INTRODUCTION

From May 12 – 15, 2014, 140 Ghanaians drawn from organized labour, Ghanaian private sector, professional associations, financial institutions, security services, traditional leaders, political parties, parliamentarians, the clergy, policy think tanks, academia, civil society, and government ministries met in Senchi, Akosombo in the Eastern Region, in the spirit of our shared interest and commitments for Building a National Consensus for Economic and Social Transformation as well as our collective pursuit of inclusive and sustainable development. Though the forum intended to include all the political parties with some of their former Minister of Economic Planning, the major opposition party withdrew their participants at the last minutes. Notwithstanding however, the forum was very successful and at the end of the four days event, there were 22 consensuses which were read to all the participants, the media present and the general public by one Dr. Patrick Awuah, the Founder and President of Ashesi University in Accra.

THE SENCHI CONSENSUS

The participants agreed on the following:

1. That the Directive Principles of State Policy (Chapter 6 of the 1992 Constitution) must continue to guide the national development effort, anchored in a long term national development framework with a compelling vision.
2. That long term national interest should supersede all other interests.
3. That the State that encourages and promotes indigenous entrepreneurship and continues to execute projects and programs commenced by the previous Government.
4. Foster a state whose day-to-day management is supported by a professionally competent civil service working in an environment devoid of political victimization and intimidation and where support for the Government is not interpreted as political affiliation.
5. It is imperative to strengthen the public accounts and finance committees of Parliament to play their oversight responsibilities more effectively; and also to develop a mechanism for effective synergy and coordination between the Monitoring Units of Ministries, Departments and Agencies (MDAs), the National Development Planning Commission (NDPC) and the Office of the President.
6. That a mechanism to effectively monitor, evaluate and reform the use of statutory funds transferred to public sector institutions such as the District Assembly Common Fund (DACF), National Health Insurance Authority (NHIA), Ghana Education Trust Fund (GETFUND) must be established.
7. That government should establish a One-Stop-Shop for investments, electronic templates to simplify business processes, streamline the activities of the Ghana Export Promotion Council (GEPC), Ghana Investment Promotion Council (GIPC) and Free zones Board, and strengthen the capacity of the Ghana Statistical Service (GSS) and other statistical reporting agencies to deliver reliable and timely economic and social statistics for planning, research and development.
8. The Ministry of Finance should as a matter of urgency review the targets set in the 2014 budget. The review must identify likely deviations and make proposals for plugging the resultant financing gap while the Bank of Ghana traces the implications of the revisions for monetary policy.

9. That a mechanism must established to realign the budget whenever the economy is affected by unanticipated shocks.

10. Government must strengthen the regulatory authorities to protect consumers and ensure the enforcement of standards.

11. Further steps must be taken to support Small-Medium Enterprises (SME) in order to protect jobs.

12. That further efforts must be made to improve the efficiency of tax collection as well as broaden the tax base and reduce recourse to the introduction of new taxes. The incidence of discretionary tax exemptions should be reviewed and reduced.

13. Bank of Ghana should expedite work on the assessment of the recently announced foreign exchange measures and take speedy and appropriate action to restore confidence and relieve the unintended consequences of the measures.

14. Consideration should be given to the amendment of the Bank of Ghana Act to set a ceiling on its lending to government that is based on government’s revenue collection in the previous year, rather than the current year as is currently that case. This should be separated from the ceiling on total net domestic borrowing by government.

15. An investment programme to deal with the energy crisis must be put in place as a matter of urgency in order to propel growth, employment, competitiveness, and macroeconomic stability.

16. That government must take steps to revamp the manufacturing and agriculture sectors to encourage domestic production of some agricultural products as well as import substitutable manufactured goods.

17. Ghana needs accelerated implementation of the current plan to develop the interbank foreign exchange and money markets to ensure active primary and secondary trading.

18. For the purposes of encouraging high national productivity, government, labour and the private sector must collaborate to institute a management and labour productivity crusade including the introduction of a Service Charter that ensures that productivity is matched with remuneration.

19. Take steps to develop long term financing instruments to minimize reliance on short term financing.

20. That a clear and simplified policy framework to help grow and migrate the informal sectors into the formal is urgently required. As such steps must be taken to simplify business registration process, non-mandatory SSNIT contribution up to a minimum number of employees by informal sector operators.

21. We your fellow Ghanaians recognize that socio-economic development is a journey, not a destination. As such, efforts to build a national consensus and long-term plan must also take the mode of a journey. We therefore recommend that the National Economic Forum be institutionalized and that a committee be established to explore various options and model for undertaking this process of institutionalization.

22. Government must take steps to galvanize consensus around other issues of national importance, especially with respect to political governance nation-building matters, and should initiate a process of involving citizens whose experience, insight and expertise will enhance economic policy management and national governance.
More than one year after the above consensus was developed and read to the whole world, which was subsequently followed by the full report, many are of the view that little efforts have been done to implement the consensus. In this article, I decided to choose just about five of the Senchi Consensus that in my opinion can change the country very much and place her on the international radar for reckoning when implemented with the seriousness that they deserve. It is my strongest belief that many Ghanaians and other development partners are aware of many issues raised in this article but our problem is the willingness to ensure that the right measures are fully implemented.

**CONSENSUS NUMBER THREE**
The National Economic Forum was lunched by the President, HE John Dramani Mahama at Senchi in Akosombo. The participants at the forum, after three days of extensive deliberations, came out with 22 consensus and the third consensus read as follows: "That the state that encourages and promotes indigenous entrepreneurship and continues to execute projects and programs by the previous Government".

In my candid opinion I think the two issues should have been separated and given individual attention. The issue of the state giving priority to indigenous entrepreneurs to ensure their success is very important and must be given serious attention by any government that believes in Ghanaians. On the other hands the continuation of projects inherited by one government from another is equally important for the country's development process.

On the first part of this consensus, I have said in one of my previous articles that until we start to encourage indigenous businesses to take possession of some important sectors of our economy, the development efforts will not yield positive results in the nearest future. Many of our business development regulations seem to favour foreign investors more than our own Ghanaian business people. I listened to the president of AGI during the discussion lamenting on the situation describing it as very worrying. On his part, the GBA representative commented on situation where the GIPC and Free Zone laws are abused by foreign investors and we seat aloof while our Ghanaian business people suffer. Currently the SMEs in Ghana forms about 90% of Ghanaian businesses and all these are potential businesses that can employ thousands of Ghanaian youths if their businesses are given the push.

One major problem faced by these businesses is how to raise the needed funds to increase their operations. Many also suffer from professional management skills to help them manage their operational activities to increase shareholders wealth. Government in collaboration with the Bank of Ghana and the Association of Bankers can come into consensus to soften the procedures for raising funds by the SMEs. Government can revamp the NBSSI by employing very skilled professionals that can act as intermediaries between the banks and the local businesses. These professionals can help with management skills such as accounting services, budget preparation, project appraisals, innovative strategies and even internal control activities for the SMEs. This intervention will drastically reduce the risks associated with their operations hence increasing their chances of raising funds from the banks. It’s very important to note that once their risks are reduced the interest charge by the banks will reduce and this will assist the local businesses to expand. In my opinion we already have the institutions needed to ensure the third consensus is achieved and if one considers the fourth consensus then it is very possible to achieve the tenets of consensus number three.
This consensus is very important and must be supported by all well-meaning Ghanaians. The success of this consensus will go a long way to change many things and speed up our developmental efforts. If this consensus is given the needed national attention Ghanaian businesses will end up taking control of our natural resources and all the foreign currencies generated from the sale of these resources will remain in the country and that will make the Ghanaian cedi very strong against the major currencies. This will also lead to the increase of jobs for both skilled and unskilled labour. We all need to rally behind the president and his team to bring the Senchi consensus to fruition and Ghana will be a better place to live.

CONSENSUS NUMBER FOUR

Moving forward, I will be touching on some of the consensus in no particular order but the ones my instincts tell me are very important for the country development process. I have chosen the fourth consensus because without very vibrant and dedicated civil and public servants to implement the developmental projects then we need to forget it completely.

The fourth consensus states: "Foster a state whose day-to-day management is supported a professionally competent civil services working in an environment devoid of political victimization and intimation and where support for the government is not interpreted as political affiliation".

In actual fact Ghana has received various amounts of donor funds and loans for developmental projects but many at times these funds don't impacts significantly on the development process of the country. Many of the civil and public servants have been complaining about conditions of services holding government to ransom with strikes and demonstrations. It is also common place to see many of these civil and public servants displaying lackadaisical attitude towards the work they do. As former President John Agyekum Kuffour put it, "We are pretending to pay the workers while they pretend to be working". Now with the implementation of the single spine salary structure one can say that civil and public servants are paid the appropriate market rates that enables them to work and proof that they deserve such remuneration at end of month.

For an effective and hardworking civil and public services government must put mechanisms in place to foster hard work while instituting stringent measures to punish lazy and corrupted officials. My investigation of the Auditor General's reports indicates that, between 2004 and 2013, Ghana has a whopping 4.84 billion Ghana cedis to financial malpractices by officers at the Ministries Departments and Agencies and this is hear-breaking to say the least. People must be made to account for moneys they have misused and even prosecuted where necessary to deter other from doing same. To ensure that government workers perform their duties with diligence and high level efficiency, government must ensure that appropriate logistics are made available to the workers. There are many government workers who go to the office daily and ready to work but don't have the logistics to work with. Such workers end up getting paid at the end of the month for doing nothing.
Regarding the political affiliations of civil and public servants I think it would be very difficult for any government to eradicate because of the political polarization and the fact that many of these workers have been allowed to flout the regulations regarding political affiliations for far too long. For that matter many would try to sabotage a government they don't like so as to fail for their favourite party to win power. One best way to eliminate this behavior is to deal with the winner takes all politics that we have currently.

Finally, we need to strengthen the monitoring and supervision arms to ensure people do the right things at the office. One effective strategy the government can utilize, in my opinion, to change the working culture is provision of mortgage guarantee for public and civil servants. Many of these workers suffer a lot from the hands of landlords and will wish to have their own properties as early as possible as they get employment. Government guarantee for mortgage on residential properties could be used to discipline workers when there are good monitoring systems. The first punitive measure for any government worker who refuses to work efficiently will be a freeze on his or her mortgage. Also if the worker wants to resign he or she must make full payment of the mortgage or lose the property. This single measure can restore discipline among government workers and also developed and expand the real estate sector and even the financial sectors of the economy. The current situations where some public and civil servants are seen putting up properties within five and six years after employment are just unacceptable and impossible in any country. This can only be possible with corrupt practices. We need to be thinking in the long future while trying to bring sanity in our public and civil services that both government and workers would be pleased to work harmoniously for the benefit of the nation.

CONSENSUS NUMBER TEN
Do you remember the last time you walk into your bank to withdraw your own money and the cashier was looking at you with those scornful eyes as if she is doing you some favour? Or was it electricity credit you wanted to buy and the vendor is treating you like you don't matter in any way? What about the hospital you visited the last time to have a malaria treatment? Or was it one of your relatives in labour at the hospital when you witnessed that inhumane treatment by the nurses? Many of us have one way or the other been victims of such inexplicable treatment by our service providers when we have to spend our own hard earned moneys. It is for this reasons that the tenth Senchi Consensus is very important and government must do all she can to ensure its implementation.

It states that "Government must strengthen the regulatory authorities to protect consumers and ensure the enforcement of standards". The important point that needs serious emphasis is the strengthening of the regulatory authorities. I must also emphasize that these regulatory authorities must have the guts to ensure the laws are respected by everybody irrespective of one’s status in the society or the size of their pockets.

I remember the significant role played by Kofi Capito at the forum to ensure that this become part of the 22 consensus. The Ghanaian consumers have been taken for a ride by service
providers especially for too long and it’s about time some serious action is taken to protect the consumers.

Imagine you are very sick and in pain and because you don’t want the icy hands of death you decided to gather some few cedis to seek treatment at the hospital. Or you yourself, a relative or wife is blessed with a child in the tommy for nine months but that good news can only come after some hours of pain. So you gather some money and decided to seek help at the hospital. In such pains the worst you will expect is someone healthier and stronger trying to abuse you or sometimes worsening your plight. But that is exactly what many of our nurses and doctors do and the best we could do or say is “fama nyame” (give it to God). Sometimes these nurses and doctors end up killing their patients through negligence or steal babies and claim it was still birth but nothing happens to such persons and they continue to work and enjoy their salaries.

One other irresponsible service providers, who have taken Ghanaians for a ride for so long, is the Electricity Company of Ghana and some of the banks. The ECG continued to abuse the rights of Ghanaians for too long. Many Ghanaians have their gadgets like expensive fridges and freezers, television etc. destroyed by the recklessness of ECG staff. Some even lost their homes and all its content to fire as a result of these recklessness but nobody get reprimanded and the customers get no compensation but the same staffs continue to draw their salaries and allowances. Even when customers want to pay their bills or recharge their prepaid meters they at times face hell in the hands of these ECG staffs and nobody cares.

Sometimes I wonder whether the important element of professionalism is missing among bankers. I believe the bankers are supposed to be professional in their work. But I wonder if Ghanaians can faithfully say that they get professional services at their banks. How can someone work hard for his money and decided to go and keep it at the bank and get treated as if he was coming to beg for arms?

I believe many Ghanaians are fed up with the recklessness and inhumane treatment at various services providers in this country. Whether it is water, electricity or banking services, or hospital doctors and nurses, transportation and even business services at the ministries, ordinary Ghanaian consumers are given poor services all the time. It is time to say that enough is enough with these abuses. People must be held responsible for mistreatment to customers. Offenders must be surcharges or even imprisoned where necessary to ensure some sanity in the system. People died all the time due to irresponsible behaviors of others but we seem not to be concerned.

This is why in my opinion all of us must support this consensus and push government to ensure immediate implementation. The right of the consumers must be protected to ensure that people don’t just make money at the expense of other people’s life. We need every single Ghanaians inputs to help build the better Ghana we all aspired for.

**CONSENSUS NUMBER SIXTEEN AND NINETEEN**

My final stop on this discussion will be a closer look at the consensus numbers 16 and 19. I choose these because many people, both home and abroad, believe that Ghana was endowed with various mineral resources and fertile land such that a proper development of the agricultural sector coupled with a well-planned manufacturing process could make the
country the food hub of Africa if not the whole world. The sixteenth consensus stated “That government must take steps to revamp the manufacturing and agriculture sectors to encourage domestic production of some agricultural products as well as import substitutable manufactured goods.” The nineteenth consensus on the other hand stated that government should “Take steps to develop long term financing instruments to minimize reliance on short term financing.”

The choice of these two consensuses are based on my believe that the agricultural and manufacturing sector can only be revamped when there is a proper structure of long term financial arrangements that understands the risks involved in agriculture and ready to put in mechanisms to manage those risks to benefit the institutions and the country as a whole. Government and the private sector must come up with measures that will establish an investment bank with huge capital base that enable it to finance large scale farming with processing plants that add significant values to the raw products.

It is important for any policy maker to understand that this process will entail large amount of capital and proper study and analysis must be made to identify how the mechanized farms and the processing plants will be located across the country to take competitive advantage of soil fertility and capacity for good product yield. The research institutes of the various Universities must also be involved on commercial basis to identify products that can be modernized for high yield and earlier harvest. Investment into irrigation facilities must also be seriously considered to ensure continuous production throughout the year to reduce any form of idle labour and machine hours.

In the diagram shown below, I tried to visualize the country in the next ten years with a well-planned and institutionalized program that will see a well-structured integration between agricultural production and industrial processing of the raw product from the farm into either consumables or semi-consumables. This program must also see serious commitment of government in the development of irrigation facilities in vantage locations across the country to facilitate some kind of all year round productivity. The final stage of these programs is the integration with local and international markets development that ensures availability of markets for all the products from both the farmers and the industries.

There must be effective feasibility study on all the projects and commitment policy makers to come out with the best structure that will ensure about 80% to 90% achievement of the targets. The programs and projects must also be time bound and results well analyzed on bi-annual and annual basis to identify any lapses and delays to find practical and useful solutions to them as quickly as possible to put the structure back on track. We can only achieve what we so much desire by putting our minds and hearts to it with determination among all to ensure the full implementation and achievement of the results. Remember it is the results that are seen in every endeavor and not the efforts, but unfortunately the efforts are much more important in order to see the desired results.
DEVELOPING AND FINANCING A PRODUCTION CHAIN IN GHANA (A 10 YR PLAN)

ESTABLISHMENT OF A FINANCIAL INSTITUTION WITH A MINIMUM CAPITAL OF US$1.5 BILLION

ESTABLISHMENT OF AGRIC PLANTATIONS AND IRRIGATION IN VARIOUS REGIONS

FOOD CROPS LIKE GRAINS, TUBERS, FRUITS & VEGETABLES

CASH CROPS LIKE OIL-PALM, SHEANUTS, COTTON AND TIMBER

ANIMAL HUSBANDRY LIKE POULTRY, PIGGERY, CATTLE AND GOATS

FISH-FARMING LIKE TILAPIA, RED-FISH, TUNA AND SHRIMPS

HUGE SILOS AND HEAVY INDUSTRIAL PLANTS TO OPERATE AS “HUB & STOKE” FACTORIES

FRUIT JUICE PROCESSING, GRAINS PROCESSING, PROCESSING TUBERS INTO ALCOHOL, ETHANOL & FLOUR, ETC.

PROCESSING INTO COOKING OIL, SOAPS, CLOTHING, CREAMS, FRAGRANT AND WOODS/ FURNITURE, ETC.

ANIMAL HUSBANDRY LIKE POULTRY, PIGGERY, CATTLE AND GOATS

FISH-FARMING LIKE TILAPIA, RED-FISH, TUNA AND SHRIMPS

PROCESSING INTO MINTS, SAUSAGES, CANNED MEATS, MEAT PACKAGING IN KILOS & FREEZING SERVICES, ETC.

PROCESSING INTO MINTS, SAUCES, CANNED FISH, FISH PACKAGING IN KG & FREEZING SERVICES, ETC.

CONSTRUCTION OF LARGE SHOPPING MALLS EXTRA-MODERN AND MULTI PURPOSE MARKET CENTRES

DEVELOPING FOREIGN MARKETS FOR PRODUCTS IN AFRICAN COUNTRIES, EUROPE, ASIA & AMERICAS

BANK BRANCHES

Source: Author’s vision on the systematic structure of Agricultural Mechanization and Industrialization in Ghana

NB: All the arrows are coded with specific meanings
CONCLUSION

According to former UN General Secretary, Mr. Kofi Annan, “All healthy & democratic societies rest on three pillars: (1) Peace & Security (2) Sustainable Development and (3) Respect for Human Right”.

Some of us have decided to pursue the second pillar so we will engage ourselves in all economic endeavors to see a sustainable development come to our country irrespective of what it cost us and our career. So which one are you also associating yourself with? That is if you agree with Mr. Kofi Annan in the first place. The Ghanaian economy has everything she needs to take a bold and giant step in a sustainable economic development. Ghana has over the years, since the beginning of this fourth republic, taken various steps from one government to the other to ensure measures are put in place that will see the country attain the desirable heights.

One of our major hindrances is the ability to implement the various programs and policies we designed and formulated to the fullest for sustainable economic changes. Our determination towards implementation of programs can only be described as porous with no seriousness attached to ensure a substantial, if not complete, achievement of what we charged ourselves to achieve. We must critically analyze these consensuses and design programs that will effectively see the major parts of them achieved over the next decade and probably beyond. No matter how long this takes we need to be very determined as a country to get it done and get it done properly. If we failed in these journey then we can only have ourselves to blame because ten to twenty years from now we will be back at the same precarious situations we currently find our country without moving forward in any significant lengths.

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