



Rijksdienst voor Ondernemend  
Nederland

# *Business Opportunities for Water and Sanitation in Ghana*

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en Internationaal ondernemen*



## **Sector Report on Business Opportunities for Water and Sanitation in Ghana**

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<https://www.netherlandsandyou.nl/your-country-and-the-netherlands/ghana>

With cooperation from Fred Smiet, First Secretary

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## 1.0 Summary

Ghana is eligible for most Dutch trade promotion instruments, which enhances opportunities for doing business with Ghana.

The Ghanaian government has created a conducive environment for business by putting the following in place:

- Ghana Investment Promotion Centre (GIPC), which is a one stop shop for all investment enquiries and assistance;
- Tax holidays on investments;
- Ghana Free Zones Board (GFZB), which implements the Free Zones Programme and helps investors with the relevant licensing and permitting that may be required;
- Policies and strategies that promote entrepreneurship
- A new Water and Sanitation policy that invites private sector engagement.

This sector report deals with Water and Sanitation in Ghana, more specifically with drinking water, sanitation, hygiene, drainage, pollution and management of solid and liquid waste, in combination referred to as the WASH sector. In early 2017 a new Ministry of Sanitation and Water was set up, demonstrating the priority that Ghana government assigns to the WASH sector.

With an increasing population, a rapid urbanization and a growing economy, Ghana faces many challenges related to WASH and the wider environment. Opportunities for investment and trade relate to hardware and software, consultancy, advisory services, project development, import, manufacturing, distribution and sales. The market exists, is growing and there is plenty of scope for new players.

When it comes to Water and Sanitation, yes, Ghana is ready for business!

If you have any specific questions or need more information on any of the areas mentioned and their prospects kindly contact the Netherlands Embassy in Ghana or the Netherlands Enterprise Agency (RVO).

## 2.0 General Information: overview of relevant government policies

Ghana is eligible for most Dutch trade promotion instruments, which enhances opportunities for doing business with Ghana, which offers a good business climate both economically and politically.

### *Economy and investment climate*

Despite global economic challenges, the Ghanaian economy showed significant economic growth over the past decade. Peak economic growth was recorded in 2011 partially due to a competitive business environment and a fast growing private sector. The country's real GDP growth exceeded expectations in 2017, growing at 7,9%; compared to 3,7% in 2016. The current forecast for GDP growth in 2018 is estimated to be at least 6%. Inflation reduced from 15.4% in December 2016 to 11.6% in October 2017.

In August 2014, Ghana started talks with the International Monetary Fund (IMF) on a programme to help stabilize the macroeconomic situation. This program was extended for another year in 2017, until December 2018. Ghana's economic bailout granted by the IMF has resulted in the relative stability of the national economy and currency.

Acknowledging the need to increase foreign investment for economic momentum, the Ghana government has put in place incentives and policies geared toward achieving its aim. Some of these include Tax exemptions on educational materials, Tax holidays, Locational incentives and Investment guarantees. The Ghana Investment Promotion Centre (GIPC) and Ghana Free Zones Board (GFZB) are also avenues where various degrees of assistance are provided to foreign investors. GIPC provides assistance and an answer to all investment enquires needed to make a business successful in Ghana. It is an ideal first point of call for investors.

## 3.0 Country Water and Sanitation Situation

### 3.1 Overview

The Water, Sanitation and Hygiene (WASH) sector remains one of the key areas in Ghana that need investment. Recently, the need to control flooding in urban centers and its adverse impacts have come to the focus of policy makers and investors in Ghana. Though Ghana has achieved significant progress in providing access to improved water sources to its population, the same cannot be said of urban drainage, hygiene and sanitation services.

#### *Sanitation targets not met, investments needed*

According to the Joint Monitoring Programme (JMP) report 2017<sup>1</sup>, the proportion of people in Ghana using improved sanitation facilities is only 15% (20% for urban areas), – far below the 2015 Millennium Development Goals (MDG) target of 54%. In 2014, more than two hundred people<sup>2</sup> died in a cholera epidemic which was the worst recorded in the country since 1982. In an urgent effort to prevent the future occurrence of such epidemics, the Government of Ghana is implementing the GAMA Sanitation and Water project which has a total budget of 150 million USD (World Bank funding) with about 100 million USD dedicated to providing sanitation related interventions. However, more has to be done to improve the country's sanitation situation in order to attain the newly defined Sustainable Development Goal Target on sanitation (SDG 6.2).

#### *Water supply needs further investment*

Water supply remains positive according to the 2017 JMP report. Access to improved water sources is 70% and coverage of piped water to premises is 19% (together 89% water coverage, 2% increase over previous estimates). As such, Ghana has achieved the MDG target for access to safe water. However, major challenges persist in providing water services in many urban areas: water provided by the Ghana Water Company Limited is rationed because of a gap between (high) demand and (inadequate) supply – much of which is caused by poor planning and inefficient management. Non-Revenue Water<sup>3</sup> continues to be a major problem for Ghana Water Company Ltd and reduces its income. In addition, politicians play a determinate role in tariff setting, keeping tariffs low. Due to these bottlenecks, the poorer segment is often not connected to the utility network and is heavily dependent on unregulated service providers for their water supply, at very exorbitant prices (as high as 12 times the normal tariffs in some cases).

Industrialization is growing rapidly in Ghana, in particular the mining, oil and gas industry. On the one hand, industrial plants will need a reliable supply of processing water, thereby raising the demand for clean water; on the other hand, such plants will have to meet set guidelines for treatment of industrial waste and effluent

<sup>1</sup> WHO/Unicef Joint Monitoring Programme (JMP) report July 2017

<sup>2</sup> World Health Organization Country office, Ghana, Situation report on Cholera outbreak in Ghana As of 2 November, 2014

[Source: [https://www.humanitarianresponse.info/system/files/documents/files/Cholera%20situation%20Report\\_Ghana\\_Wk44.pdf](https://www.humanitarianresponse.info/system/files/documents/files/Cholera%20situation%20Report_Ghana_Wk44.pdf)]

<sup>3</sup> Non-Revenue Water (NRW) water lost through leakages, burst or theft is as high as 40% in some locations.

water. It is expected that corporate demands for such environmental technology and services will increase substantially in the coming years.

*Poor drainage and wetland management resulting in flooding*

Drainage infrastructure in Accra and other urban centers in Ghana are often inadequate in terms of numbers and capacity. The few drains that are available for the conveyance of grey water and storm water are often choked with garbage and silt resulting in flooding during heavy rains. On June 3<sup>rd</sup>, 2015, flooding in Accra claimed over two hundred lives with dozens of commercial properties destroyed. Some wetlands in Accra (for example the Densu Delta Wetland) do not serve their buffering and ecological functions because they are often polluted with garbage and encroached upon.

It is worth underlining that there exists a current sense of urgency and dynamism in the WASH sector in Ghana. It is against this background of dynamism and national commitment that this study attempts to identify business opportunities.

### **3.2 Policy Framework for WASH**

Ghana's overall development policy framework, gives the following WASH relevant priorities, which creates a good atmosphere for private sector participation, including Public-Private Partnerships (PPP):

- *Rural and Urban Water Provision:* To improve access to adequate, safe and affordable drinking water, the strategies to be implemented include: ensuring sustainable pricing for water delivery, developing and managing the alternative sources of water including rain water harvesting, adopting cost effective borehole drilling technologies, establishing cost effective mechanisms for water quality monitoring and purification schemes including the use of ultraviolet technology, strengthening PPPs in rural water provision and implementation of measures for effective operations, maintenance and systematic upgrading of water facilities;
- *Water, Environmental Sanitation and Hygiene:* The implementation of WASH policy focuses on the management of water resources, accelerating the provision of safe water to unserved rural and urban/peri-urban communities, improving environmental sanitation facilities as well as hygiene education, expansion of the School Health Education programme (SHEP), the setting-up of the new National Sanitation Authority to deal comprehensively with sanitation challenges.

Other aspects include the preparation of a new WASH Strategic Sector Development Plan, including a Sanitation Investment Plan, developing and implementing a comprehensive M&E system, and strengthening the capacity of the Water Directorate and Environmental Sanitation and Hygiene Directorate in the new Ministry.

- *Behavioural change:* Promoting behavioural change to eliminate open defecation and to alter waste disposal habits of the general population. To achieve this, the Government launched the National Sanitation Campaign in November 2017. Local sanitation courts have been instituted to deal with offenders and to enforce legislation.
- *Wetlands and Water Resource Management:* The strategies to be implemented include developing sustainable financial mechanism for wetlands restoration

activities, enact appropriate legislation to protect wetlands, carrying out comprehensive wetlands inventories, supported by research and monitoring. Other measures are: developing payment for eco-system services for water resource management and promoting partnerships between the public and private sectors for the protection and conservation of water resources;

While drinking water is within the mandate of utilities, one for urban and one for rural areas (see below), the current environmental sanitation policy refers regulation and implementation of sanitation to municipal - or district assemblies. The new Ministry of Sanitation and Water is preparing a new Sanitation Policy, which may transfer the mandate to the yet-to-be established National Sanitation Authority. While new strategies are being developed, an overview of current policy documents on Water and Sanitation is as follows:

Policy/Strategic Framework	Business related issues
National Water Policy	PPP orientation
Water and Sanitation Strategic Development Plan	IWRM planning framework Sector priorities M&E arrangements Training, advisory services
National Environmental Sanitation Policy (2010) NESSAP/DESSAP & SESSIP	PPP orientation and private sector investments Household sanitation approach (CLTS) Equipment, technology Training, advisory services District environmental and sanitation action and investment plans
WASH master plans (for the Greater Accra area, Cape Coast and KEEA)	Implementation plans and future projects Medium term investment plans Capacity building Sector priorities Urban drainage M&E arrangements
SHEP National Policy (School Health Education Programme)	Framework for delivery of school hygiene and sanitation interventions, equipment, technology; behavioural change

### 3. 3. Institutional framework and actors in the WASH sector

The WASH sector in Ghana has an institutional framework spanning central, regional and local levels. In addition, many NGO's, bilateral donors and multilateral organizations are actors in the sector. Comparatively few private companies currently play a role, notably in engineering and construction, waste collection and waste management.

#### *Government agencies & ministries*

**Ministry of Local Government and Rural Development (MLGRD)** is responsible for overseeing the Metropolitan, Municipal and District assemblies (MMDA's), which are responsible for sanitation at local level.

**Ministry of Sanitation and Water Resources (MSWR)** deals with Ghana's priority for water and sanitation, which has increased as the new Government under H.E. Nana Akufo Addo set up this new ministry in 2017. This ministry is a merge of the Environmental Health and Sanitation Department (EHSD) under the Ministry of Local Government and Rural Development (MLGRD) and the Water Directorate of the Ministry of Water Resources Works and Housing (now the

Ministry of Works and Housing). The new WASH policy actively pursues private sector engagement by applying a Market-based approach to WASH service delivery.

#### *Drinking water*

The Ghana Water Company Ltd (GWCL) is the national utility mandated to supply water in the urban areas. The Community Water and Sanitation Agency (CWSA) is the second utility mandated for rural areas. They implement the national drinking water quality management framework. This is:

- To establish water safety plans at sub sector levels
- Improve water production and distribution network
- Build new water supply systems in unserved and underserved communities
- Create the enabling environment for private sector participation in safe water delivery

The MSWR also mandates the Water Resource Commission to improve the Water Resources information and knowledge base. Their role is to:

- Investigate and develop the Hydrogeological and Groundwater base.
- Enhance existing water resources infrastructure to improve water availability and conservation.
- Promote water use efficiency and conserve water with focus on water reuse and recycling.

The MSWR mandates MMDA's to take responsibility for collection and treatment of liquid and solid waste. Their core function is to facilitate access to sanitation service delivery:

- Develop regulations on effluent discharges for enforcement of wastewater management and pollution control
- Promote decentralized sewerage system for high-density communities.
- Promote acquisition and use of household toilets through enforcement of bye-laws
- Promote effective partnerships and collaboration with the private sector, related MDAs, Civil societies and communities
- Promote regional integrated solid waste treatment systems
- Promote composting and link to agriculture
- Promote waste to energy systems
- Promote the appropriate infrastructure for solid waste management
- Transparency and competition in solid waste management contracts

**The Ministry of Works and Housing** has the Hydrological Services Department (HSD), which is responsible for primary (large) drains and water infrastructure. It deals with the programming, coordination of coastal protection, major drainage works, the monitoring and evaluation of surface water bodies in respect of floods throughout the country.

**Ghana Education Services (GES) - School Health Education Programme SHEP.** The Ministries of Education and Health provide directives for a school health system to promote an integrated health education and health delivery, which includes the promotion of WASH activities. The Government established the School Health Education Programme (SHEP) as a unit of Ghana Education Service (GES).

**The Ministry of Environment, Science, Technology and Innovation (MESTI)** is the principal environment ministry responsible for the formulation and coordination of policies covering the environment, and environmental sanitation in regulation and provision of technical standards and manuals.

**The Public Utilities Regulatory Commission (PURC)** is the regulator for, amongst others water supply, in line with its mandate to protect the interests of both consumers and providers of utility services. It has the mandate to set tariffs

for urban water supply<sup>4</sup>. In rural areas, water supply systems are community-managed with the District Assemblies approving the tariffs and CWSA providing advice.

**National Disaster Management Organization.** The National Disaster Management Organization (NADMO), under the Ministry of Interior, was established by act 517 of 1996 to manage disasters and similar emergencies in Ghana. Its core functions include the promotion of Disaster Risk Reduction (DRR) and Climate Change Risk Management through the establishment of National and Regional Platforms for all Stakeholders. It also helps to strengthen Disaster Prevention and Response Mechanisms.

**Non-governmental organizations.** There are about 50 (small and large) organizations working in WASH-related activities. The Ghana Coalition of NGOs in the Water and Sanitation Sector (CONIWAS) acts as an umbrella organization for many NGO's in the WASH sector. There are also some large Dutch NGOs active in the WASH Sector in Ghana: for example the Dutch WASH Alliance (Simavi, WASTE, RAIN Foundation, ICCO and AKVO), IRC Ghana and SNV.

#### **Development Partners**

Multilateral organizations in Ghana cover various sectors and activities in the WASH sector: UNICEF, World Bank, African Development Bank, UN-Habitat and the WHO (World Health Organization). Besides the Netherlands, the following bilateral donors are also active in WASH: Canada, USAID, KOICA and JICA.

#### **Private sector actors**

Presently private actors in the WASH business are active mainly in engineering), design and construction of infrastructure (for water supply, drainage and wastewater), drilling of boreholes and waste management (Zoomlion is the biggest local waste management company). Other local companies are engaged in bottling of drinking water, including sales of sachet water and the treatment of waste generated (Safi Sana).

<sup>4</sup> Current water tariffs can be found at <http://www.purc.com.gh/purc/node/177>

## 4.0 Market Risks and Opportunities

### 4.1 Opportunities along the water and waste chains

#### *The waste and sanitation business*

Approximately twenty million Ghanaians lack improved sanitation facilities with five million practicing open defecation. Most of the waste water/fecal sludge is discharged untreated into the environment. Waste collection and treatment capacities are often inadequate. There are no proper landfills, no functioning sewerage systems. This means there are great market opportunities for collection, recycling and treatment of solid and liquid waste. Several Ghanaian companies (mainly small and medium enterprises; SME's) are already active in the sector. Some of them joined a trade mission to the Netherlands to link up with the Dutch Waste and sanitation sector (in October 2017).

#### *Non-Revenue Water reduction schemes*

Ghana's main water utility provider, GWCL, is still struggling to reduce water losses and unpaid water tapped from its mains. This presents another opportunity for investment and collaboration in the provision of both software and hardware mechanisms to help solve this challenge.

#### *Water and Waste Water treatment*

There are business opportunities in water supply to some rural and peri-urban communities where the main governmental utilities are handicapped. The Ghanaian government also welcomes the use of advanced water/wastewater treatment technologies which presents another avenue for investment.

#### *Wetlands, Climate change mitigation and Flooding*

The lessons drawn from Ghana's recent flooding which claimed many lives show that measures should be in place to prevent flooding and to adapt to the effects of climate change. For this matter, drainage, water resource management and coastal protection all present opportunities for business in Ghana.

#### *WASH Financing*

There is currently a wide financing gap created for WASH related investments due to the current macro and micro economic situation in Ghana. This also presents a good business opportunity for financial institutions. For now, the P2P<sup>5</sup> by SNV/Fidelity is a flagship revolving fund for Micro, Small and Medium Enterprises in WASH, providing affordable access to finance.

#### *WASH business viability*

WASH business opportunities are likely to be more financially viable if steps/segments in the chain are packaged into one business model (for example, from collection of raw waste to processing and marketing of a commercially valuable product).

Given the differences in approach and technologies, opportunities are distinguished as small-scale and large-scale interventions.

### 4.2. Small-scale interventions (hardware, training, software)

<sup>5</sup> For more on the P2P fund visit <http://www.snvworld.org/en/countries/ghana/news/eu6-million-wash-fund-for-ghana>

The following market segments in the drinking water and waste chains can be distinguished with relevance for small-scale interventions and SME involvement:

*toilets (household, public and institutions):*

- flush: design, manufacturing, marketing, maintenance
- dry : idem (+ composting)
- rental of mobile toilets
- construction and management of toilet blocks for schools, markets or communities

*drinking water:*

- boreholes, small-scale water supply systems (tanks, pipes, meters, pumps and other fittings)
- treatment for bulk water supply and for bottling
- supply to beverage industry, food processing
- filters, chemicals
- equipment quality control, testing
- Innovative payment systems for water (Automated metering and electronic payment i.e. by using mobile money platforms)
- Desalination and de-ionization of water (especially boreholes)

*waste water/liquid waste/fecal sludge:*

- sludge to fuel (biodiesel, briquettes)
- sludge to compost
- wetlands/fishponds for treatment (aquaculture)
- waste water treatment plants with sewerage
- idem without sewerage, tankers
- industrial waste/effluent (per industry/company)
- collection and transportation
- equipment quality control, testing

*solid waste:*

- waste recycling to compost
- idem to fuel (biodiesel, briquettes)
- plastic/metal/paper recycling
- waste to energy from landfills, biogas
- collection and transportation
- Recycling of E-Waste

*financial services (micro/meso credit to various target groups):*

- manufacturers of hardware (toilets, pipes, digesters etc...)
- transporters
- waste collectors/pickers
- households
- communities
- toilet operators
- processors/recyclers of waste
- mobile payment system

*behavioral change campaigns*

- Designed programs for television and radio
- Educational materials (Content development, publications and education strategy for children and youth)
- Capacity building needs for NGOs and other WASH institutions

*advisory services to SME's:*

- Business model development: drawing on market research and through testing in different contexts in several countries, develop clear, replicable business models for sustainable sanitation service delivery that benefit the poor, which can be adopted by the private sector.
- Business support: strengthen managerial and technical capacity of sanitation businesses to improve their ability to service the market and be competitive.
- Building an evidence base: documenting where businesses make a clear case to customers, and cataloging formal service providers (e.g. public utilities/local governments), regulators, local investors, development organizations and donors about the role for businesses to address sanitation needs in poor areas.

#### **4.3. Large-scale interventions (hardware, training, software)**

The current market for large investments in environmental and WASH technology is small, but sanitation problems are mounting, which creates many opportunities. In the coming years Ghana will need huge investments in WASH infrastructure, both new as well as rehabilitation of existing facilities. Capital requirements for these interventions are usually such that only public (or donor) funding applies, such as for urban sewerage and drainage systems. Other investments will be needed from public, private or PPP arrangements for large-scale collection and processing of waste into recycled, commercial products or into energy, for wastewater treatment facilities and for large industries that need to invest in WASH facilities.

- Drinking water systems (treatment plants, infrastructure for drinking water, pipelines, processing plants for industries, supply and distribution systems, equipment, technology)
- Assessment and management of (surface and/or groundwater) water sources for urban and industrial water supply
- Waste water treatment Plants (public, institutional, industrial; equipment, technology): rehabilitation, construction
- Sewerage systems (planning, rehabilitation, construction)
- Drainage systems (planning, rehabilitation, construction)
- Full-scale laboratories for water quality control and testing
- Solid waste collection, processing and recycling or composting
- Calorific value testing
- Nutrient or biomass recovery from waste
- Sanitary landfills and biogas production
- Liquid waste (fecal sludge) collection, processing and recycling
- Management, operation and maintenance of WASH infrastructure/services
- Waste to energy initiatives for biogas, electricity generation, biofuel
- Climate Change Mitigation (flood modelling, engineering, coastal defense)
- Clean up of contaminated sites (large and small)

- Project development, financial and advisory services in above fields.

#### 4.4 Large WASH programmes

1. The Ghana Netherlands WASH Programme (GNWP): [www.gnwp.nl](http://www.gnwp.nl); now closed
2. The Ghana WASH Window (GWW) as a component of GNWP aims at PPP's, works through calls for proposals and requires 30% own contribution (*11 projects are in implementation and this facility is now closed*): <http://english.rvo.nl/subsidies-programmes/ghana-wash-window>;
3. World Bank: Greater Accra Metropolitan Area (GAMA) Sanitation and Water Project; <http://www.worldbank.org/projects/P119063/gh-gama-sanitation-water-project?lang=en>;
4. World Bank: Greater Accra Resilient and Integrated Development project; in preparation, to start by end 2018;
5. World Bank Urban Water Project: <http://www.worldbank.org/projects/P056256/urban-water-project?lang=en>;
6. African Development Bank: Accra Sewerage Improvement Project; <http://www.afdb.org/en/topics-and-sectors/sectors/water-supply-sanitation/projects-activities/activities-in-ghana/>;
7. African Development Bank: Greater Accra Sustainable Sanitation and Livelihoods Improvement Project; in preparation, start in 2018;
8. RVO Sustainable Water Fund: <http://english.rvo.nl/subsidies-programmes>;

## 5.0 Relevant Contacts

### Netherlands Enterprise Agency (RVO.nl)

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[www.rvo.nl](http://www.rvo.nl)

### List of selected organizations, major companies and Associations in WASH:

Name	Category	Contact	Website
Environmental Service Providers Association, (ESPA)	Waste Management	No. 35 Flower Road, East Legon, Accra Mobile: +233 (0) 208 154 588	<a href="http://www.espaghana.com/">http://www.espaghana.com/</a>
Coalition of NGOs in Water & Sanitation, CONIWAS	Water, Waste and Sanitation	Farrar Street, Mango Tree, Asylum Down Accra Tel: +233 302 250816	<a href="https://coniwass.wordpress.com/about">https://coniwass.wordpress.com/about</a>
Water and Sanitation for Urban Poor (WSUP)	Water, Waste and Sanitation	WASH House, House No. C128/12, Wama Close, Dzorwulu, Accra Mobile: +233 (0) 243713406	<a href="http://www.wsup.com/programme/where-we-work/ghana/">http://www.wsup.com/programme/where-we-work/ghana/</a>
Zoomlion Ghana Limited,	Waste Management	PMB 117, Madina, Accra Mobile: +233 (0) 203297218	<a href="http://www.zoomlionghana.com/">http://www.zoomlionghana.com/</a>
J. Stanley-Owusu Group	Waste Management	No.1 J Stanley-Owusu Street, Sakaman, Accra Mobile: +233 (0) 24 3339999	<a href="http://www.jstanleyowusu.com/">http://www.jstanleyowusu.com/</a>
Ghana Water Company Limited	Urban Water Supply	28th February Road, Near Independence Square Accra. Tel: +233 302 666781 - 7	<a href="http://www.gwcl.com.gh/pgs/hmp.php">http://www.gwcl.com.gh/pgs/hmp.php</a>
Community Water & Sanitation Agency (CWSA)	Rural Water Supply	Airport Residential Area, Accra Tel: +233 302 518401	<a href="http://www.cwsa.gov.gh/index.cfm">http://www.cwsa.gov.gh/index.cfm</a>
Bel-Aqua	Drinking Water (Mineral Water)	Plot No. IND/A68/3&12, Kpone Police Barrier, Aflao Road-Kpone Tema Accra Mobile: +233544335800	<a href="http://belaqua.com.gh/">http://belaqua.com.gh/</a>
Ghana Investment Promotion Centre	Investment	The Oval Road, Accra Tel: +233 (0) 302 665 125	<a href="http://www.gipcghana.com/">http://www.gipcghana.com/</a>
Ghana Netherlands Business & Culture Council	Business & Investment	PMB 117, Madina, Accra Tel: +233 (0) 302 76 78 25	<a href="http://www.gnbcc.net/">http://www.gnbcc.net/</a>

## 6.0 Address and Contact Dutch foreign mission

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