Urban-210 areas are living in slums. This constitutes 30.7 percent of urban-2 population living in slums, thus reflecting persistent

5 Thematic Report on Slums and Informal Settlements in Ghana, GSS, 2025

6 By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.

7 Good Health and Well-being

8 No Poverty

9 Reducing poverty by at least half in all its dimensions, according to national definitions, by 2030

10 A locality having at least 5,000 population in addition to a minimum of 75% of inhabitants with access to electricity; and at least 50% having access to potable water, availability to health and educational facilities

challenges in urban planning, service delivery, and housing affordability. This proportion has remained relatively stable over the past decade, indicating limited progress in slum reduction despite national policy commitments.

In major cities such as Accra and Kumasi, the scale of informal settlements is even more pronounced. Available data shows that 45-60 percent of Accra's population lives in informal settlements, with areas such as Old Fadama, Nima, and Chorkor lacking formal infrastructure, secure land rights, and integrated planning11. The disparity between national averages and urban centres underscores the need for spatially targeted interventions to reduce intra-urban inequalities and promote inclusive urban development.

Government policy has sought to address these challenges through the National Urban Policy Framework (2012) and the Ghana National Housing Policy (2015), which prioritise slum upgrading, tenure regularisation, and pro-poor infrastructure investment.

In practice, programmes such as the Greater Accra Resilient and Integrated Development (GARID) Project and the Urban Environmental Sanitation Projects (UESP I & II) have delivered community-based upgrading and basic services to informal neighbourhoods, though these interventions remain limited in scale relative to need.

Additionally, the Government of Ghana, through the MLGCRA, with support from the UN-Habitat and inputs from key stakeholders, has prepared a draft National Slum Upgrading and Prevention Strategy (NSUPS) which aims to improve the living environment and conditions for slum dwellers as well as prevent the proliferation of slums.

Sustained reduction in informal settlements will require an integrated policy approach that combines spatial planning, affordable housing finance, infrastructure provision, and community participation. Enhancing data collection at the city and metropolitan levels and scaling up inclusive upgrading programs will be critical to achieving slum-free and resilient urban areas in line with the New Urban Agenda and SDG 11 targets.

11 Birch, E., & Mensah, J. K. (2023). Powering the Slum II: Alternative Sources of Energy in Accra's informal settlements. Kleinman Center for Energy Policy, University of Pennsylvania. Retrieved from: https://kleinmanenergy.upenn.edu/research/publications/powering-the-slum-ii-alternative-sources-of-energy-in-accra/

2.1.2.3 SHARE OF URBAN POPULATION AFFECTED BY DISPLACEMENT

Urban areas have become the primary refuge for displaced populations worldwide. According to the United Nations High Commissioner for Refugees (UNHCR), more than 60 percent of refugees now live in cities and towns rather than in camps12. The country's urbanization rate has increased from 23.1 percent in 1960 to 50.9 percent in 2010 and then 56.7 percent in 2021, with projections estimating it to reach around 63 percent by 202513. Similarly, the Internal Displacement Monitoring Centre (IDMC) estimates that 50 to 80 percent of internally displaced persons (IDPs) also settle in urban or peri-urban areas. Ghana has experienced increasing rates of internal displacement in recent years, primarily due to climate-induced disasters such as flooding, dam spillage, and windstorms, with conflict-induced displacement contributing marginally. Accordingly, an estimated 286,000 people were displaced between 2008 and 2022, of which majority were the result of disasters14.

Given Ghana's urban population estimated at 18.2 million in 2022, it can be estimated that 50 to 80 percent of Internally Displaced Persons (IDPs) settle in urban or peri-urban areas, indicating that about 143,000 to 229,000 of the displaced were urban residents. This represents roughly 0.8 percent to 1.6 percent of the urban population over the 14-year period.

In 2023, the Akosombo and Kpong dam spillage alone displaced over 35,000 people, many of whom resided in low-lying urbanised areas along the Volta River basin15. As Ghana continues to urbanise with urbanisation rates projected to reach nearly 60 percent by 2025, the intersection of unplanned urban growth and climate shocks poses a growing displacement risk, especially for informal settlements with inadequate infrastructure and resilience mechanisms

12 UNHCR (2023). Urban Displacement. United Nations High Commissioner for Refugees. Retrieved from: https://www.unhcr.org/sites/default/files/2024-06/global-trends-report-2023.pdf

13 Ghana Statistical Service (GSS). (2022). 2021 Population and Housing Census General Report: Urbanisation. Accra: GSS. Retrieved from https://census2021.statsghana.gov.gh

14 IDMC (2023). Ghana: Country Information. https://www.internal-displacement.org/countries/ghana

15 Relief Web (2023). Ghana: Floods – Situation Report. https://reliefweb.int/disaster/fl-2023-000215-gha

2.1.2.4 TOTAL INVESTMENT IN HOUSING (IN BOTH FORMAL AND INFORMAL SECTORS IN THE URBAN AREA), AS A PERCENTAGE OF GDP

Between 2022 and 2024, Ghana's total housing investment encompassing both formal and informal sectors within urban areas have consistently contributed an estimated 7.2 percent to 7.5 percent of GDP16. The formal housing sector, driven by public-private partnerships and targeted government interventions, accounted for approximately 7.2 percent of GDP17 in 2022. As of the 2022-2024 period, informal housing investments were estimated to contribute an additional 2 to 3 percent to Ghana's GDP, primarily through self-built housing and unregulated rental activities 18.

Government policies introduced during this period, such as the National Rental Assistance Scheme, have contributed to marginal increases in formal sector investment, which disbursed over GH₵13.8 million to support low-income tenants, helping shift demand from informal to formal rental markets19. Informal housing, including unregulated developments in peri-urban areas, continues to absorb much of the urban population growth, especially among internally displaced persons and low-income groups20. Overall, Ghana's housing sector remains a critical contributor to GDP, averaging 7.2 to 7.5 percent, with ongoing reforms gradually tilting investment toward formal and more sustainable urban housing solutions.

2.1.2.5 MEDIAN SPENDING ON HOUSING AND TRANSPORTATION AS A PERCENTAGE OF THE MEDIAN ANNUAL HOUSEHOLD INCOME OF TENANTS

16 https://www.mofep.gov.gh/news-and-events/2024-12-12/ghanas-economic-surge-q3-2024-growth-outpaces-expectations#:~:text=Quarterly%20growth%20figures%20for%20the%20non%2Doil%20economy,the%203rd%20Review%20of%20the%20IMF%2Dsupported%20Programme.

17 https://oxfordbusinessgroup.com/reports/ghana/2024-report/construction-real-estate-chapter/

18 https://housingfinanceafrica.org/country-detail/ghana/

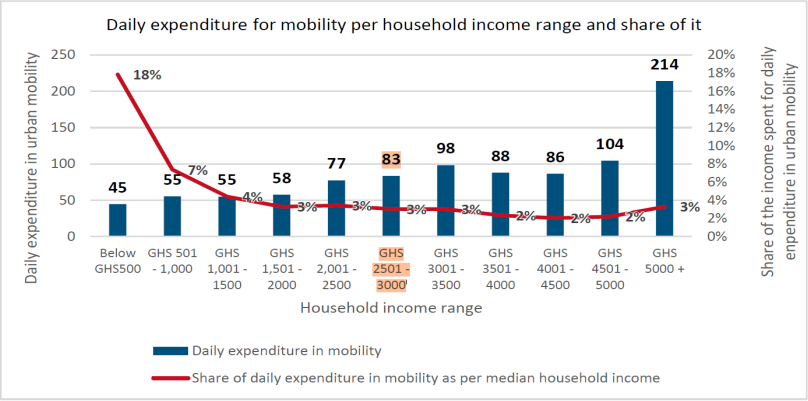
19 https://ghanaiantimes.com.gh/national-rental-assistance-scheme-govt-disburses-gh%C2%A219m-to-1492-beneficiaries/#:~:text=Launched%20on%20January%2031%2C%202023,employees%20and%20self%2Demployed%20individuals

20 https://housingfinanceafrica.org/library/2024-housing-finance-yearbook-ghana-profile/

MEDIAN SPENDING ON TRANSPORTATION AS A PERCENTAGE OF THE MEDIAN ANNUAL HOUSEHOLD INCOME (P)

The median values calculated based on the 'daily expenditure of mobility per household income range and share of it' as shown in Figure 221. The median monthly expenditure for mobility per household within the Greater Accra Metropolitan Area (GAMA)22 is GHS 1,660.00 per median income of GHS 2,750.50, this translates to an annual median expenditure of GHS 19,920.00. This implies that Households in GAMA spend the highest share of their household income for mobility (60.4%).

Figure 2: Daily expenditure of mobility per household income and share of it



Source: MLGDRD, GAMA Household Travel Survey, 2024

2.1.3 ACCESS TO BASIC SERVICES

2.1.3.1 PROPORTION OF POPULATION USING SAFELY MANAGED DRINKING WATER SERVICES

The proportion of Ghanaian population using safely managed drinking water services has fluctuated over the past three years due to minimal rate of

21 Ministry of Local Government, Decentralisation and Rural Development, 2024, Report 4| GAMA Household Travel Survey

22 The 25 Metropolitan and Municipal Assemblies with the Greater Accra Region only

investment in upgrading and expanding water supply systems as against rapid urbanisation rate, also due to the increasing rate of water pollution due to illegal mining in water bodies. As of 2021, 92 percent of the populace used safely managed drinking water. The figure declined to 90.2 percent in 2022 and increased marginally to 90.5 percent in 2023. The share of urban population 2021 (97.8%), 2022 (97%) and 2023 (96.9%) using safely managed drinking water sources is relatively higher than the national figures. However, unlike the national trend that experienced fluctuations in 2022 and 2023 the urban figures experienced declines.

Table 3: Proportion of Ghana's population using safely managed drinking water services

	2021(%)	2022 (%)	2023 (%)
National	92	90.2	90.5
Urban	97.8	97	96.9
Rural	83	79.9	80.6

Source: GSS, Annual Household, Income and Expenditure Survey, 2023

2.1.3.2 PROPORTION OF POPULATION LIVING IN HOUSEHOLDS WITH ACCESS TO BASIC SERVICES

PROPORTION OF POPULATION LIVING IN HOUSEHOLDS WITH ACCESS TO ELECTRICITY (L)

Ghana has made remarkable progress with regards to access to electricity through various government interventions over the years. The share of the Ghanaian population with access to electricity has been on the ascendancy from 2021 to 2023. The proportion of the Ghanaian population with access to electricity in 2021 was 92.7 percent which increased to 93.3 percent in 2022. By the close of 2023, the proportion of Ghanaians with access to household electricity had reached 94.8 percent.

Table 4: Proportion of Population with access to electricity

	2021	2022	2023
National	92.7	93.3	94.8
Source: GSS	PHC	AHIES	AHIES

2.1.3.3 PROPORTION OF POPULATION USING SAFELY MANAGED SANITATION SERVICES

The proportion of population using safely managed sanitation services have seen modest progress over the past couple of years. As of 2021, 57.9 percent of the Ghanaian population used safely managed sanitation services which increased marginally to 58.9 percent by the end of 2022. In 2023, 58.6 percent of the population used safely managed sanitation services which is a decline from the previous year. The share of urban population using safely managed sanitation services was comparatively higher than the national population from 2021 to 2023. The urban share followed a similar trend of growth and subsequent decline for the same period under consideration as shown in Table 5.

Table 5: Proportion of population using safely managed sanitation service

	2021	2022	2023
	Improved Household toilet	Improved Household toilet	Improved Household toilet
National	57.9	58.9	58.6
Urban	65.2	63.5	63.4
Rural	46.6	51.9	51.2
Source: GSS	PHC	AHIES	AHIES

2.1.3.4 PROPORTION OF POPULATION THAT HAS CONVENIENT ACCESS TO PUBLIC TRANSPORT BY SEX, AGE AND PERSONS WITH DISABILITIES

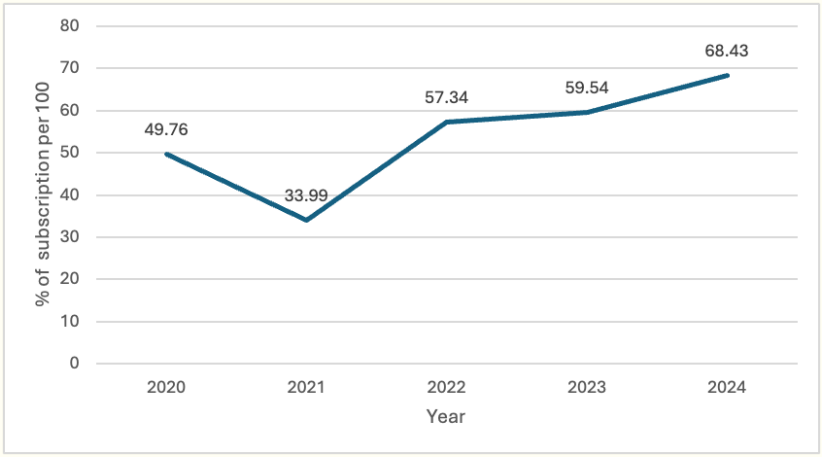
PROPORTION OF POPULATION WITH ACCESS TO PUBLIC TRANSPORT (L)

Urban residents have available access to public transport, however, the conditions of some public transport vehicles commonly known as 'trotro' are usually in deplorable conditions. To improve public transport, successive governments in the past have introduced mass transport interventions such as Metro Mass Transit (MMT), Aayalolo Quality Bus Service (QBS) and Electric Buses for Public Service. The Aayalolo QBS has special features that makes it disability friendly. Government has undertaken several studies under the Ghana Urban Transport Project (GUTP), Ghana Urban Mobility and Accessibility Project (GUMAP), and the proposed Kumasi Urban Mobility and Accessibility Project (KUMAP) aimed at improving public transport services.

2.1.3.5 FIXED INTERNET BROADBAND SUBSCRIPTIONS PER 100 INHABITANTS, BY SPEED

Fixed internet broadband subscriptions per 100 inhabitants by speed has witnessed considerable improvements over the past four years. In 2020, the figure stood at almost 50 percent and plummeted to 33.99 percent in 2021. In 2022, the figure skyrocketed to 57.34 percent and further increased to almost 60 percent in 2023. In 2024, fixed internet broadband per 100 inhabitants recorded 68.43 indicating a substantial increase from the previous year. The Government of Ghana is undertaking efforts such as engaging the actors in the internet service provision industry to reduce the cost of data with the object of reducing the cost of internet service to further improve access.

Figure 3: Percentage of broadband subscriptions per 100 inhabitants



Source: National Communications Authority, 2024

2.2 SUSTAINABLE AND INCLUSIVE URBAN PROSPERITY AND OPPORTUNITIES FOR ALL

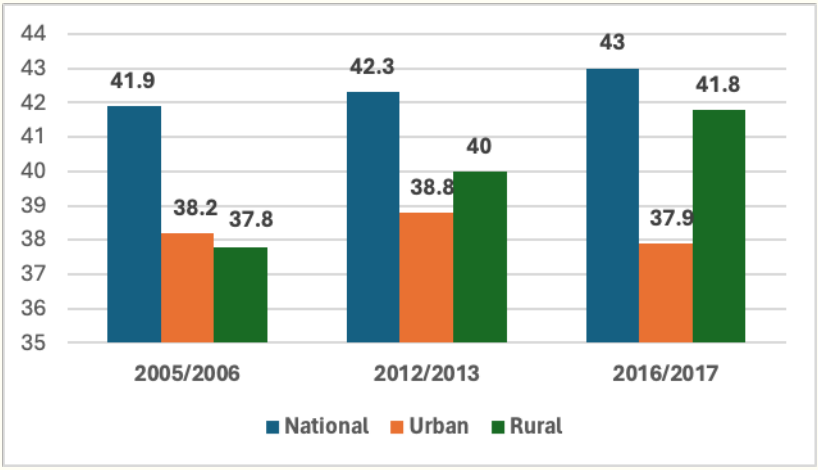
2.2.1 INCLUSIVE URBAN ECONOMY

2.2.1.1 GINI COEFFICIENT AT NATIONAL/ CITY/ URBAN LEVELS

The Gini coefficient of the country has since 1992 shown a widening income inequality. Between 1992 and 2017, the Gini coefficient increased from 37 percent to 43 percent. However, between 2005 and 2017 it increased at a

slower rate. Inequalities remain high in rural areas (41.8%) than in urban areas (37.9%) as shown in Figure 4.

Figure 4: Gini Coefficient at National/ City/ Urban Levels

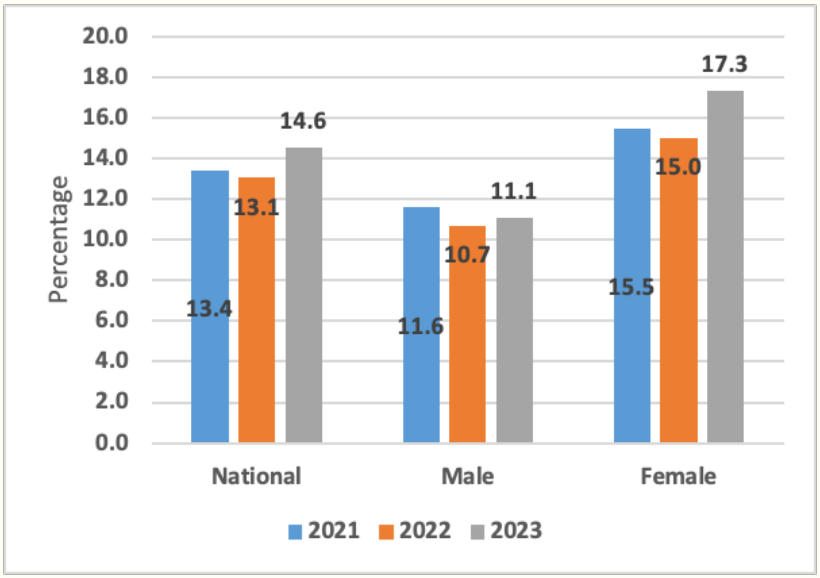


Source: GLSS Round 5 to 7, 2008-2019

2.2.1.2 UNEMPLOYMENT RATE BY SEX, AGE, PERSONS WITH DISABILITIES AND BY CITY

Ghana's unemployment reflects the complex intersection of demographic structure, economic informality, and social inequalities to highlight critical disparities in the employment sector. The national unemployment rate fluctuated, with 13.4 percent in 2021, a slight decline to 13.1 percent in 2022, but a notable increase to 14.6 percent in 2023. Male unemployment rate remained relatively lower than the national average and significantly lower than the female rate with 11.6 percent in 2021, decreasing to 10.7 percent in 2022, and then rising to 11.1 percent in 2023. Female unemployment rate on the other hand was the highest across all three years, showing a sharp increase with 15.5 percent in 2021, a slight dip to 15.0 percent in 2022, then a significant jump to 17.3 percent in 2023. See Figure 5.

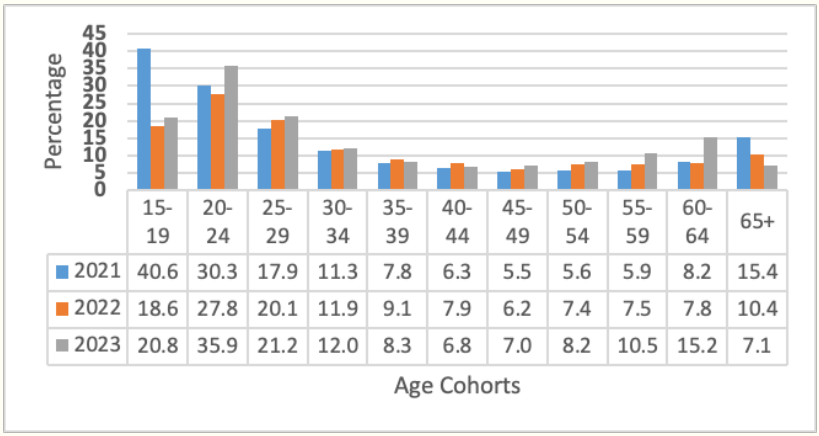
Figure 5: Unemployment Rate by Sex (15+ yrs)



Source: GSS (Computed based on data from 2021 PHC, AHIES; 2023)

Unemployment rates vary significantly by age group, with younger individuals generally experiencing higher unemployment. Figure 6 reflects the overall increase in unemployment across many age brackets including youthful unemployment, middle ages and older workers. Youthful unemployment represented by ages 15 to 19 and 20 to 24 faced the highest unemployment in the country with rates of 40.6 percent in 2021 and 30.3 percent respectively. These rates declined in 2022 but marginally increased in 2023 to 20.8 percent and 35.9 percent respectively. Unemployment rate for middle-aged workers stem from age groups 25 to 29, 30 to 34, and 35 to 39 and these show major decline as compared to the youth population. Unemployment for older workers above 45+ is significantly lower due to job stability and experience.

Figure 6: Unemployment rate by age cohorts from 2021 to 2023

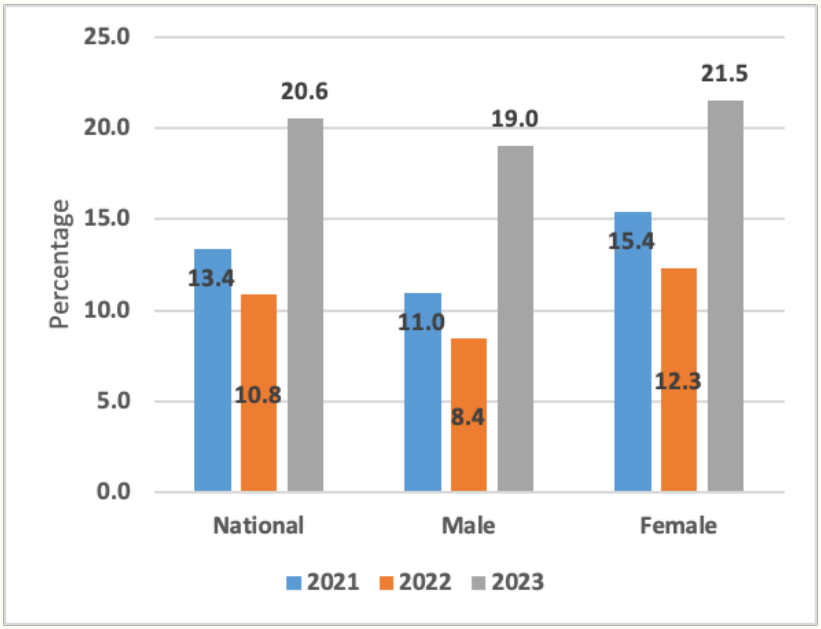


	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
2021	40.6	30.3	17.9	11.3	7.8	6.3	5.5	5.6	5.9	8.2	15.4
2022	18.6	27.8	20.1	11.9	9.1	7.9	6.2	7.4	7.5	7.8	10.4
2023	20.8	35.9	21.2	12.0	8.3	6.8	7.0	8.2	10.5	15.2	7.1

Source: GSS (Computed based on data from 2021 PHC, AHIES; 2023)

The national unemployment rate for persons with disabilities increased significantly from 13.4 percent in 2021 to 20.6 percent in 2023 with a significant reduction of 10.8 percent in 2022 as shown in Figure 7. Comparatively, male unemployment rate dropped from 11.0 percent in 2021 to 8.4 percent in 2022, before rising sharply to 19.0 percent in 2023. Female unemployment rate on the other hand is consistently higher than male rates, peaking at 21.5 percent in 2023, higher than both the male and national rate.

Figure 7: Unemployment Rate of persons with disability



Source: GSS (Computed based on data from 2021 PHC; AHIES; 2023)

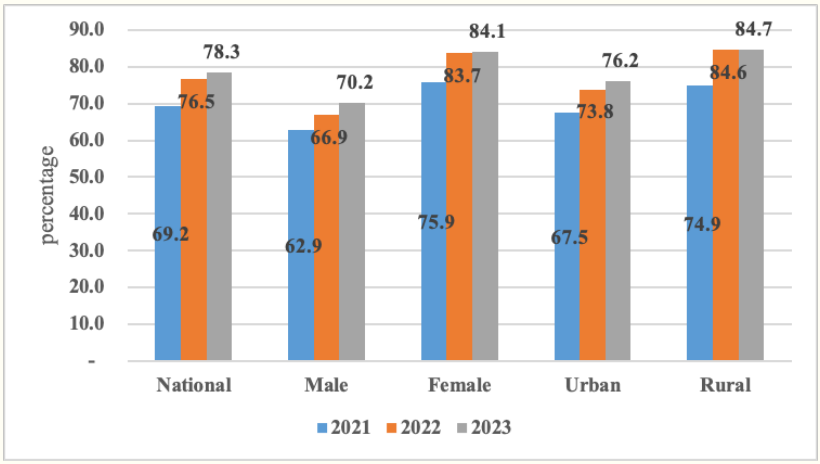
2.2.1.3 PROPORTION OF INFORMAL EMPLOYMENT IN NON-AGRICULTURE EMPLOYMENT, BY SEX

PROPORTION OF INFORMAL EMPLOYMENT IN NON-AGRICULTURE EMPLOYMENT, BY SEX AND LOCALITY (L)

Employment in the informal sector of Ghana as a percentage of total non-agricultural employment varied significantly by sex and locality, reflecting broader economic structures and labour market dynamics. Figure 8 shows the proportion of females employed in informal employment in non-agriculture grew steadily from 75.9 percent to 84.1 percent between 2021 to 2023. This is also above the national proportion of 69.2 percent in 2021 to 78.3 percent in 2023 as well as males from the same period.

In terms of the rural-urban dichotomy, urban areas contributed less to the growth proportions, with 2021 recording 67.5 percent as against 74.9 percent in the rural areas. The trajectory also shows a marginal increase as rural areas continue to dominate with 84.7 percent as against 76.2 percent in the urban areas in 2023.

Figure 8: Proportion of Informal Employment in Non-Agriculture Employment, by Sex and Settlement

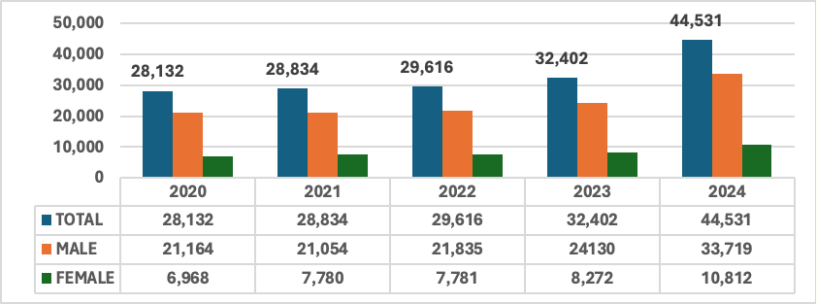


Source: GSS (Computed based on data from 2021 PHC, AHIES; 2023)

2.2.1.4 ANNUAL NUMBER OF VOCATIONAL AND TECHNICAL EDUCATION INDIVIDUALS TRAINED

Enrolment in vocational and technical education in Ghana has improved considerably after the promulgation of the Pre-Tertiary Act, 2020 (Act 1049). This is seen in the growth trajectory with a major jump in 2024 (44,531) as shown in Figure 9. Males continue to outnumber females each year, but both groups show a steady increase. The male population grew from 21,164 in 2020 to 33,719 in 2024 representing a 59.2% increase whereas females grew from 6,968 in 2020 to 10,812 in 2024 representing a 55.2% increase. Although females remain a smaller portion of the total, their numbers grow every year, suggesting increased participation or representation.

Figure 9: Annual number of Vocational and Technical Education Individuals Trained, 2020-2024



	2020	2021	2022	2023	2024
TOTAL	28,132	28,834	29,616	32,402	44,531
MALE	21,164	21,054	21,835	24130	33,719
FEMALE	6,968	7,780	7,781	8,272	10,812

Source: Ghana TVET Service, 2025

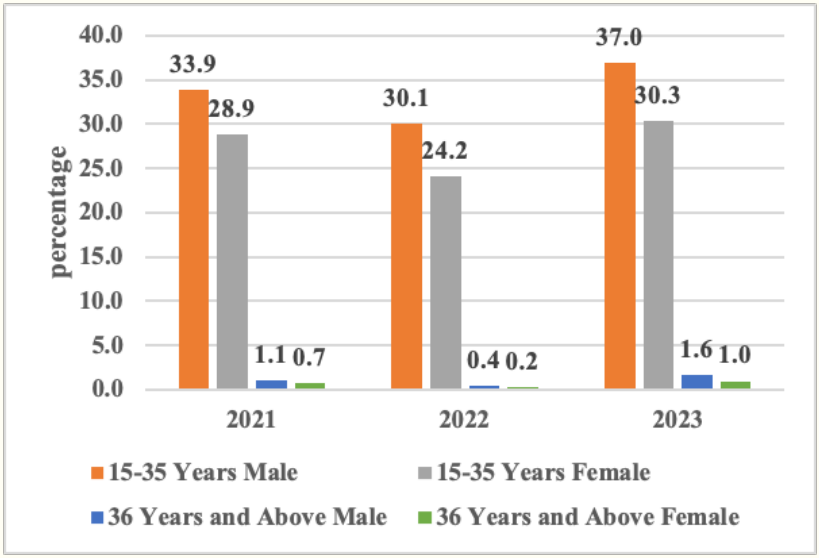
2.2.1.5 PARTICIPATION RATE OF YOUTH AND ADULTS IN FORMAL AND NON-FORMAL EDUCATION AND TRAINING

PARTICIPATION RATE OF YOUTH AND ADULTS IN FORMAL EDUCATION (CURRENTLY ATTENDING SCHOOL) (L)

The participation rate of youth and adults in formal education in Ghana has been alternating from 2021–2023. Youth participation trends (ages 15–35) as seen in Figure 10 shows male participation started at 33.9 percent in 2021 but dropped to 30.1 percent in 2022 and rebounded to 37.0 percent in 2023, showing a recovery after a decline. Female participation on the other hand followed a similar pattern, decreasing from 28.9 percent in 2021 to 24.2 percent in 2022, then rising to 30.3 percent in 2023.

Adult participation rate (ages 36 and above) shows adults engagements in formal education remained significantly low, with males slumping from 1.1 percent in 2021 to 0.4 percent in 2022 and then rising to 1.6 percent in 2023. Females also follow the same trajectory declining from 0.7 percent in 2021 to 0.2 percent in 2022 before rising to 1 percent in 2023.

Figure 10: Participation rate of Youth and Adults in Formal Education (Currently Attending School)



Source: GSS 2021 (PHC Data)

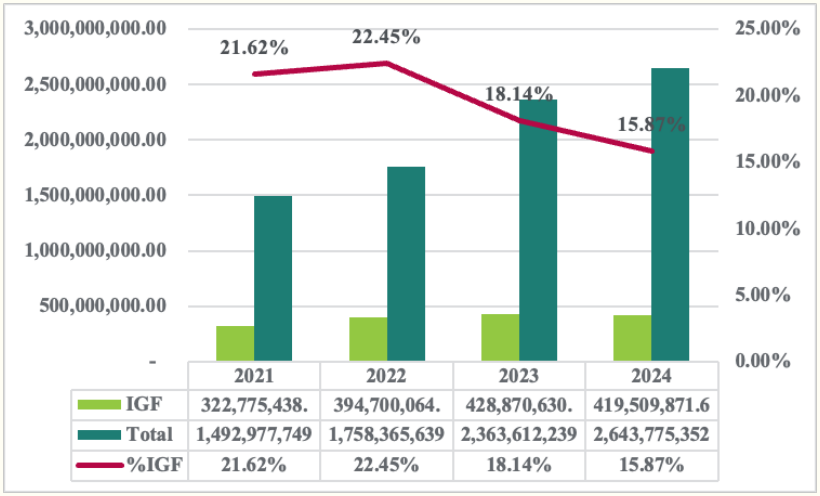
2.2.2 URBAN PRODUCTIVITY AND PROSPERITY

2.2.2.1 OWN SOURCE REVENUE AS PERCENTAGE OF THE TOTAL CITY REVENUE

INTERNALLY GENERATED FUNDS (IGF) AS PERCENTAGE OF THE TOTAL URBAN MMDAs REVENUE (L)

Internally Generated Funds (IGF) constitute one of the revenue sources of Metropolitan, Municipal and District Assemblies (MMDAs) in Ghana (Section 124(1b)). This comprises funds from licences, fees and miscellaneous charges, taxes, investment incomes and rates (Section 124(3)) . Figure 11 shows that the proportion of IGF for Metropolitan and Municipal Assemblies in Urban areas peaked in 2022 at 22.45 percent after a downturn 21.62% in 2021. However, this again dropped with the proportion of contributions in 2023 and 2024 declining to 18.14 percent and 15.87 percent respectively.

Figure 11: Internally Generated Funds (IGF) AS Percentage of the Total Urban MMAs Revenue



	2021	2022	2023	2024
IGF	322,775,438.	394,700,064.	428,870,630.	419,509,871.6
Total	1,492,977,749	1,758,365,639	2,363,612,239	2,643,775,352
%IGF	21.62%	22.45%	18.14%	15.87%

Source: Ministry of Finance, 2025

2.2.2.2 DAYS TO START A BUSINESS

NUMBER OF DAYS REQUIRED TO REGISTER A BUSINESS (L)

Ghana reports that successful business registration would take approximately 5-10 working days. According to the Office of the Attorney-General and Ministry of Justice (OAG-MoJ) the number of days required to register as Sole Proprietor has been consistently 10 working days in both 2022 and 2023. However, this improved considerably to 5 working days in 2024, representing a 50 percent reduction in registering as a sole proprietor. This is as a result of the decoupling of the Office of the Registrar of Companies from the Registrar General Department which has helped to improve administrative efficiency and has reflected in the improvement in turnaround time.

In the case of a Limited Liability Company, the average number of days required to register was 15 working days in 2022. This also improved to 10 working days in 2023 and 2024, giving a 33.33 percent reduction in registration time. Depending on the nature of an enterprise, business entities are required to meet specific sector requirements to fully commence operations.

Figure 12: Days to Start a Business



Source: OAG-MoJ, 2024 PBB

2.2.2.3 EMPLOYMENT IN CULTURAL AND CREATIVE INDUSTRIES AS PROPORTION OF TOTAL EMPLOYMENT

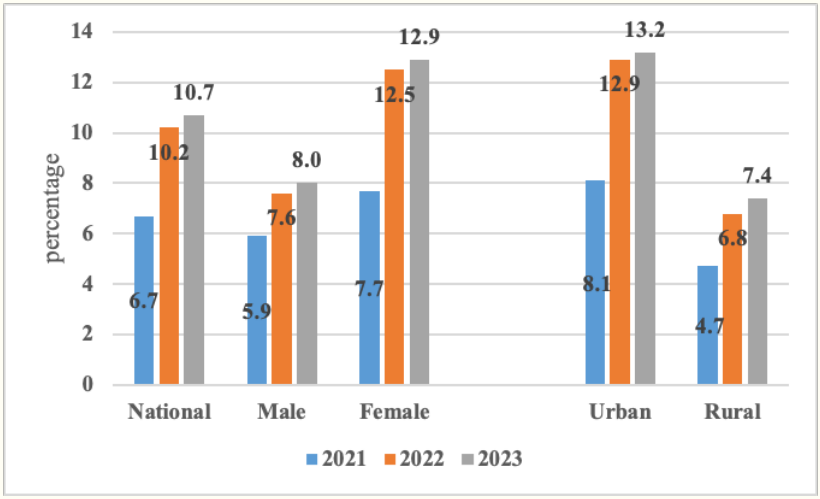
Ghana's Creative Arts industry represent a dynamic and rapidly evolving employment sector driven by the country's rich cultural heritage and increasing digital accessibility. The industry is multifaceted with diverse disciplines including Accommodation and Food service activities, Arts, Entertainment and Recreation (Performing Arts, Films and Media, Fashion Design, Visual Arts and Crafts as well as Literature and Publishing). The total number of people employed in the creative industry is 612,711 representing 6 percent of total number of people employed (9,990,237) in 2021.

2.2.2.4 MANUFACTURING EMPLOYMENT AS A PROPORTION OF TOTAL EMPLOYMENT

The manufacturing employment trends in Ghana from 2021 to 2023 reveal key insights into the country's industrial workforce distribution across different sexes and localities. Figure 13 below shows that the manufacturing proportion of total employment has increased for the period under review.

Males employed in the manufacturing sector as a proportion of total employment has risen steadily from 5.9 percent in 2021 to 8.0 percent in 2023. However, this is lower than that of the national proportion and that of females for the same period. Urban areas on the other hand consistently show higher employment in the manufacturing sector from 2021 (8.1%) to 2023 (13.2%) compared to rural areas which show an increase from 4.7 percent to 7.4 percent respectively.

Figure 13: Manufacturing Employment as a Proportion of Total Employment, and by Locality 2016–2023 (%)



Source: GSS (Computed based on data from 2021 PHC, AHIES, 2023)

2.2.2.5 ANNUAL GROWTH RATE OF REAL GDP PER EMPLOYED PERSON

Real GDP per employed person is a measure of labour productivity growth and this reflects a nation's dynamic economic journey. In Ghana, the annual growth rate of real GDP per employed person reflects trends in labour productivity and economic expansion from 2016 to 2024. In 2017, Ghana experienced a significant rise 12.28 percent in labour productivity following a downturn of 4.38 percent in 2016 (Figure 14). Subsequently, the growth rate per employed person declined in 2018 to 9.02 percent coupled with a marginal increase in 2019 of 10.0 percent. However, the inception of the Coronavirus pandemic disrupted supply chains, reduced demand, and led to

a slowdown in economic activity across nearly all sectors causing a major slump in the growth productivity per-person (0.62%), illustrating the severity of the pandemic. In 2021, however, the country experienced some rebounds with recoveries in 2021 (8.75%) and marginal declines in 2022 (6.38%) and 2023 (4.77%). Nevertheless, 2024 consolidated the gains with a growth of 8.77 percent indicating growth in employment contributions/ output to real GDP.

Figure 14: Annual growth rate of real GDP per employed person, 2016–2024 (%)



Source: Ministry of Labour, Jobs and Employment (computed based on data from GLSS 6&7, LFS, 2021 PHC)

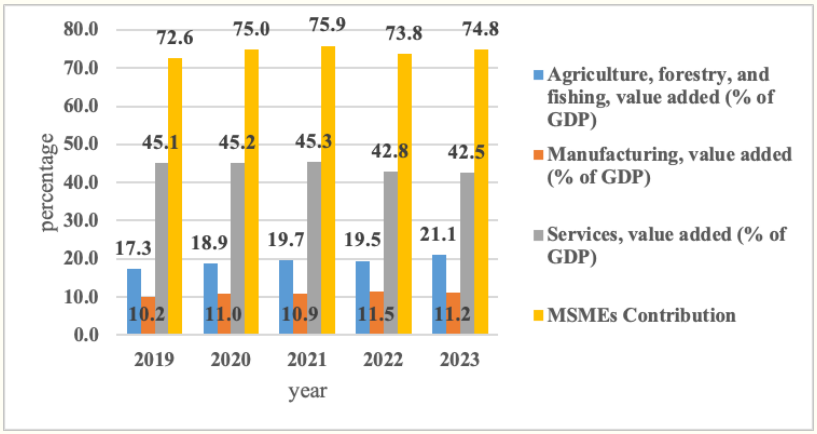
2.2.2.6 SMALL AND MEDIUM-SIZED ENTERPRISES PERCENTAGE SHARE OF GDP

MSMEs contribute to about 70 percent of the country's GDP, and these are heavily involved in agriculture, manufacturing and services. Data for the period 2019 to 2023 shows agriculture's contribution growing from 17.3 percent to 21.1 percent, manufacturing staying steady between 10.16 percent and 11.2 percent, and services slightly declining from 45.1 percent to 42.5 percent. The combination of these figures reflects MSMEs' economic impact on the GDP of Ghana.

In 2019, services were the largest contributor to Ghana's GDP at 45.1 percent, driven by MSMEs in retail, trade, and hospitality, where they form the majority of businesses. Agriculture, at 17.3 percent, was significant due to smallholder farmers and agribusinesses, which employ over half the workforce. Manufacturing contributed 10.2 percent, due government policies and support to MSMEs in the manufacturing sector.

From 2020 to 2023, agriculture's share increased steadily, reaching 21.1 percent by 2023, manufacturing remained relatively stable, peaking at 11.5 percent in 2022 before settling at 11.2 percent in 2023. Services, while slightly declining from 45.3 percent in 2021 to 42.5 percent in 2023, continued to lead, reflecting MSMEs' critical role in trade and retail amid challenges like inflation and reduced consumer spending.

Figure 15: Small and Medium- Sized Enterprises Percentage Share of GDP



Source: World Bank Development Indicators, GSS (PHC 2021)

2.3 Environmentally Sustainable and Resilient Urban Development

2.3.1 RESILIENT AND ADAPTIVE URBAN DEVELOPMENT

2.3.1.1 CITY OR LOCAL AUTHORITY ADOPTION OR IMPLEMENTATION OF LOCAL DISASTER RISK REDUCTION STRATEGIES IN LINE WITH NATIONAL DISASTER RISK REDUCTION STRATEGIES

All the 261(100%) local government authorities (MMDAs) in Ghana have adopted and implementing local disaster risk reduction strategies in line with strategies determined at the national level under the Medium-Term National Development Policy Framework (MTNDPF). This is aimed at minimizing vulnerabilities, as well as developing resilience, preparedness and responsiveness to local hazards.

2.3.1.2 THE NUMBER OF CITIES THAT HAVE/ PERCENTAGE OF URBAN POPULATION THAT IS COVERED BY MULTI-HAZARD EARLY WARNING SYSTEMS

PERCENTAGE OF LOCAL AUTHORITIES WITH EARLY WARNING SYSTEMS (L)

Ghana has made significant strides in establishing a comprehensive multi-hazard monitoring and forecasting system to enhance disaster preparedness and climate resilience. In October 2024, the Ghana Meteorological Agency (GMet), in collaboration with the Ministry of Communications, Digital Technology, and Innovations, launched the "Early Warning for All" (EW4All) initiative. This initiative aims to ensure that every individual in Ghana is protected from hazardous weather, water, or climate events through life-saving early warning systems by 2027. The EW4All framework encompasses four key pillars: Disaster Risk Knowledge; Detection, Observation, Monitoring, Analysis, and Forecasting of Hazards; Warning Dissemination and Communication; and Preparedness and Response Capabilities. To support these efforts, GMet has expanded its infrastructure by procuring 26 Automatic Weather Stations and recruiting 250 staff members, thereby enhancing its capacity for accurate weather forecasting and hazard monitoring. Additionally, the National Disaster Management Organisation (NADMO) plays a pivotal role in disaster risk reduction by conducting hazard mapping, public education on hydrometeorological disasters, and coordinating relief efforts during emergencies.

In Ghana, 44 percent of Metropolitan, Municipal and District Assemblies which are predominantly urban have early warning systems in place. However, this positive trend, the systems are geographically concentrated in just four regions i.e. Greater Accra, Ashanti, Eastern, and Western regions.

2.3.1.3 SHARE OF URBAN POPULATION EXPOSED TO CLIMATE THREATS

SHARE OF POPULATION EXPOSED TO CLIMATE THREATS (L)

According to the 2021 Population and Housing Census, the country's population is approximately 30.8 million. Within this population, an estimated 7.4 million people, representing nearly 23.3 percent of the total population are exposed to significant climate-related threats. This vulnerable group includes approximately 2.8 million people residing in flood-prone areas, 1.4 million in coastal erosion zones, and 3.2 million in drought-susceptible regions.

2.3.1.4 PROPORTION OF SUBNATIONAL/LOCAL GOVERNMENT WITH BUDGETS DEDICATED TO CLIMATE CHANGE MITIGATION AND ADAPTATION ACTIONS

All the 261 (100%) local government authorities (MMDAs) in Ghana have budget amounting to GHS 28 million GHS 28,000,000.00 dedicated to climate change mitigation and adaptation actions as part their District Medium-Term Development Plans (DMTDP). Additionally, all MMDAs undertake programmes and projects that take cognisance of climate change mitigation and adaptation strategies. Some notable projects include Greater Accra Resilience and Integrated Development Project (GARID), Boosting Green Employment and Enterprise Opportunities in Ghana (GrEEn), the Promoting Green and Climate Resilient Local Economies in Ghana- Applying Circular Economy (ACE) and Climate Smart Agriculture (CSA) principles and solutions to local development pathways (LoCAL-ACE), and Ghana Productive Safety Net Project (GPSNP) among others.

2.3.1.5 MORTALITY RATE ATTRIBUTED TO HOUSEHOLD AND AMBIENT AIR POLLUTION

NUMBER OF (PREMATURE) DEATHS ATTRIBUTED TO AIR POLLUTION (L)

Air pollution remains a significant public health concern in Ghana, contributing to approximately 28,000 premature deaths annually, according to the World Health Organisation. This positions air pollution as the second leading risk factor for death in the country, following malnutrition. The most affected demographics are young children and adults over the age of 50, who are particularly vulnerable to diseases such as stroke, heart disease, lung cancer, and acute respiratory infections.

The primary sources of air pollution include vehicular emissions, industrial discharges, open burning of waste, and the use of biomass fuels for cooking.

Some government interventions to reduce mortality related to household and ambient air pollution include promoting clean cooking technologies, improving solid waste management, and addressing industrial emissions using appropriate environmental protection regulations. Specific initiatives include the Urban Health Initiative, which focuses on reducing air pollution in cities, as well as projects and programmes that aim to promote mass transportation.

A well-known non-governmental initiative aimed at reducing household and ambient air pollution among low-income earners is the clean cooking initiative. This initiative distributes clean cookstoves to low-income

households (see Box 1).

Box 1: Clean Cooking Initiative in Ghana

Ghana Alliance for Clean Cooking, a network of stakeholders promoting clean cooking since 2012 has distributed more than **two million clean cookstoves across Ghana**. To improve accessibility, they subsidize the cost of clean cookstoves for communities in Ghana.

This initiative aims to build an enabling environment for the sector, improve access to cleaner cooking methods and reduce reliance on polluting fuels like charcoal and firewood. It also aims to reduce respiratory diseases, improve maternal health, mitigate deforestation, and address air pollution caused by traditional cooking methods. A key **goal is to increase LPG usage from 5.5% to 50% in peri-urban and rural households by 2030**.









Source: Clean Cooking Initiative, 2021

2.3.1.6 URBAN HEAT ISLAND AS VARIATION OF TEMPERATURE RELATIVE TO NON-URBAN AREA (P)

The Greater Accra Metropolitan Area (GAMA) is the most urbanised city-region in Ghana and over the last two decades has seen significant changes as a result of rapid population growth and urban sprawl. The emergence of new residential areas, industrial zones, and commercial buildings has increased the demand for housing, infrastructure, and roads.

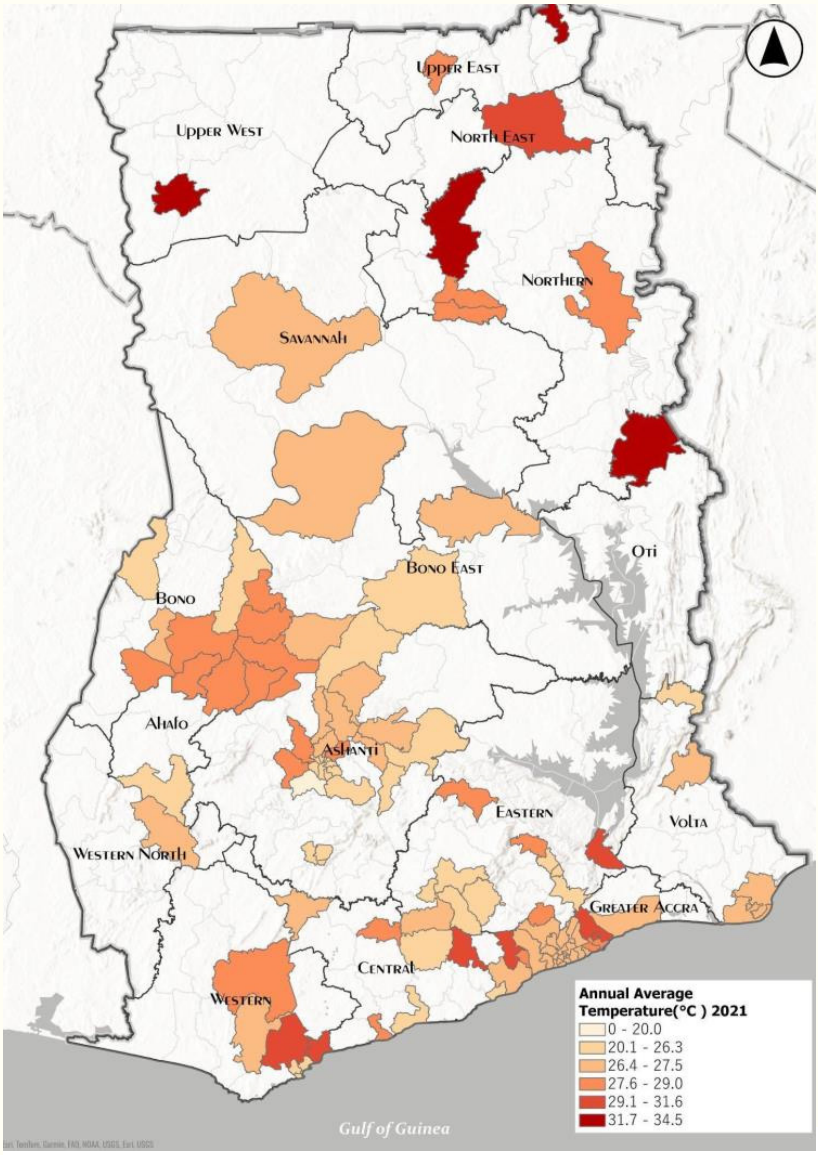
This expansion has modified the natural environment of the area and led to the formation of Urban Heat Island (UHI).

Temperatures in Accra are rising at a faster rate than the surrounding areas, with an average temperature difference of 3-5°C between the city and its surroundings.

On hot days, the city centre can record temperatures above 34°C, while areas on the outskirts of Accra, such as Dodowa and Nsawam may experience temperatures around 28°C to 30°C.

This trend applies to most urban centres across the country as the factors contributing to the Urban Heat Island Effect of Accra are also ripe in most urban centres of Ghana.

Figure 16: Average Temperature in Urban Areas


Upper East
Upper West
North East
Northern
Savannah
Oti
Bono East
Bono
Ahafo
Ashanti
Eastern
Volta
Western North
Greater Accra
Central
Western
Gulf of Guinea
Annual Average
Temperature(°C) 2021
0 - 20.0
20.1 - 26.3
26.4 - 27.5
27.6 - 29.0
29.1 - 31.6
31.7 - 34.5

2.3.2 Climate Change Mitigation

2.3.2.1 ANNUAL MEAN LEVELS OF FINE PARTICULATE MATTER (E.G. PM2.5 AND PM10) IN CITIES (POPULATION WEIGHTED)

Air pollution remains a significant environmental health concern in Ghana's urban centres. Available data in 2023 indicates that annual mean concentrations of fine particulate matter (PM2.5) in cities such as Accra and Kumasi consistently exceed the World Health Organization's (WHO) recommended guideline of 5 µg/m³. The PM2.5 levels average between 30 to 50 µg/m³ in these urban areas, highlighting the severity of air quality issues. The primary contributors to elevated particulate matter levels include vehicular emissions, industrial activities, open burning of waste, and dust from unpaved roads.

The Environmental Protection Authority (EPA), in collaboration with international partners, is implementing strategies to enhance air quality monitoring and mitigate pollution sources. These efforts are crucial for safeguarding public health and ensuring sustainable urban development. Ghana is actively implementing several initiatives to enhance urban air quality and public health. The Ministry of Environment, Science and Technology is collaborating with UNDP and Clean Air Fund to implement the Africa Clean Air Programme. This one-year project aims to develop an investment case for improved air quality and health in Ghana, providing decision-makers with insights into the economic impacts of air pollution and the benefits of mitigation strategies.

In addition, Accra has joined the Breathe Cities Initiative, supported by Bloomberg Philanthropies, the Clean Air Fund, and C40 Cities. This programme seeks to reduce air pollution and carbon emissions by 30 percent by 2030 through enhanced data collection, capacity building, and community engagement.

The Ghana Urban Air Quality Project (GHAir), in collaboration with Breathe Accra and funded by the Clean Air Fund, has launched "Air Quality Awareness Week" to increase public awareness and generate real-time air quality data to inform policy decisions.

Furthermore, the West African School on Air Quality and Pollution Prevention, in partnership with the Kwame Nkrumah University of Science and Technology (KNUST) and supported by the Clean Air Fund, is working towards developing an Air Quality Index for Ghana, facilitating air quality forecasting and enabling individuals to monitor air quality in real-time.

These concerted efforts underscore Ghana's commitment to improving air quality and safeguarding public health through data-driven policies and community engagement.

Through the National Air Quality Management Plan, a limited number of air quality sensors have been deployed in Accra, Kumasi, and Tamale.

As part of implementation of the Renewable Energy Master Plan about 1.5 - 2 million improved cookstoves have been distributed across Ghana whiles the national action plan for the mitigation of Short-Lived Climate Pollutants (SLCPs) have also achieved some progress.

2.3.2.2 DOMESTIC MATERIAL CONSUMPTION PER CAPITA & PER GDP

Ghana's domestic material consumption (DMC) per capita as of 2021 is estimated at approximately 8 to 9 tonnes, exceeding the African average of 5 to 6 tonnes but remaining below the global average of 12 tonnes. This reflects the country's heavy reliance on biomass, which accounts for 50 percent to 65 percent of total DMC, largely sourced from agriculture and forestry. Non-metallic minerals, primarily used in construction (e.g., sand, gravel, limestone), constitute 30 to 45 percent and are steadily increasing. Fossil fuels make up about 5 to 10 percent, while metal ores remain relatively minor at less than 5 percent, despite the country's active gold and bauxite extraction sectors. Ghana's DMC per unit of GDP is between 3 to 4 kilograms per US dollar which is significantly higher than the global average of 1.1 kilograms per US dollar which highlights a material-intensive economy with low resource-use efficiency and limited value addition[23].

2.3.2.3 TOTAL GREENHOUSE GAS EMISSIONS PER YEAR PER CAPITA

Ghana's per capita carbon dioxide (CO_2) emissions in 2023 stood at approximately 1.5 tonnes per person[24]. This figure remains significantly below the global average of 4.76 metric tonnes per capita. The primary contributors to these emissions in the country are from the transportation sector, accounting for 47 percent, and electricity and heat production, contributing 34 percent. These trends highlight the need for targeted climate action in

23 UNEP-IRP, Global Material Flows Database. United Nations Environment Programme International Resource Panel

24 https://www.ceicdata.com/en/ghana/environmental-greenhouse-gas-emissions-annual/greenhouse-gas-emissions-tonnes-of-co2-equivalent-per-capita-per-year

urban areas, focusing on sustainable transportation and energy solutions to mitigate future emissions.

2.3.2.4 RENEWABLE ENERGY SHARE IN THE TOTAL FINAL ENERGY CONSUMPTION

Hydro, thermal, and renewables constitute Ghana's energy generation mix. According to the Energy Statistics Report in 2024, hydropower held a dominant position, accounting for 92 percent of the total generation in 2000. However, its contribution declined to 51 percent by 2015, marked by occasional minor fluctuations. In contrast, thermal generation has shown an upward trend since 2016, peaking at 65 percent in 2021 and then decreasing to 62 percent in 2023. Moreover, renewable energy generation in Ghana has remained minimal throughout the period.

Ghana's renewable energy sources (excluding large hydropower) contributed approximately 0.8 percent to Ghana's total electricity generation during the first half of 2024. This marks a slight increase from 0.7 percent in 2022, indicating modest growth in non-hydro renewable production.

However, in the broader energy landscape, including traditional biomass such as wood fuel, renewables account for about 38 percent of Ghana's total final energy consumption in cooking and heating.

Ghana's energy mix therefore remains heavily reliant on fossil fuels, with oil comprising approximately 39 percent and natural gas around 24 percent of the total energy supply as of 2023. Hydropower and solar energy together contributed about 5 percent.

While the current share of renewable energy in electricity generation is relatively low, Ghana has initiated several projects to bolster its renewable energy capacity. Notably the13 MW Kaleo Solar Power station which became operational in August 2022, the 55MW Bui Solar Hybrid, and the 2.5MW Navrongo Solar Plant all illustrate early progress, but their scale is insufficient relative to fast growing urban energy demands and climate resilience needs.

2.3.4 BIODIVERSITY AND ECOSYSTEM CONSERVATION

2.3.4.1 RATIO OF LAND CONSUMPTION RATE TO POPULATION GROWTH RATE

Ghana's population growth rate was approximately 1.94 percent in 2022 and 1.91 percent in 2023, reflecting a slight decline from previous years. While specific national-level data on the land consumption rate is limited, available studies indicate that land consumption is outpacing population growth. This

is largely due to urban expansion, increased infrastructure development, and the rapid conversion of land into built-up areas, especially in metropolitan regions like Greater Accra. These trends highlight the growing pressure on land resources and the need for strategic urban planning to ensure sustainable development.

2.3.4.2 PROPORTION OF LAND UNDER PROTECTED NATURAL AREAS

The proportion of land under protected natural areas has declined over the years. Between 2013 and 2018 the terrestrial protected areas (% of total land area) in Ghana was 15.1 percent and decreased to 15 percent in 2019. The protected areas further decreased to 14.8 percent in 2024 according to the World Bank collection of development indicators[25]

The government is implementing various interventions to protect natural areas. Under the Ghana Shea Landscape Emissions Reduction Project, a total of 3,046,979 seedlings (covering 2,930.61ha) were planted in 31 forest reserves across the Northern Savannah Zone in 2023. The government has also initiated the process to amend the law on mining permits to restrict mining in forest reserves.

Protected areas are under the management of the Wildlife Division of the Forestry Commission in Ghana include 7 National Parks (Kyabobo, Mole, Kakum, Digya, Bia, Bui & Nini Suhien); 6 Resource Reserves (Shai Hills, Ankasa, Gbele, Kalakpa, Bia & Assin Attandanso); 2 Wildlife Sanctuaries (Bomfobiri, Owabi, Agumatsa, Boabeng-Fiema Monkey Santurary); 1 strict nature reserve (Kogyae); 5 coastal Ramsar sites (Keta Lagoon Complex, Densu Delta, Songor, Muni Pomadzi, & Sakumo); and 2 National zoos in Accra and Kumasi.

2.3.4.3 PROPORTION OF MUNICIPAL SOLID WASTE COLLECTED AND MANAGED IN CONTROLLED FACILITIES

Ghana has made steady progress in improving municipal solid waste (MSW) management across all regions. Available data[26] for 2022 to 2024 shows an increase in the proportion of waste collected and managed in controlled facilities, reflecting ongoing investments in waste infrastructure, public-private partnerships, and strengthened regulatory oversight by local authorities. In 2022, regional averages of controlled MSW collection ranged from approximately 18 to 47 percent, with regions such as Greater Accra,

25 Terrestrial protected areas (% of total land area) - Ghana | Data

26 Ministry of Local Government, Chieftaincy and Religious Affairs, 2025

Ashanti, and Western showing relatively higher rates due to their urban density and existing infrastructure. Subsequent years witnessed marginal but consistent growth, with average increases of 0.3 to 0.5 percentage points annually across most regions. By 2024, national efforts in decentralised waste management and the promotion of environmentally sustainable practices have started yielding measurable results.

2.3.4.4 EXISTENCE OF AN ENFORCED COASTAL LAND MANAGEMENT PLAN IN THE COUNTRY

Ghana has taken proactive steps to enhance coastal resilience through the development and implementation of an Integrated Coastal Zone Management (ICZM) Strategy, led by the Environmental Protection Authority (EPA). The strategy seeks to harmonise environmental protection with socio-economic development along the country's 550 km coastline. In 2023, the EPA updated the Environmental Sensitivity Atlas, a comprehensive tool that maps critical coastal assets such as mangroves, estuaries, and urban settlements, to strengthen preparedness against environmental hazards, including oil spills and coastal erosion. Furthermore, the EPA has initiated the development of Coastal and Marine Habitat Management Regulations to safeguard key ecosystems such as lagoons, mangroves, and fish breeding grounds. Ghana is also implementing a World Bank funded West Africa Coastal Areas Resilience Investment Project (WACA ResIP) which seeks to strengthen the resilience of coastal communities in addressing coastal challenges such as coastal erosion, flooding, pollution; ecosystem degradation; and inadequate institutional coordination of policies and programs. Similarly, UN-Habitat and partners are supporting the government to implement a coastal resilience project with support from the Adaptation Fund. The project will support the government to develop a spatial development plan for its coastal as well as local climate adaptation plans for coastal communities and some concrete actions to strengthen resilience.

These interventions align with Ghana's broader climate adaptation agenda, including the development of National Adaptation Plans (NAPs) that specifically address vulnerabilities in coastal areas. Despite these efforts, challenges remain. For instance, recent tidal wave incidents in Agavedzi have resulted in the destruction of homes and the displacement of residents, highlighting the urgent need for more robust coastal management and infrastructure.

2.3.4.5 GREEN AREA PER CAPITA (P)

Due to the limited data on total land area covered by greens in urban areas, ascertaining the green area per capita is challenging. This notwithstanding, the green area per capita in the Greater Accra Metropolitan Area (GAMA)[27] stands at approximately[28] 3.73m^2 which significantly below the World Health Organisation's minimum recommendation of 9 m^2 and far from the ideal target of 50m^2. This substantial deficit underscores the urgent need to prioritise the preservation, expansion, and equitable distribution of green spaces in urban planning. Enhancing access to green infrastructure is essential not only for improving environmental quality and climate resilience but also for promoting public health and social wellbeing across the metropolitan area.

Table 6: Green Public Spaces (m2)

S/N	Green Public Spaces in GAMA	Green Public Space Area (m^2)
1	Achimota Forest Reserve	4,777,866.425
2	Legon Botanical Garden	918,153.063
3	Efua Sutherland Park	71,046.057
4	Geese Park (Asomdwe Park)	26,135.445
5	Lakeside Marina Park	139,355.172
6	Rufus Green Park	29,843.688
7	Accra Turf Club	215, 278.125
8	Mmofra Place	8,093.71
9	Sakumono Ramsar Site	14,164,997.48
10	Kwame Nkrumah Memorial Park	21,448.3
	Total	20,372,217.47

27 The figure for GAMA is being use as a proxy for Ghana

28 Land Use and Spatial Planning Authority (LUSPA, 2025)

2.3.5 KEY GOVERNMENT INITIATIVES FOR RESILIENCE, MITIGATION, AND ADAPTION OF CITIES AND HUMAN SETTLEMENTS

The government has been implementing several interventions to build resilience, mitigation, and adaption of cities and human settlements. These interventions include:

1. Youth in Afforestation/Reforestation Project
2. Green Ghana Initiative
3. Ghana Forest Investment Programme
4. Ghana REDD+ Strategy
5. National Forestry Plantation Strategy
6. National Adaptation Plan
7. Nationally Determined Contributions
8. National Climate Change Policy
9. National Afforestation Programme
10. Boosting Green Employment and Enterprise Opportunities (GrEEn) Project
11. Local Climate Adaptive Living Facility (LoCAL) Project
12. Ghana Shea Landscape Emission Reduction Projects
13. Greater Accra Resilience and Integrated Development (GARID) Project
14. Ghana Smart Sustainable Development Goals Cities
15. EU-Ghana Partnership for Sustainable Cities Project Phase I & II
16. Strengthening Investment in Gender Responsive Climate Adaptation (SIGRA) Project

The government has further strengthened international cooperation by signing six bilateral agreements under Article 6 of the Paris Agreement with countries such as Switzerland, Singapore, Sweden, and South Korea, facilitating carbon market access and climate financing.

Ghana is also participating in global resilience-building platforms such as the Global Shield against Climate Risk and the Global Risk Modelling Alliance, aimed at improving quantitative risk assessment and resource mobilisation for climate adaptation.

These initiatives reflect Ghana's strategic alignment of fiscal policy with climate priorities and its ongoing efforts to mainstream climate action across national and subnational planning frameworks.

2.3.6 KEY GOVERNMENT INITIATIVE FOR SUSTAINABLE MANAGEMENT AND USE OF NATURAL RESOURCES

The government has been implementing several interventions to ensure sustainable management and use of natural resources. These interventions include:

1. Electronic Waste Recycling Facility
2. Waste-to-Energy and Composting Initiative
3. Solid Waste Transfer Stations
4. Waste Recycling Factories
5. Greater Accra Metropolitan Area Sanitation and Water Project (GAMA)
6. Greater Kumasi Sanitation and Water Project
7. Waste recycling plants are also being established in all 16 Regions
8. Youth in Afforestation/Reforestation Project
9. Green Ghana Initiative
10. Ghana Forest Investment Programme
11. Ghana REDD+ Strategy
12. National Forestry Plantation Strategy

2.4 EFFECTIVE IMPLEMENTATION

2.4.1 BUILDING THE URBAN GOVERNANCE STRUCTURE: ESTABLISHING A SUPPORTIVE FRAMEWORK

2.4.1.1 PERCENTAGE OF THE TOTAL BUDGET THAT THE LOCAL/ SUB-NATIONAL GOVERNMENT HAVE DISCRETION OVER TO DECIDE ON PRIORITIES

Composition and control of total budget of MMDAs (L)

Under Section 124 of the Local Governance Act, 2016 (Act 936), the revenues of a District Assembly in Ghana are composed of:

1. Decentralised transfers (e.g., District Assemblies Common Fund - DACF)
2. Internally Generated Funds (IGF)
3. Donations and grants

While the Act outlines the sources of revenue, the degree of discretion local governments have over their budgets depends on the type of revenue:

1. Internally Generated Funds (IGF) - Full discretion: MMDAs have the most control over IGF, which includes market tolls, property rates, business operating permits, etc.
2. Decentralised Transfers (e.g., District Assemblies Common Fund - DACF) - Partial discretion: While MMDAs can allocate these funds to local priorities, they must comply with national guidelines and earmarked spending (e.g., education, sanitation).
3. Donations and Grants - Conditional discretion: Often tied to specific projects or donor conditions.

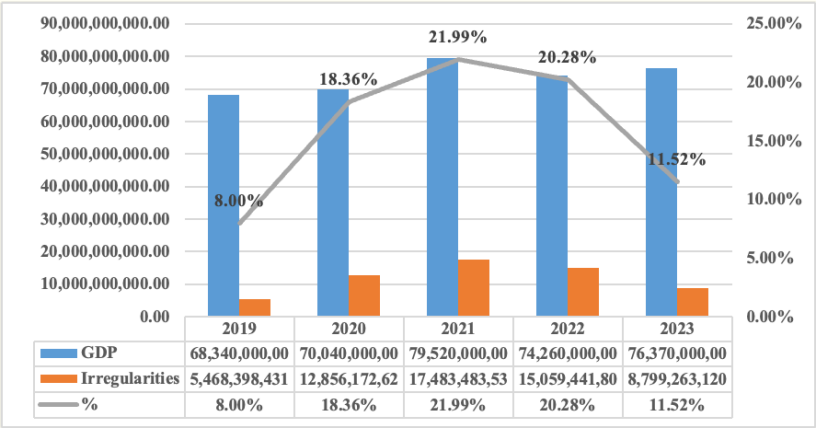
2.4.1.2 ESTIMATED SHARE OF REVENUE LOST DUE TO CORRUPTION

The 2024 Auditor-General's report of Ghana[29] details the annual audited financial accounts of Public Boards, Corporations and Other Statutory

29 Report of The Auditor-General on the Public Accounts of Ghana: Public Boards, Corporations and Other Statutory Institutions for the Period Ended 31 December 2023.

Institutions in accordance with Section 13 of the Audit Service Act, 2000 (Act 584). The share of revenue lost to corruption are mainly due to identified financial irregularities and weak internal controls in Contracts, Stores, Tax, Procurement, Payroll, Cash and Outstanding Debtors/Loans Recoverable. Figure 16 below shows that the proportion of revenue lost due to corruption experienced a sharp increase from 8.00 percent of GDP in 2019 to 18.36 percent in 2020 and then peaked at 21.99 percent in 2021. Subsequently, the country experienced improvements in revenue lost due to corruption with declines in 2022 at 20.28 percent and significantly in 2023 at 11.52 percent.

Figure 17: Estimated Share of Revenue Lost Due to Corruption



	2019	2020	2021	2022	2023
GDP	68,340,000,00	70,040,000,00	79,520,000,00	74,260,000,00	76,370,000,00
Irregularities	5,468,398,431	12,856,172,62	17,483,483,53	15,059,441,80	8,799,263,120
%	8.00%	18.36%	21.99%	20.28%	11.52%

Source: 2024 Auditor-General's report of Ghana; MoF

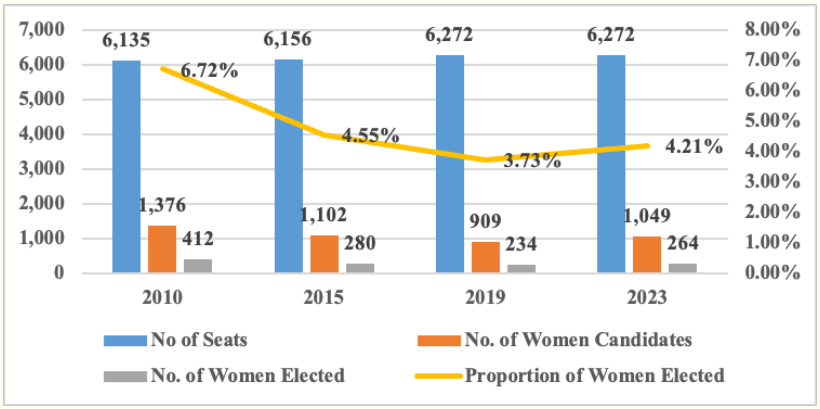
2.4.1.3 PROPORTION OF SEATS HELD BY WOMEN IN SUB-NATIONAL/ LOCAL GOVERNMENTS

Local level election in Ghana's District Assemblies is highly participatory devoid of partisanship. The local level elections are held every four years to elect the Assembly members. These Assembly Members who are representatives of the local people assist with decision making, making byelaws and local development planning issues. Consequently, women participation in these elections over the years reveal a concerning trend in the proportion of seats held by women.

Figure 17 below shows that the proportion of seats held by women declined

from 6.72 percent in 2010 to 3.73 percent in 2019. However, in the 2023 district level election, women held seats has gained a steady recovery of 4.21 percent. It is against this background that Government passed the Affirmative Action (Gender Equality) Act, 2024 (Act 1121) which sets incremental targets for women's representation (30% by 2026).

Figure 18: Proportion of seats held by women in sub-national/ local governments



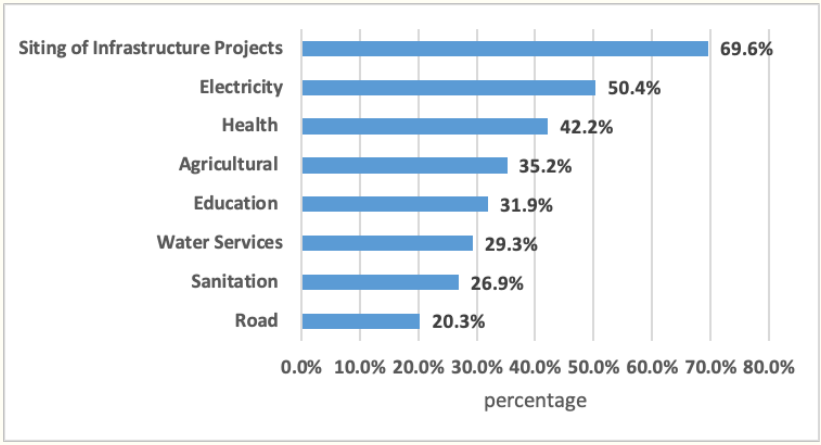
Source: Electoral Commission, 2024

2.4.1.4 PROPORTION OF THE POPULATION SATISFIED WITH THEIR LAST EXPERIENCE OF PUBLIC SERVICES

PROPORTION OF THE POPULATION SATISFIED WITH LOCAL GOVERNMENT SERVICES (L)

The opinion of citizen reflects the effectiveness, inclusivity, and responsiveness of public service delivery in Ghana. In 2022, the Ministry of Local Government Chieftaincy and Religious Affairs conducted a Citizen Satisfaction Survey based on the American Consumer Satisfaction Index (ACSI) model. The survey provided a compelling narrative of how Ghanaians perceive their interactions and level of satisfaction with essential local government services across the country. Figure 18 shows the siting of infrastructure projects ranking highest (69.9%) with road infrastructure (20.3%) as the least.

Figure 19: Proportion of the population satisfied with Local Government Services



Source: MLGCRA, Citizen Satisfaction Survey of Local Government Services, 2023

2.4.1.5 PRESENCE OF DIRECT PARTICIPATION STRUCTURE OF CIVIL SOCIETY IN URBAN PLANNING AND MANAGEMENT THAT OPERATE REGULARLY AND DEMOCRATICALLY

Ghana has a functional and evolving system that enables civil society to participate directly and democratically in urban planning and management. These structures are well supported by laws and national policy, ensuring regular engagement and accountability

The **Local Governance Act, 2016 (Act 936), National Development Planning (System) Act, 1994 (Act 480) and the National Development Planning (System) Regulations, 2016 (L.I. 2232) and Land Use and Spatial Planning Act, 2016 (Act 925)** outlines the framework for national development and decentralised planning as well as provide the legal basis for participatory governance in Ghana.

Metropolitan, Municipal, and District Assemblies (MMDAs) are legally mandated to involve civil society in planning and development. These are done through Town Hall meetings, zonal council meetings, and public hearings. These are to engage citizens and CSOs to contribute to the following:

- District Medium Term Development Plans (DMTDPs)
- Spatial Plans (Spatial Development Frameworks, Structure and Local Plans)
- Budget Preparation
- Monitoring of local projects

Some examples of direct participation of civil society organisations and other actors in development planning process are evident in the following:

1. The Participation, Accountability, and Integrity for a Resilient Democracy (PAIReD) Programme being coordinated by the Ministry of Local Government, Chieftaincy and Religious Affairs (MLGCRA) with support from the Swiss and German governments emphasizes participatory planning and budgeting, land-use management, local-level data management and accountability in governance. Civil society organizations (CSOs), local communities, and private sector actors are actively engaged in these processes.

2. The ongoing revision Ghana's 2012 National Urban Policy involves the direct participation of CSOs. A Technical Working Group on Urban (TWGoU) which includes CSOs, Academia and research institutions has been established at the national level for the purpose of participatory urban planning.

2.4.1.6 UTILIZING E-GOVERNANCE AND CITIZEN-CENTRIC DIGITAL GOVERNANCE TOOLS BY LOCAL AUTHORITIES

Ghana has embraced **E-governance platforms** as a strategic tool to improve transparency, accountability, citizen participation in public administration and most importantly service delivery. Metropolitan, Municipal, and District Assemblies (MMDAs) with support from national government, have been instrumental in deploying digital tools to improve service delivery, facilitate real-time communication, enable participatory planning and budgeting and promote transparency in local development.

Below are classical examples among others on how local authorities in Ghana are utilising e-governance and citizen-centric digital governance tools:

1. **Ghana Integrated Financial Management Information System (GIFMIS)**: An online system established to enhance transparency and accountability in public financial management. Though primarily

a back-end system, it indirectly benefits citizens by improving the efficiency of public service delivery and reducing corruption. Metropolitan, Municipal, and District Assemblies) use GIFMIS for budgeting and expenditure tracking.

2. **District Assembly Websites and Social Media**: many MMDAs have official websites and social media pages to share development plans and budgets, announce public meetings and consultations, receive citizen complaints and suggestions, and provide a platform for feedback and participation in governance.

3. **Street Naming and Digital Address System**: The system provides every location in Ghana with a unique digital address. This facilitates access to services like emergency response coordination and delivery, utility registration. District assemblies also leverage the system for property rate collection, urban zoning and planning, and service delivery.

4. **MyAssembly App (Pilot Project)**: a mobile application developed by Ghana Centre for Democratic Development (CDD-Ghana) to enhances citizen engagement with local assemblies. Features of this application allows for citizens to report local issues (e.g., sanitation, roads), track development projects and communicate with assembly members on issues of concerns. This promotes accountability and real-time feedback loops between citizens and their local authorities.

2.4.1.7 PROPORTIONS OF POSITIONS IN NATIONAL AND LOCAL INSTITUTIONS, INCLUDING (A) THE LEGISLATURES; (B) THE PUBLIC SERVICE; AND (C) THE JUDICIARY, COMPARED TO NATIONAL DISTRIBUTIONS, BY SEX, AGE, PERSONS WITH DISABILITIES AND POPULATION GROUPS

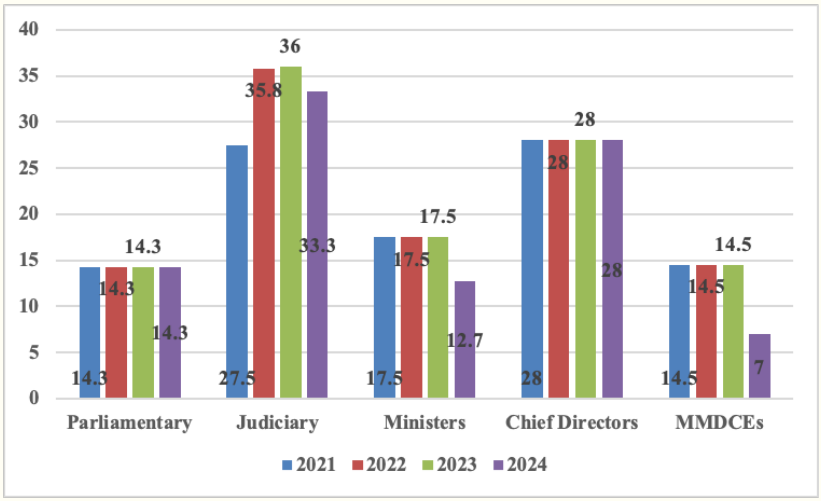
PROPORTIONS OF FEMALE POSITIONS IN NATIONAL AND LOCAL INSTITUTIONS, INCLUDING (A) THE LEGISLATURES; (B) THE PUBLIC SERVICE; AND (C) THE JUDICIARY (L)

The Judiciary of Ghana has the highest proportions of females to male ratio of any other national and local government institutions in the country, and this has been consistent from 2021 to 2024. Figure 19 shows female positions in the Judiciary increased from 27.5 percent in 2021 to 36 percent in 2023 before declining to 33.3 percent in 2024.

The proportion of females in Parliament similarly has constantly been the same at a modest rate of 14.6 percent over the period. This is also consistent with MMDCEs at 14.5 percent, except for 2024 when it declined to 7 percent.

For Ministers and Chief Directors, the proportion of female Ministers stood at a constant 17.5 percent for three years (2021-2023), then declined to 12.7 percent in 2024. Female Chief Director proportions on the other hand remained the same at 28 percent over the period.

Figure 20: Proportions of Female Positions in National and Local Institutions, Including (A) The Legislatures; (B) The Public Service; And (C) The Judiciary



Source: Ministry of Labor, Jobs and Employment, 2025

2.4.2 PLANNING AND MANAGING OF URBAN SPATIAL DEVELOPMENT

2.4.2.1 NUMBER OF COUNTIES, REGIONAL GOVERNMENTS, AND CITIES IN WHICH PLANS AND DESIGNS ARE PUBLICLY ACCESSIBLE TO RESIDENTS (ON-LINE) AND CAN BE CONSULTED AT ALL TIMES

NUMBER OF DISTRICT ASSEMBLIES WITH PUBLIC DATA ROOMS (L)

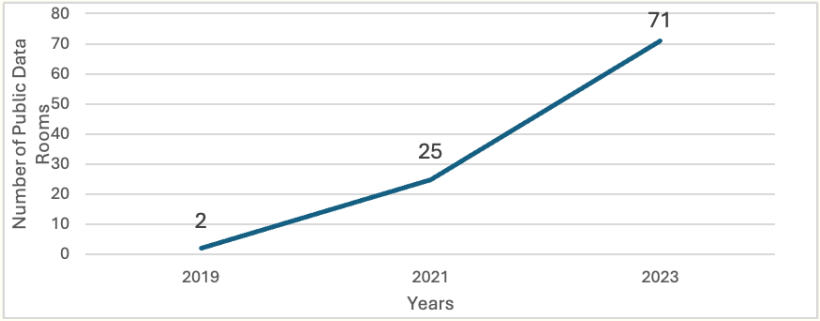
Ghana has a national platform where citizens can access national plans, and subnational, (regional, city-regions, and district plans). The National

Spatial Development Framework (NSDF 2015-2035), a subnational (Spatial Development Framework for the Northern Savannah Ecological Zone, three regional frameworks and framework for a city region (Greater Kumasi Metropolitan Area) are all available on the website[30].

The Land Use and Spatial Planning Act, 2016 (Act 925) mandates all Districts Assemblies to establish a Public Data Room (PDR) in both physical and virtual formats. This is to allow citizens to physically access spatial plans and designs during working hours in the district offices. The virtual platforms of the PDRs are meant to allow residents to access the spatial plans and designs online at every time of the day. Unfortunately, only the physical PDRs have been established leaving the virtual platforms of the PDRs to be non-existent.

In 2019, only two (2) District Assemblies had established PDRs. This figure increased to 25 PDRs (9.58%) in 2021 and subsequently 71 PDRs (27.20%) in 2023 (See Figure 20).

Figure 21: Trend of Public Data Rooms Established in Ghana, 2019-2023



Source: Land Use and Spatial Planning Authority, 2024

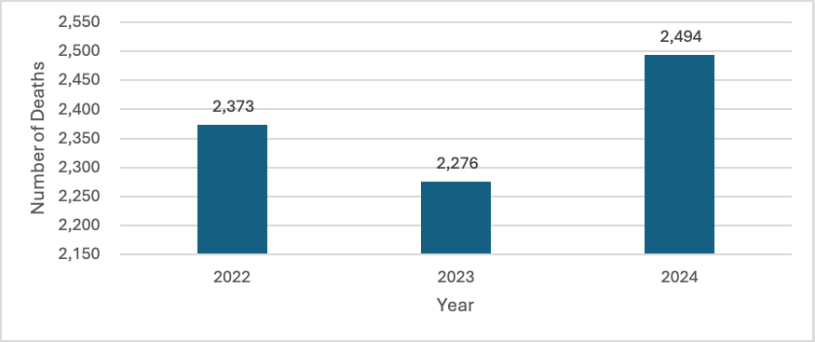
In addition to establishing the PDRs, The Land Use and Spatial Planning Authority is currently in the process of developing a Land Use Planning and Management Information System (LUPMIS). LUPMIS will enable citizens, District Assemblies and LUSPA officers to access spatial plans of local communities, districts and regions across the country.

30 https://luspa.gov.gh/spatial-plans/

2.4.2.4 DEATH RATE DUE TO ROAD TRAFFIC INJURIES

Death due to road traffic injuries have been fluctuating over the past three years in Ghana. From 2022 to 2023, the number of deaths as a result of road traffic injuries declined quite marginally from 2,373 to 2,276 representing a decline of -4.09 percent. Contrary to the gains made in 2022-2023 in the reduction of death due to road traffic injuries, 2023-2024 witnessed an increase from 2,276 to 2494 representing a rise of 8.74 percent.

Figure 22: Death rate due to road traffic injuries, 2022-2024



Source: National Road Safety Authority (Research Monitoring and Evaluation Directorate)

The increasing number of deaths caused by traffic road accidents has resulted in a few initiatives by both private and state actors to educate drivers and the public on measures to reduce road accidents. One of such initiatives is **Kasa for Safety** (which literally means **speak up for safety). The case of Kasa for safety initiative is provided in the box below.**

Box 2: Road Safety Initiative in Ghana (Kasa for safety initiative)

KASA FOR SAFETY – ROAD SAFETY AWARENESS INITIAVE

The ***Kasa for Safety*** campaign, spearheaded by Impact Sync, is a nationwide initiative tackling road traffic accidents by empowering passengers to speak up against reckless driving politely and engaging drivers on hazard perception in different local languages. Since its launch in July 2024 at the Kwame Nkrumah bus terminal in Accra, the campaign has expanded across key transport hubs in the Greater Accra, Western, Ashanti and Central Regions, engaging over 3,500 commercial drivers and directly impacting more than 50,000 passengers. Indirectly, the campaign has reached over 400,000 passengers on ground and online. Using an innovative sticker-based behavioural change approach, Kasa for Safety places bold, thought-provoking messages in public transport vehicles (trotros) that encourage dialogue, accountability, and safe driving practices. By blending community engagement, public education, and partnerships with bodies such as the National Road Safety Authority, TroTro Diaries, Star Oil Ghana and Best Auto Solutions Ghana, the campaign is creating a cultural shift where silence is no longer an option, and every voice can save a life.





Source: Impact Sync, 2025

2.4.2.5 PROPORTION OF TRIPS MADE IN PUBLIC TRANSPORT (P)

The proportion of trips made in public transport in Ghana is approximately 46.96 percent using data from the 2023 Greater Accra Metropolitan Area (GAMA) Household Travel Survey as proxy.[31] The Public transport modes include public, school and employer buses; trotro; collective taxis; taxis; motorised two-wheelers; trains and tricycles (see Table 7). Although walking is the dominant trip mode, sidewalks are largely absent along most road

31 Ministry of Local Government, Decentralisation and Rural Development, 2024, Report 4| GAMA Household Travel Survey

networks in cities in Ghana.

Table 7: Modal Share of Trips in Ghana

Trip Mode	Number of Trips	Percentage Share
Walking	3,326,500.00	46.20
Cycling	46,000.00	0.64
Public buses	10,500.00	0.15
School Buses	113,500.00	1.58
Employer Buses	44,000.00	0.61
Collective Taxi	403,500.00	5.60
Trotro	2,086,000.00	28.97
Train	1,000.00	0.01
Taxi	443,500.00	6.16
Motorised two-wheeler	234,000.00	3.25
Tricycle	45,000.00	0.63
Private car	394,500.00	5.48
others	51,500.00	0.72
Total	**7,199,500.00**	**100.00**

Source: MLGDRD, GAMA Household Travel Survey, 2024

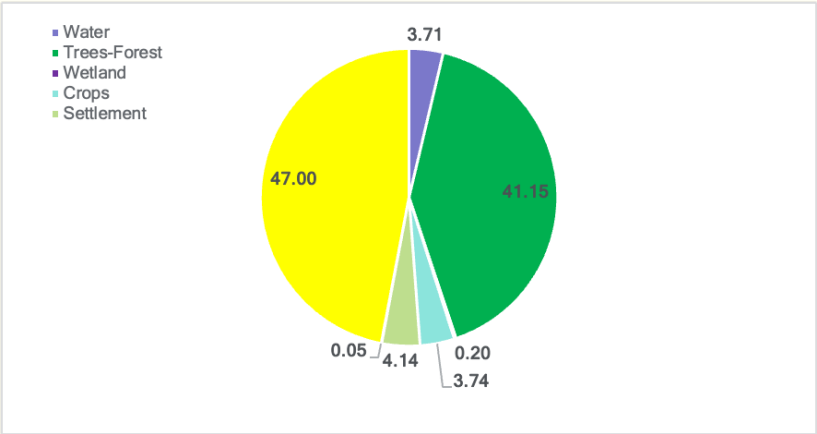
2.4.2.6 LAND USE MIX

As of 2024, Ghana's land use was predominantly characterised by 47[32] percent of rangeland-grassland which is nearly half the country's land size. This is closely followed by 41.15 percent of trees-forest areas, while 4.14 percent are occupied by human settlements, 3.74 planning crop lands, 3.71 of water bodies, 0.20 percent of wetlands and 0.05 percent of bare ground. This Land-

32 Sources:https://livingatlas.arcgis.com/landcoverexplorer/#mapCenter=0.04079%2C9.05088%2C6.6604080932784635&mode=step&timeExtent=2017%2C2024&year=2024&downloadMode=true

use mix reflect a landscape shaped largely by natural vegetation with small human settlement and agricultural activity.

Figure 23: Land Use Mix



Source: Livingatlas Arcgis, 2024

2.4.2.7 POPULATION DENSITY

The population density of Ghana has been increasing quite consistently over the past four years. In 2021, Ghana's population density was 129.30/km^2. This increased to 132.26/km^2 in 2022 and further rose to 135.31/km^2 in 2023 peaking at 138.38/km^2 in 2024. The increasing population densities provides enough basis for cheaper infrastructure provision as the per unit cost of infrastructure delivery reduces.

Table 8: Population Density Trend in Ghana

Year	Population	Area (km^2	Population density
2024	33,007,618	238,533	138.38/km^2
2023	32,275,647	238,533	135.31/km^2
2022	31,548,148	238,533	132.26/km^2
2021	30,832,019	238,533	129.3/km^2

Source: Ghana Statistical Service, 2024

2.4.2.8 PRESENCE OF URBAN POLICIES OR REGIONAL DEVELOPMENT PLANS THAT: (A) RESPOND TO POPULATION DYNAMICS, (B) ENSURE BALANCED TERRITORIAL DEVELOPMENT, (C) INCREASE LOCAL FISCAL SPACE

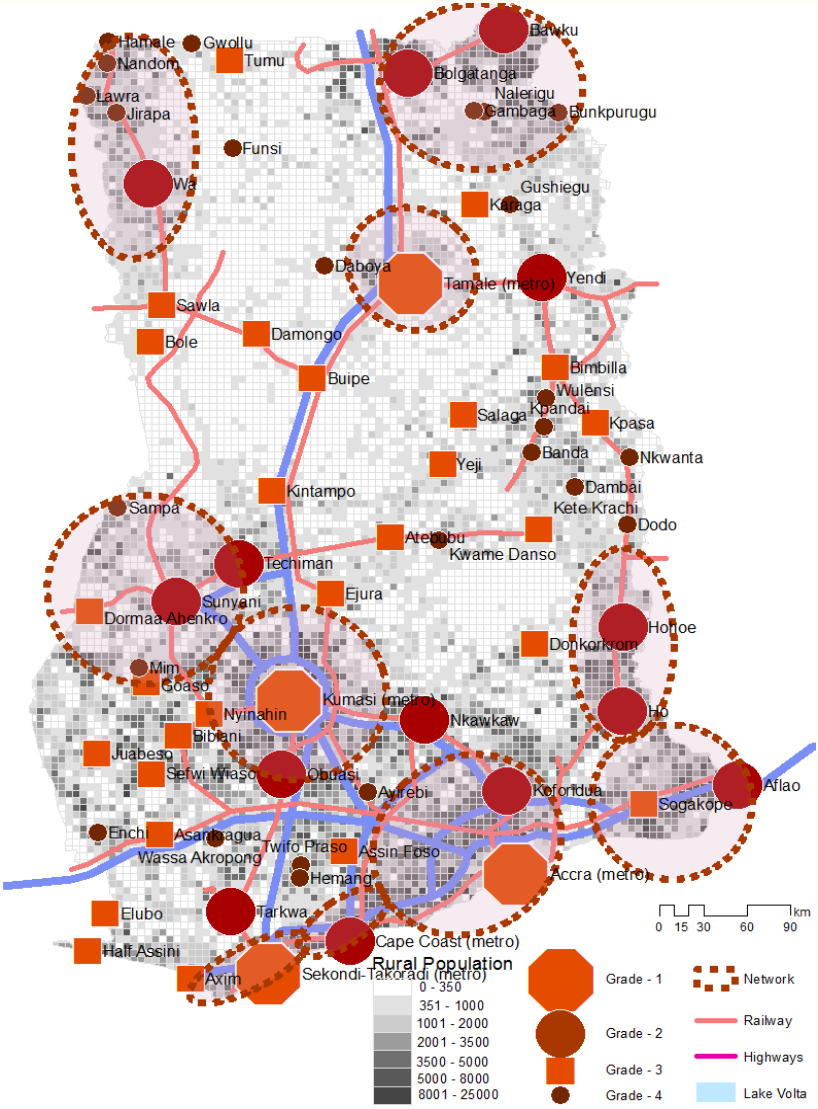
Ghana has both an urban policy, national and regional development plans that responds to the population dynamics, ensuring balanced territorial development and increase local fiscal space.

Ghana's urban policy that was developed in 2012 (with a revised version yet to be approved by cabinet) specifically addresses population and migration dynamics, tackles fiscal space for MMDAs and emphasizes balanced territorial development considering the skewed urban population with its correspondent development in the southern half of the country. Some key objectives identify in the policy to address urban concerns raised include the following:

1. To expand sources of funding for urban development and strengthen urban financial management
2. To ensure efficient urban infrastructure and service delivery
3. To improve access to adequate and affordable low-income housing
4. To promote a spatially integrated hierarchy of urban centres.
5. To facilitate balanced re-distribution of urban population
6. To improve environmental quality of urban life

Additionally, Ghana has a National Development Framework that seeks to ensure more balanced territorial development. Considering the population dynamics, historical development path among others. The National Spatial Development Framework (2015 to 2035) intends to achieve a more balanced growth in Ghana. Figure 23 shows how Ghana intends to achieve more equitable balance of growth of human settlements with a network of major urban centre, peri-urban and rural areas. Infrastructure and economic development linkages between major urban centre, small towns and rural areas are to respond to population dynamics and ensure balanced territorial development. Other sub-national plans such as the Northern Savannah Ecological Zone Spatial Development Framework, Greater Accra, Western and Ashanti Regional Spatial Development Frameworks are all towards responding to population dynamics and ensuring balanced territorial development.

Figure 24: Settlement networks and proposed infrastructure for the NSDF (2015-2035)



Source: Town and Country Planning Department, 2015

2.4.3 Means of Implementation

2.4.3.1 Mobilisation of Resources

As part of efforts to implement the NUA, the MLGCRA received funding from multiple sources particularly from multilateral development partners such as World Bank, Swiss State Secretariat for Economic Affairs (SECO), and Agence Française de Développement (AFD). Projects such as Ghana Secondary Cities Support Programme and the Ghana Urban Mobility and Accessibility Programme have been funded by the World Bank and SECO, respectively. The European Union has also been a major contributor to several urban development projects. One other major source of funding for the NUA implementation is the District Assembly Common Fund (DACF).

2.4.3.2 Capacity Development and Enhance Knowledge

Officials of the MLGCRA and District Assembly Officials have been participating in training programmes organised by United Nations Office for Disaster Risk Reduction (UNDRR), World Health Organization (WHO) and UN Office for South-South Cooperation. Capacity building projects such as "Planning for Healthy and Resilient Cities" and "Transitioning into Complex Risk Management and Resilient Urban Futures: Harnessing South-South Cooperation and Learning from COVID-19" have improved the knowledge of planners and local government actors in implementing parts of the NUA related to these training areas. There are numerous training programmes that have been organized by the Ghana Institute of Planning on matters relating to the implementation of the NUA.

2.4.3.3 Innovation and Technology

Since 2016 the MLGCRA through, its agency, the Land Use and Spatial Planning Authority (LUSPA) has undertaken several capacity building exercises in Ghana to enhance the capacity of physical planners in using modern technologies in plan preparation. Training physical planners on how to use Geographic Information System (GIS) in the preparation of spatial plans such as Structure and Local Plans has happened several times for some selected District Assemblies.

Additionally, LUSPA is currently developing a Land Use Planning Management Information System (LUPMIS) to assist with spatial data management and spatial planning in Ghana. LUPMIS, when operational, will provide an interactive platform to allow citizens to easily access spatial plans and other relevant information regarding their cities or neighbourhoods.

2.5 STRATEGIC WAYS FORWARD

2.5.1 Summary of Trends in NUA Implementation

Ghana has made notable strides in implementing the New Urban Agenda (NUA) since the last reporting period. Key trends include:

- **Urban Poverty Reduction:** Urban multidimensional poverty declined from 22.9% in 2022 to 16% in 2023, indicating resilience in urban systems post-economic shocks.
- **Improved Access to Basic Services:** Urban access to drinking water (96.9%), electricity (94.8%), and sanitation (63.4%) remains high, though sanitation access has slightly declined.
- **Digital Governance and Participation:** E-governance tools for public participation and information such as the Websites of MMDAs, GIFMIS platform, My Assembly App and Public Data Rooms (PDRs) have improved transparency and citizen engagement.
- **Climate Action and Resilience:** All 261 MMDAs have climate budgets, and initiatives like the Green Ghana Initiative. Major projects such as GARID being implemented in parts of Greater Accra and other climate resilience projects being implemented across the country are enhancing urban resilience.
- **Urban Economy and Employment:** SMEs contribute about 70% to GDP, and vocational training enrolment has increased. However, youth and disability-related unemployment remain high.
- **Urban Governance:** Corruption-related revenue losses have declined, and fiscal decentralisation is improving, though local governments still lack full budgetary discretion.

2.5.2 Missing Links (Challenges) in NUA Implementation

Despite progress, several gaps hinder full realisation of the NUA:

- **Data Fragmentation and Accessibility:** Limited (virtual) access to spatial data and underdeveloped digital platforms restrict evidence-based planning.
- **Housing Deficits:** 30.7% of urban residents live in slums or informal settlements, with limited access to affordable mortgage financing.

- **Urban Governance Constraints:** Local governments have limited control over non-IGF resources, and women's representation in local governance remains low (4.21%).
- **Environmental Vulnerability:** 23.3% of the population is exposed to climate threats, and green space per capita in GAMA is only 3.73 m^2 which well below WHO standards.
- **Urban Mobility and Safety:** Public transport infrastructure is inadequate, and road traffic fatalities increased by 8.74% in 2024.
- **High Informality and Unemployment:** Informal employment remains high, especially among women (84.1%), and youth unemployment is rising.

2.5.3 Recommendations for Effective Implementation

To address these challenges and accelerate NUA implementation, Ghana is poised to taking the following strategic actions:

- **Strengthen Urban Data Systems:**
  - Resource the Land Use and Spatial Planning Authority and other relevant national institutions to provide technical backstopping to all local authorities in promoting spatial planning and sustainable urban management.
  - Promote open data policies to enhance transparency and support evidence-based planning
  - Operationalize the Land Use Planning and Management Information System (LUPMIS).
  - Establish a National Urban Observatory to strengthen data accessibility and availability for effective urban planning.
  - Scale up the establishment of Public Data Rooms (PDRs) and place the data on virtual platforms for easy access.
- **Scale Up Affordable Housing:**
  - Establish a housing fund and programme to focus on middle and low-income earners

- Finalise and implement the National Slum Upgrading and Prevention Strategy.
- Restructure and Expand the National Rental Assistance Scheme and National Housing and Mortgage Fund

- **Enhance Urban Governance:**
  - Increase fiscal decentralisation and local budgetary autonomy.
  - Enforce anti-corruption measures and promote transparency.
  - Implement the Affirmative Action Act to boost women's participation in governance.
- **Promote Environmental Sustainability:**
  - Enforce green space standards and expand urban green infrastructure in urban areas.
  - Scale up clean energy and air quality initiatives.
  - Scale up climate mitigation and adaptation projects at the local level.
- **Improve Urban Mobility and Safety:**
  - Invest in modern, accessible (mass) public transport systems.
  - Expand pedestrian infrastructure and enforce road safety regulations.
- **Foster Inclusive Urban Economies:**
  - Implement the Local Economic Development Policy (2024–2029).
  - Support MSMEs with access to finance and markets.
  - Expand vocational and technical training, especially for youth and persons with disabilities.
- **Deepen Participatory Planning:**
  - Institutionalize participatory budgeting and town hall meetings.
  - Expand use of digital platforms for citizen engagement.

2.5.4 Planned Activities to Ensure NUA Implementation by 2036

To ensure full implementation of the NUA by 2036, an in line with government resetting agenda, Ghana will undertake among others the following strategic activities:

- Launch and operationalise the Ghana National Urban Observatory.
- Finalise and roll out the National Slum Upgrading and Prevention Strategy.
- Finalise and roll out a revised National Urban Policy and Implementation Plan which is anchored on the SDGs and NUA.
- Commence nationwide digitization of spatial plans and prepare new ones in (urban) areas where there are no spatial plans (SDFs, Structure and Local Plans).
- Implement the strategies in the Ghana Smart Cities Strategies
- Ensure PDRs are established in all 261 MMDAs.
- Scale up affordable housing projects in partnership with private sector and development partners.
- Commence the implementation of the Local Economic Development Policy (2024-2029) across all 261 MMDAs.
- Intensify the implementation of Tree for Life Restoration Initiative in all urban regions as a climate change mitigation measure
- Complete the development of LUPMIS and operationalise it.
- Increase green space per capita in major cities through green infrastructure initiatives
- Implement the Ghana's Green Infrastructure Network as proposed in the National Spatial Development Framework
- Reduce urban unemployment by 20% through targeted skills and enterprise programs.
- Achieve full integration of NUA principles into national and sub-national development plans.

- Ensure all MMDAs meet minimum standards for climate resilience, green infrastructure, and participatory governance.
- Undertake activities aimed at reaching WHO-recommended green space standards (9m² per capita) in all metropolitan areas.
- Expand air quality monitoring to cover all regions in Ghana and implement strategies to drastically reduce vehicular emissions.

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