



INVESTMENT OPPORTUNITY GHANA



Maize, Soya and Rice Production and Processing

Millennium Development Authority

Millennium Development Authority

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REASONS TO INVEST IN COMMERCIAL FARMING IN GHANA

- **Large Tracts of Fertile Land Available at Low Cost**
- **Growing Domestic Demand for Maize, Soy and Rice**
- **Significant Water Resources for Agricultural Production**
- **MiDA Support to Facilitate Land Acquisition**
- **Attractive Income and Population Growth Trends**
- **Politically Stable Democratic Government**
- **Positive Business Enabling Environment**
- **Low Labor Costs for Farm Operations**

BUSINESS OPPORTUNITY SUMMARY

Ghana has attractive attributes for commercial farming, with large tracts of land available with excellent soil and climate suitable for the production of many crops. Lake Volta, the world's largest man-made lake, is fed by an extensive system of rivers. Labor is inexpensive with typical farm labor costing between GH¢3-5 per day (\$2.22-\$3.57). Together, Ghana's vast resources of agricultural land with plentiful water for irrigation and available labor make it ideal for commercial farming of key staple crops such as maize, soya, and rice.

Maize is Ghana's number one staple crop followed by rice, and domestic demand for both is growing. Between 2010 and 2015, rice demand is projected to grow at a compound annual growth of 11.8 percent and maize at 2.6 percent. However, the country is not self-sufficient in either of its two most important staple crops, as Ghana has experienced average shortfalls in domestic maize supplies of 12 percent and domestic rice supplies of 69 percent in recent years. Therefore, the Government of Ghana has an interest in increasing production of these key staple foods to meet the country's growing demand for rice and maize and to improve food security.

Maize, soya and rice production are currently dominated by smallholder farmers who rely on rain fed conditions with limited use of improved seeds, fertilizer, mechanization, and post-harvest facilities. As a result, average yields in Ghana are well below attainable levels and post-harvest losses are high. Investors in commercial farming have the opportunity to realize yields per hectare of 5.0-5.5 metric tons in maize, 4.5 metric tons in soya, and 4.0-4.5 metric tons in rice using the best agricultural practices in order to capitalize on the large and growing demand for these critical staple crops in Ghana.

Price points within Ghana are favorable for local commercial production. Local wholesale prices for maize have ranged between \$280 to \$560 per metric ton between 2007-2009. Wholesale prices per metric ton for rice have ranged from \$700 to \$1,000 for local varieties and from \$750 to \$1,250 for imported varieties from 2007-2009.

MiDA offers unique support to facilitate new investments in commercial farming based on its involvement in local communities with land and water resources that are interested in attracting external investors. Because identifying, negotiating and acquiring land for commercial farming can be difficult for external investors, MiDA's services can prove invaluable in helping investors to work through the process to establish long-term, mutually beneficial relationships with land owners and the communities. Activities within MiDA's agricultural project in these communities include farmer and enterprise trainings to accelerate the development of commercial skills and capacity among farmer-based organizations (FBOs) and their business partners; land tenure facilitation to ensure tenure security for land users and facilitate access to land for high-value crops; and credit services to increase farmers' access to credit for the improvement of value chain activities.

The Millennium Development Authority (MiDA) is a Ghanaian public agency, created to implement the programs pertaining to the Millennium Challenge Compact valued at \$547 million and signed in August 2006 between the Government of Ghana and the Government of the United States. The Compact includes an allocation of \$241 million for Agriculture Projects to increase productivity and \$306 million for Transportation and Rural Services Projects that will complement the strengthening of capacity in the agricultural sector.

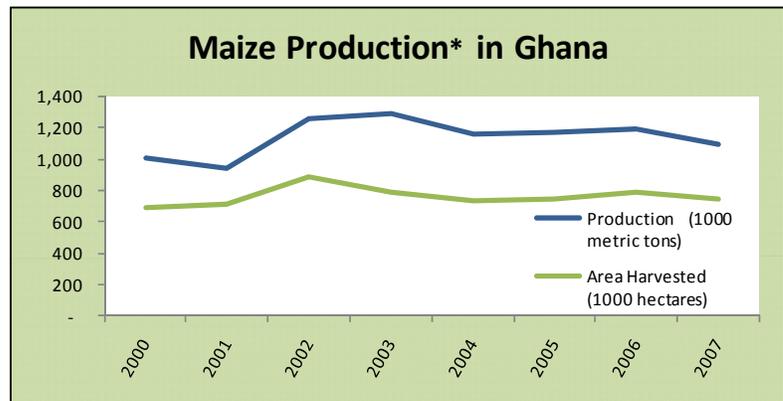
MiDA will facilitate investment in this business opportunity for interested domestic and foreign partners, including access to farmer organizations, community leaders, service providers, government agencies, and other organizations as necessary. See MiDA's website at <http://www.mida.gov.gh/mcaghana.php>.

MAIZE AND SOYA IN GHANA

Maize is the largest staple crop in Ghana and contributes significantly to consumer diets. It is the number one crop in terms of area planted and accounts for 50-60% of total cereal production. Additionally, maize represents the second largest commodity crop in the country after cocoa. Maize is one of the most important crops for Ghana's agricultural sector and for food security.

MAIZE SUPPLY

The vast majority of maize is produced by smallholder farmers under rain fed conditions, leading to annual variations. However, overall maize production in the country has remained relatively stable both in terms of area harvested and volume because of reliance on traditional farming methods.

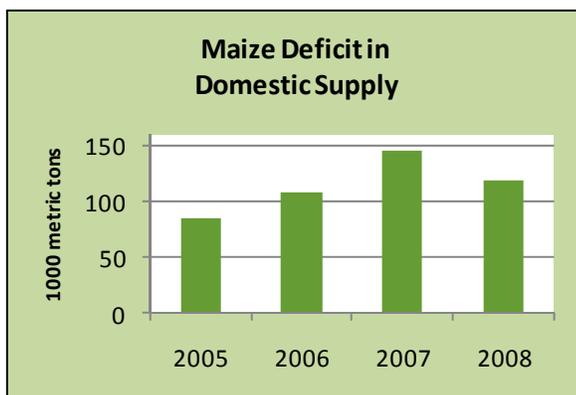


Source: FAOStat. www.faostat.fao.org

* Gross production, of which approximately 70% is available for human consumption.

Under traditional production methods and rain fed conditions, yields are well below their attainable levels – maize yields in Ghana average approximately 1.5 metric tons per hectare. However, yields as high as 5.0-5.5 metric tons per hectare have been realized by farmers using improved seeds, fertilizer, mechanization and irrigation.

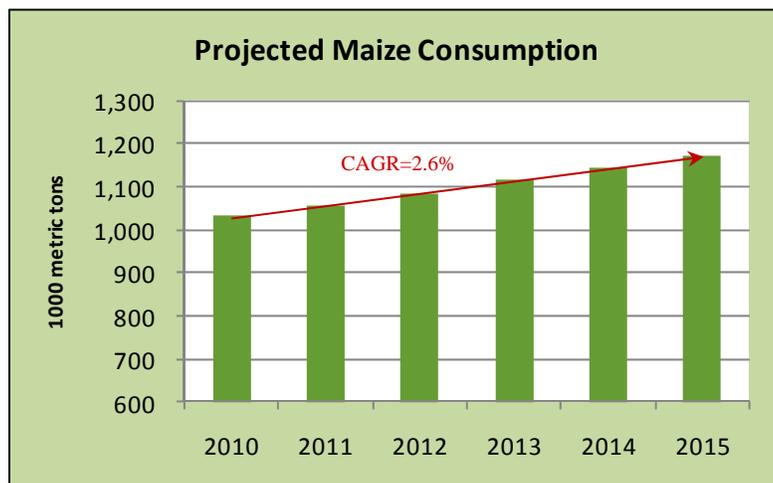
There is an opportunity for commercial maize operators to capitalize on significantly higher yields with irrigation and mechanized farming operations in Ghana.



Source: Ministry of Food and Agriculture, Statistics Research and Information Directorate

Commercial farming can help to fill the increasing gap between domestic supply and demand for maize. The Ministry of Food and Agriculture estimates the annual domestic deficit to have been between 84,000 and 145,000 metric tons over the last four years for which data is available. This represents a shortfall in domestic production of between 9 and 15 percent of total human consumption in these years.

MAIZE DEMAND



Source: Ministry of Food and Agriculture, Statistics Research and Information Directorate
Agriculture Sector Plan: 2009-2015.

In addition to the current shortfall in domestic supplies to fulfill demand, maize consumption is projected to grow at a compound annual growth rate of 2.6% based on population growth and increasing per capita income. Based on the most recent domestic production data, the shortfall between domestic production and domestic consumption would reach 267,000 metric tons by 2015. Further, beyond these projected figures for household consumption, there is considerable unfulfilled demand for processed maize uses and for the growing animal feed sector within Ghana.

SOYA

Soya is also produced by smallholder farmers under rained conditions. Under these subsistence methods, soya yields average only 0.8 metric tons per hectare, although soya has been demonstrated to grow at yields of as much as 4.5 metric tons per hectare under the best commercial agricultural practices in Ghana. Crop rotation of soya with maize on commercial farms in Ghana will provide for improved fertility on fields with multiple crops per year. Although current production and consumption data for soya are not readily available, FAO estimates that Ghana imported soybean oil alone of between 2,700 and 7,826 metric tons annually between 2001 and 2007.

Growth of Maize and Soy for the Poultry Feed Industry

There are substantial opportunities for increased maize and soya utilization for feed mills. Currently, less than 10% of maize supplies go into the poultry feed industry, although demand is much greater than this supply. In 2008, the government granted special import permits for more than 26,000 metric tons of yellow corn to supply the poultry feed industry.

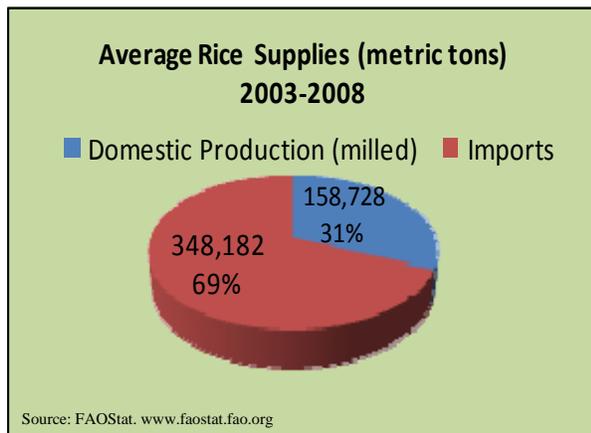
Limited supply of both maize and soya for feed production has led to constraints in the growth of the poultry industry, resulting in significant growth in imports of poultry and other meats for consumption. Poultry imports have increased from approximately 20,000 metric tons in 2002 to more than 63,000 metric tons in 2007.

Estimated demand for maize for poultry feed is projected to grow from 73,000 metric tons in 2010 to 118,100 metric tons by 2015.

RICE IN GHANA

RICE SUPPLY

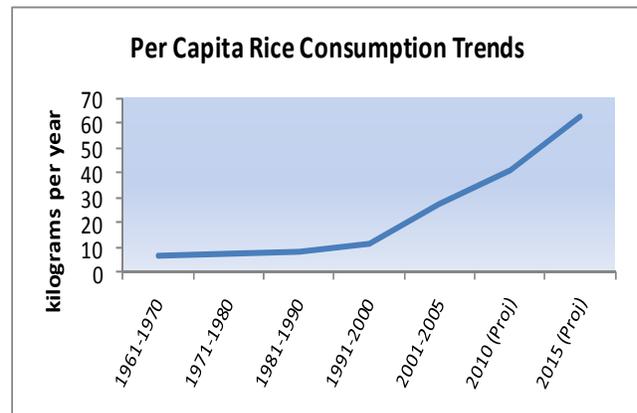
In Ghana, rained rice contributes 84% of total current production, generating average paddy yields of 1.0-2.4 metric tons per hectare. Irrigated production totals only 16%, but produces average paddy yields of 4.5 metric tons per hectare. Because of the lack of irrigation and poor yields, domestic rice production has not grown as fast as domestic demand. Furthermore, domestic rice supplies have not kept up with changing



preferences toward aromatic and long-grain white rice. As a result, rice imports from Thailand, Vietnam, the U.S., India and Pakistan have grown considerably to fulfill Ghana's increasing demand and preferences. Average rice imports were 348,182 metric tons between 2003 and 2008, representing 69% of total national rice consumption. Imported rice sold at average wholesale prices of \$1,100-\$1,250 per metric ton in 2008-2009.

RICE DEMAND

Urbanization and changing consumer preferences are the main drivers of significant growth in per capita rice consumption, as urban populations consume significantly more rice than rural populations. From a steady level of 7-8 kilograms per year through 1990, per capita rice consumption increased to 11.5 kilograms per year on average during the 1990s and climbed considerably to 27 kilograms per year for the period from 2001-2005. Future increases are projected by the Ministry of Food and Agriculture based on a combination of overall population growth, rising incomes, and increasing urbanization.

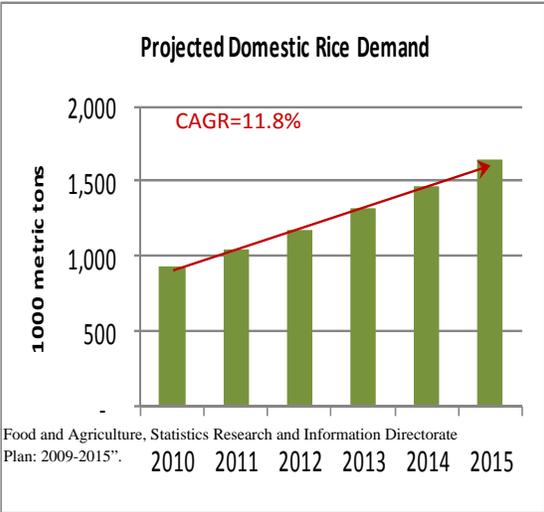


Source: WARDA: Africa Rice Trends and Ministry of Food and Agriculture: National Rice Development Strategy.

Based on these demographic trends and income growth, Ghana's Ministry of Food and Agriculture estimates that demand for rice in Ghana will increase at a compound annual growth rate of 11.8% from 939,920 metric tons to 1,644,221 metric tons between 2010 and 2015.

The Government of Ghana has a strong interest in reducing reliance on imported rice to improve food security and conserve foreign exchange. Therefore, the Ministry of Food

and Agriculture would like to see domestic rice production grow at even faster rates than rice demand alone, based investment in commercial rice farming.



Foreign investors interested in commercial scale rice farming have the opportunity to achieve attainable yields of 4.0-4.5 metric tons per hectare from irrigated, mechanized farming of aromatic, long-grain varieties to meet Ghana's significant and growing rice demand.



Preferred Types of Rice in Ghana

Urban markets in Ghana represent 76% of total rice consumption. Aromatic long-grain, white rice is preferred by consumers and comprises 20 percent of imports. These varieties include jasmine 0-5 percent broken and aromatic 100 percent broken rice from Thailand. Urban consumers also enjoy basmati 25 percent broken rice from India and Pakistan.

Ghana has a locally produced long-grain, aromatic variety called "Togo Marshall" that is well suited to Ghanaian conditions. Togo Marshall has been found to be competitive with imported varieties in terms of consumer tastes, although seed availability is sometimes limited.

LAND ACQUISITION IN GHANA

Fertile Land and Water Resources

Ghana's vast tracts of fertile and inexpensive land with excellent water resources are extremely attractive to investors interested in commercial farming of maize, soy and rice. Given that only 16% of Ghana's arable land is currently under agricultural production, there are significant supplies of land resources available for foreign investors interested in establishing commercial farm operations.

The process for acquiring land can be relatively cumbersome, time-consuming and complex for outside investors to navigate. However, foreigners are permitted to lease land for up to 50 years under a registered leasehold title.



Types of Land

In Ghana, the Constitution identifies three types of land:

- **Public lands** controlled by the government
- **Stool or skin lands** controlled by traditional authorities on behalf of communities
- **Family or private lands** controlled by individuals or family clans

Foreigners may be able to acquire leasehold interests in public land directly from the government for very large tracts of land, but public lands represent only 20 percent of land in the country. Family or private lands are often not the most optimal in terms of size, fertility and access to water.

Importance of Local Customs

The negotiation process to lease land from traditional authorities can differ from area to area, and in some cases can involve more than one chieftaincy. It is not uncommon for a representative to act on behalf of the traditional authority, at least in the initial stages. Following customs and respecting traditional authorities early in the process can reduce the possibility of misunderstandings or disputes over land rights as negotiations proceed.

There are often traditional ceremonial protocols to be followed with which foreign investors are unfamiliar; for example, in many areas, a business person is expected to bring schnapps to the chief before any request to negotiate for land. It is recommended that investors work through a trusted local partner, such as MiDA's implementing partners and local contacts, to assist in the process to ensure that customs are followed. An investor who is unfamiliar with these informal, yet very important, processes risks damaging the opportunity to work with a potentially beneficial partner for the simple lack of knowledge regarding local customs.

GHANA MCA FACILITATION AND SUPPORT

The highlighted MCA intervention zones represent areas within Ghana where investors can access communities with attractive land and water resources and where MiDA and its partners can provide information on land available for maize, soy and rice operations. MiDA and its partners have established relationships with the traditional authorities in these areas, as well as the relevant authorities from government entities involved in land transactions. This enables MiDA and its partners to provide information and facilitate meetings for investors during the negotiation process. Investors can look to MiDA to assist in navigating the unfamiliar process of land negotiation in Ghana.

MiDA and its partners are training 60,000 farmers in value chain approaches to agricultural production and assist in the growth and development of farmer-based organizations (FBOs) in these zones. Farmers participate in six weeks of classroom training on business aspects of farming, FBO organizational development, and crop planting decisions based on market dynamics. Farmers also receive three weeks of field training on a specific crop, assisted with a starter kit of inputs for the chosen crop. The FBOs develop an understanding of the benefits that a commercial operation can bring to their communities. In many cases, the FBOs act as economic development agents for their areas. These FBO-trained communities are particularly attractive from the perspective of an outside investor interested in a mutually-beneficial relationship with a local community in which to locate operations.

Key Points in Negotiations

Investors should initially focus on ensuring that the land in which they are interested will not be contested by neighboring families or chieftaincies. Investors or their representatives cannot be seen on the property until after they have met with the appropriate traditional authorities and the regional council to obtain their blessing and approval to proceed with exploration of the land and due diligence measures. Because most land available to investors is fallow, specific boundary lines are not always well established, thus care must be taken to identify any and all claims at the outset. Investors will also be interested in securing transferable rights and negotiating leases that are sufficiently long-term to justify the investment necessary to establish commercial operations.

Equally as important as the terms that the investor is seeking are the terms that the investor is willing to offer to the community. The traditional authorities act as stewards of the land on behalf of the community. As a result, the negotiation process must involve all stakeholders, including the chiefs, elders, and members of the community. This helps to ensure that a lease agreement is not challenged in the future for failure to adequately compensate the community for the use of its land resources.

Typically, communities are most interested in a combination of benefits from a commercial operation. In addition to direct employment opportunities, farmers desire access to better technologies and techniques brought by a commercial farm. Farmers also value access to machinery for hire, post-harvesting services, and market linkages from the improvement of transportation services or the direct purchase of product by the commercial operator. Any investor interested in securing a long-term lease should be willing to enter into a mutually-beneficial, long-term arrangement with the local community in order to ensure the best possible opportunity for success.

GHANA'S INVESTMENT CLIMATE

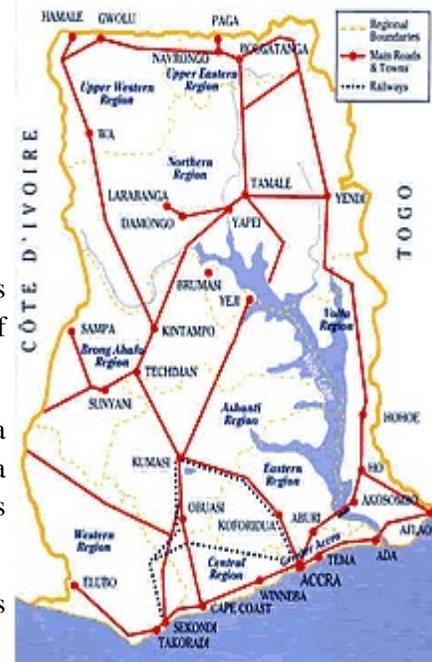
Ghana's Economy

- * Ghana is the 2nd largest economy in West Africa. GDP was \$16.1 billion in 2008 and has been growing at an average annual rate of 5.4 percent from 2000 to 2007.
- * The population of Ghana is 23.4 million and has been growing by 2.5 percent per year.
- * Agriculture contributes 54 percent of GDP, accounts for over 40 percent of exports, and provides over 90 percent of the food needs of the country.
- * The inflation rate has been relatively stable, between 10 and 15 percent per year, for the past 5 years, except for 2008, where it was 16.5 percent, due to the global food price inflation triggered by rise of crude oil price. It fell back to 14.5 percent in 2009, and is projected at 9.2 percent in 2010.
- * The exchange rate of the Ghanaian cedi (GH¢) has been stabilized over the past 15 years by strong management of the Central Bank of Ghana.



Ghana for Doing Business in Agriculture

- Ghana is ranked #1 in West Africa in “Ease of Doing Business” according to the International Finance Corporation’s *Doing Business 2010 Report*.
- * Ghana offers a low cost labor supply. The official minimum wage is GH¢3.11 per day, although farms typically pay in the range of GH¢3-5 per day for agricultural laborers (\$2.22-\$3.57).
- * Ghana has good port facilities with two commercial ports in Tema and **Takoradi** and an international airport in **Accra**, connecting Ghana to Europe and the rest of Africa. The road system in Ghana connects major regional centers to the ports and airports.
- * Ghana has a stable representative democratic government and has had fair elections since 1992.
- * The Government of Ghana is committed to increasing private sector development and agricultural capacity to realize its vision of Ghana as a prosperous middle-income country by the year 2020. The Food and Agriculture Sector Development Policy (FASDEP II) includes plans to modernize the agriculture sector through strengthening value chains, enhancing productivity, improving quality standards, and promoting public-private partnerships. Maize and rice are two of the five priority crops identified by the Ministry of Food and Agriculture for sector development. MiDA is a unique government entity positioned to provide additional support for this investment opportunity.



Foreign investors can have 100 percent ownership in local companies and joint start ups. The minimum investment requirement is \$10,000 for a joint venture, in partnership with a Ghanaian, and \$50,000 for a wholly foreign-owned venture. Investors can also lease land for up to 50 years and have the option to renew. Other incentives include:

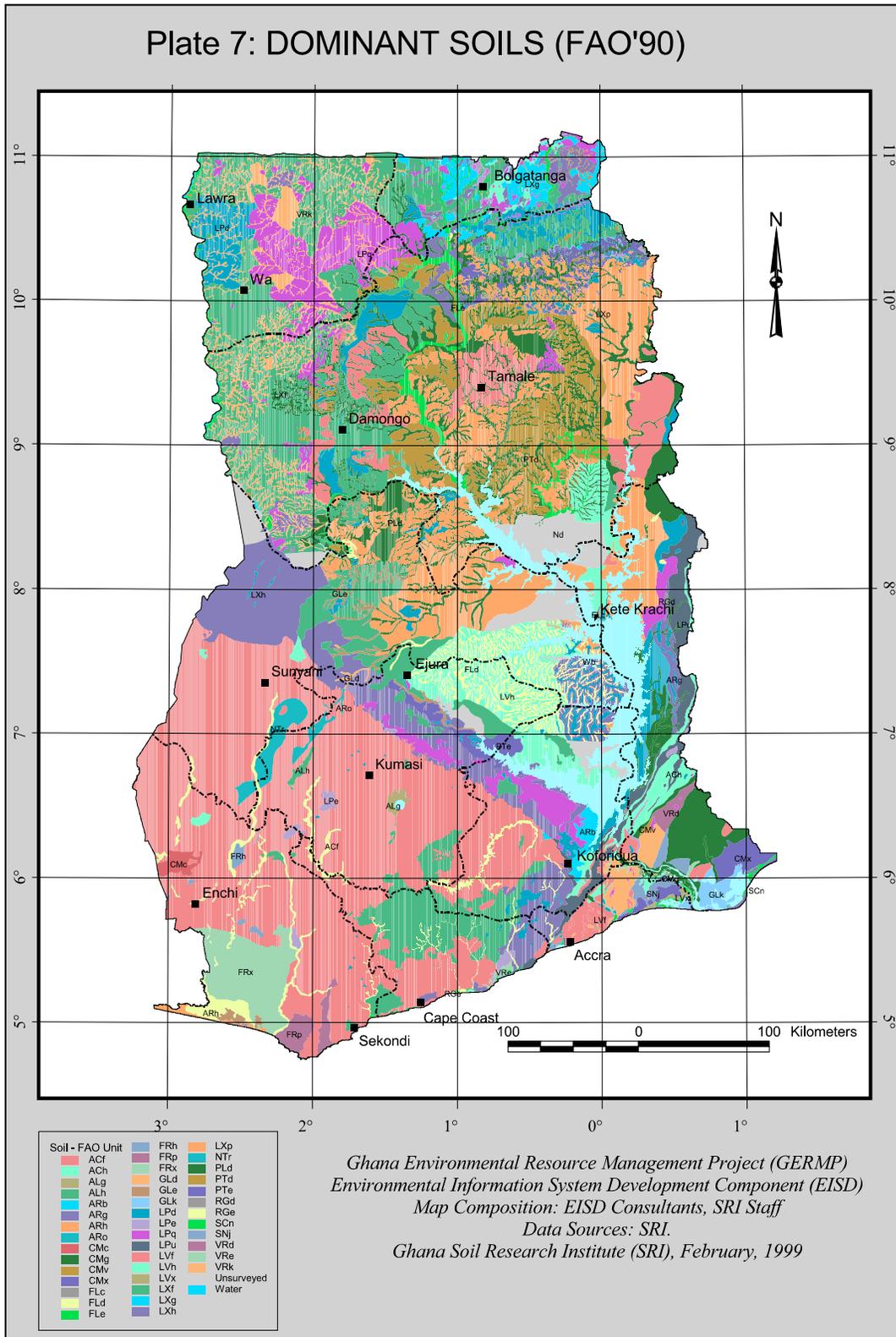
- * Exemption from customs import duties on plant and machinery, equipment and accessories imported exclusively and especially for establishing enterprises
- * Depreciation or capital allowance of 50 percent in the year of investment and 25 percent in subsequent years for plant and machinery respectively
- * Full repatriation of earnings in the currency of investment
- * Multilateral Investment Guarantee Agency (MIGA) membership – Ghana’s signature of the World Bank’s MIGA convention guarantees coverage against non-commercial risks
- * Additional incentives for agro-processing activities, including a 5-year tax holiday from start of operation and, after 5 years, corporate tax incentive rates fixed according to location
- * Location incentives –After the initial 5-year tax holiday period, agro-processing enterprises that use local agricultural raw materials as their main inputs will have corporate tax rates based on location: Accra-Tema-20 percent, Other Regional Capitals-10 percent, Outside Regional Capitals-0 percent, Throughout Northern, Upper East, Upper West Regions –0 percent
- Free Zone Act of 1995: Enterprises that export 70 percent of what they produce may be eligible for:
 - 10-year tax holiday followed by maximum 8 percent corporate tax rate
 - Tax exemption from withholding taxes on dividends
 - Guarantee of unconditional transfer through any authorized dealer bank of dividends, net profits, payments of loans and other payments
 - Guarantee to be free from nationalization or expropriation by the Ghanaian government
- **Increased Commitment to FDI**

Year	FDI Attracted into Key Sectors of the Economy									
	2008**		2007		2006		2005		2004	
	No. of Projects	Est. Cost of Projects (US\$)	No. of Projects	Est. Cost of Projects (US\$)	No. of Projects	Est. Cost of Projects (US\$)	No. of Projects	Est. Cost of Projects (US\$)	No. of Projects	Est. Cost of Projects (US\$)
Sector										
Agriculture	17	57,485,360	15	36,390,309	6	6,451,378	9	4,278,018	9	5,759,297
Building &	26	2,097,913,425	32	38,302,647	20	67,311,769	20	90,232,306	12	15,292,207
Export Trading	19	6,177,535	12	2,052,615	13	9,300,198	8	3,526,260	6	376,067
General	74	836,266,621	67	61,089,048	49	35,986,868	44	34,556,239	33	17,547,349
Liaison	10	9,524,085	10	361,200	18	-	9	-	18	-
Manufacturing	50	238,027,314	88	4,826,921,284	63	2,172,783,333	79	37,407,379	52	28,254,916
Services	86	295,088,725	52	54,763,876	68	61,068,029	44	39,715,742	49	97,848,303
Tourism	27	13,475,457	32	9,180,056	19	15,014,910	16	4,022,743	23	40,812,575
Total	309	3,553,968,522	308	5,029,011,085	256	2,367,866,480	229	213,738,687	202	205,880,714

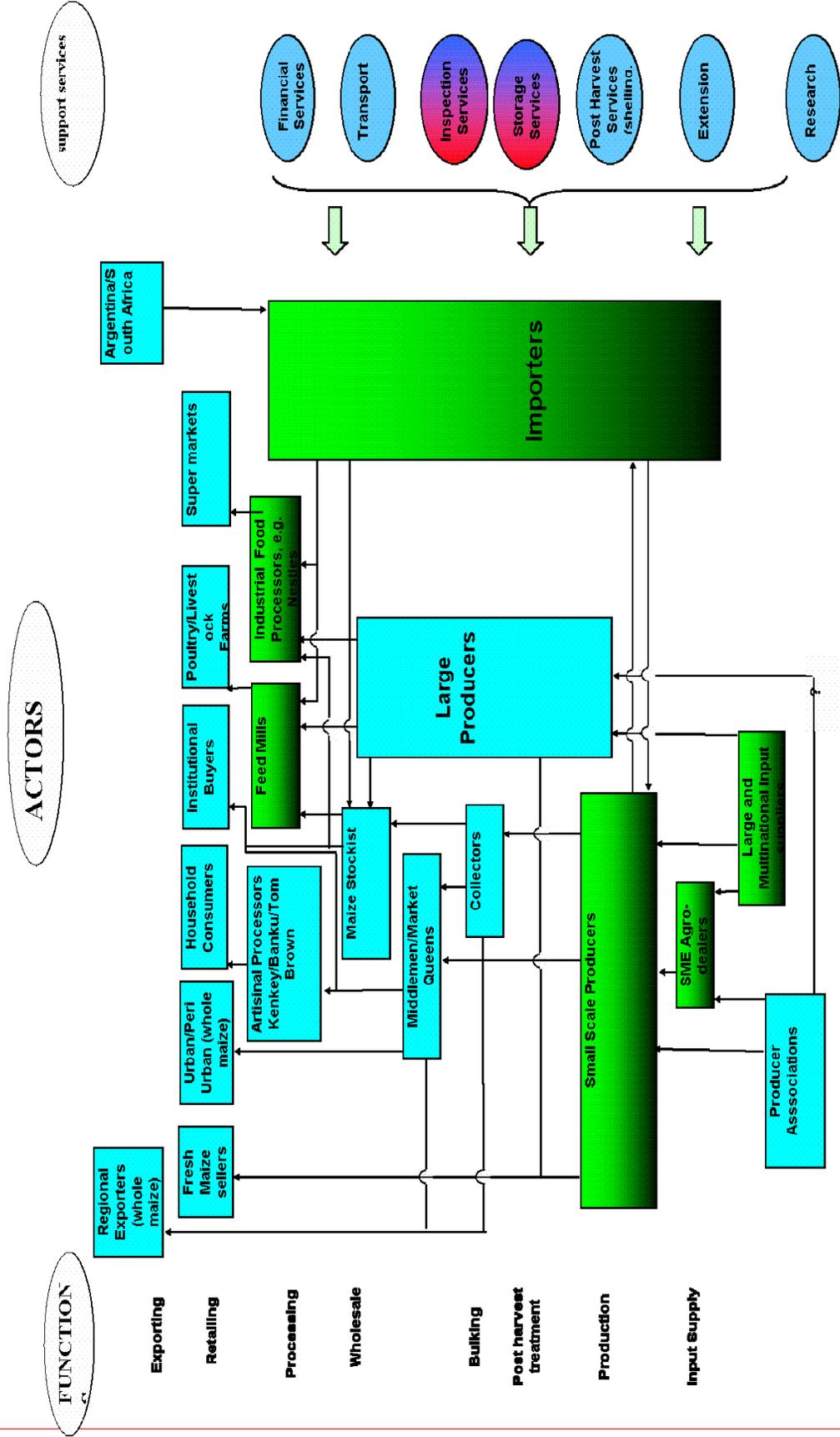
**This excludes the total estimated value of Vodafone International Holding B.V.'s project.

ANNEX I DOMINANT SOILS MAP

Plate 7: DOMINANT SOILS (FAO'90)

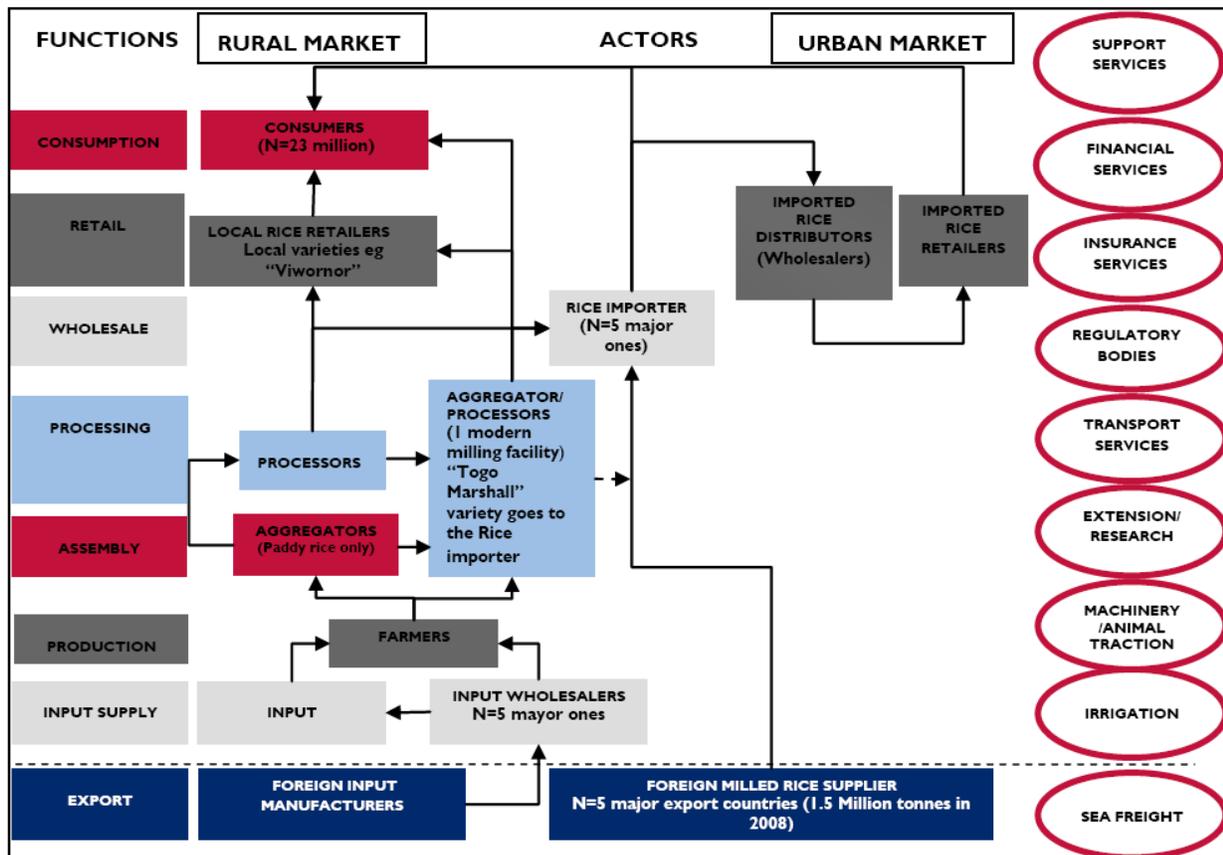


ANNEX II MAIZE VALUE CHAIN



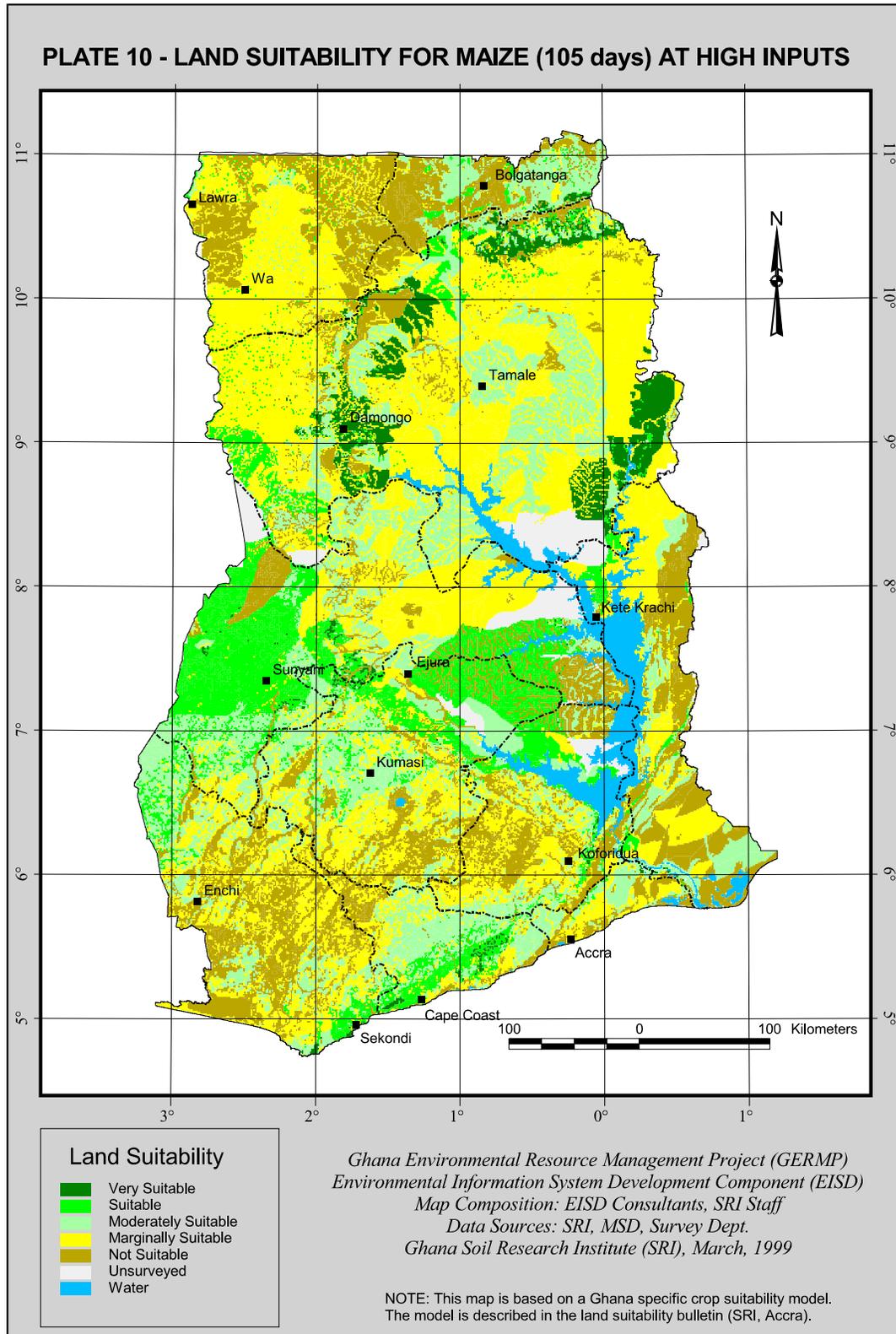
Source: ADRA Report on Value Chains in the Afram Basin

ANNEX III RICE VALUE CHAIN

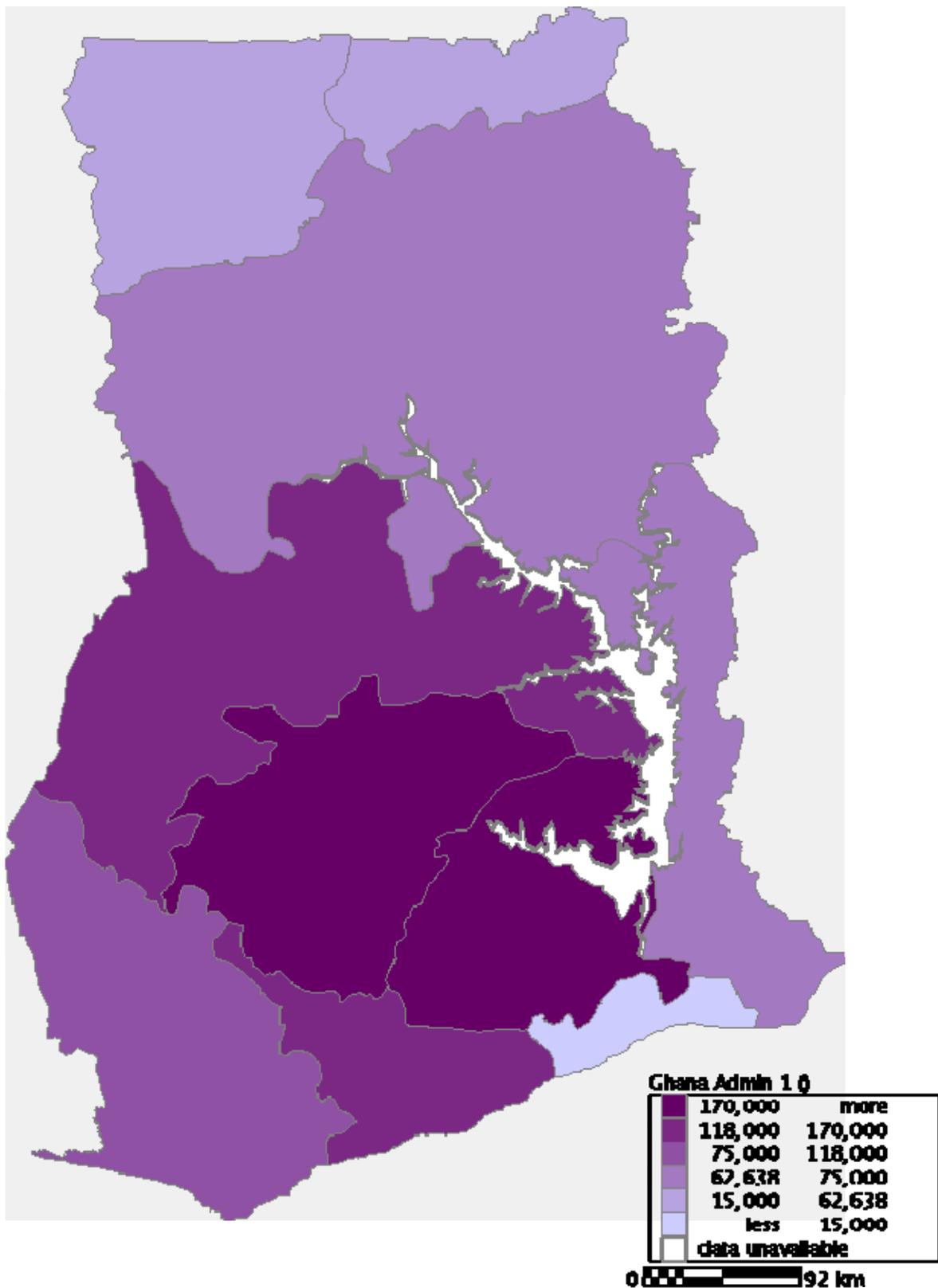


Source: USAID micro report #156. August 2009.

ANNEX IV MAIZE LAND SUITABILITY

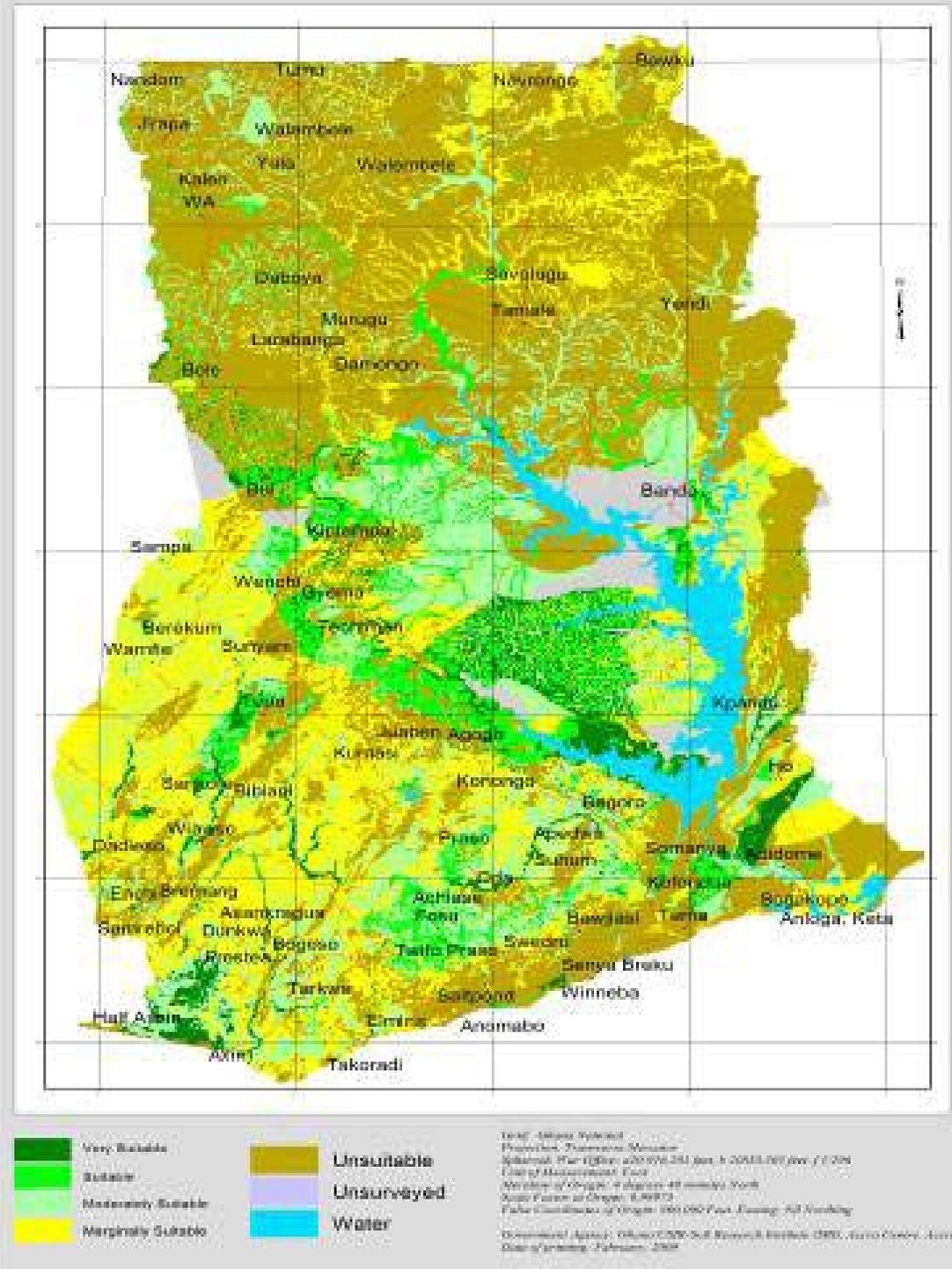


ANNEX V MAIZE PRODUCTION MAP

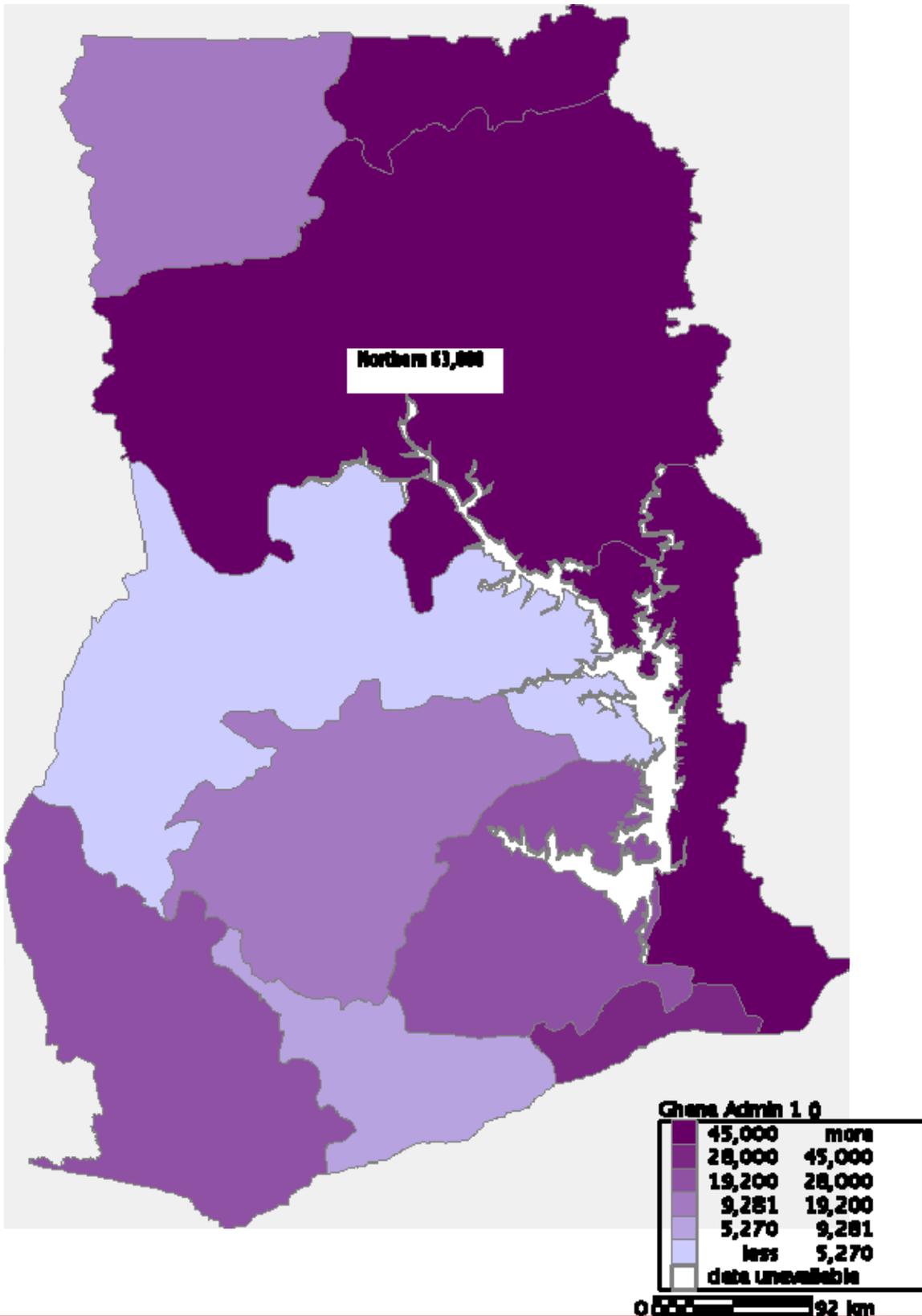


ANNEX VI RICE LAND SUITABILITY

Potentially Suitable areas for Rainfed early-matured Rice (growth cycle = 100 - 120 days)



ANNEX VII RICE PRODUCTION MAP



ANNEX VIII RESOURCES AND CONTACTS

Millennium Development Authority (MiDA)

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www.mida.gov.gh

MiDA will facilitate investment in this business opportunity for interested domestic and foreign investors. MiDA can help investors access farmer organizations, service providers, government agencies, and other organizations as needed. It can also provide more information about its current agriculture, transportation, and rural development projects that will complement the establishment of commercial operations.

ACDI/VOCA

Olaf Kula
Program Manager, West Africa Regional Office
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Tel: +233 21 520 231/2
Email: okula@ghana-acdivoca.org
www.acdivoca.org

ACDI/VOCA is the Regional Implementation Consultant for the MiDA Agriculture Project in the Southern Regional Intervention Zones. ACDI/VOCA can provide interested investors with contacts to local traditional authorities and farmer based organizations. In partnership with MiDA, ACDI/VOCA is an important source of local knowledge and can facilitate the land negotiation process.

Adventist Development and Relief Agency (ADRA)

Samuel Asante-Mensah
Project Manager, MiDA Agriculture Project
21 Osu Avenue, Ringway Estate
P.O. Box GP1435, Accra
Tel: +233 21 220 779
Email: asante_mensah@yahoo.com
www.adraghana.org

ADRA is the Regional Implementation Consultant for the MiDA Agriculture Project in the Afram Basin Intervention Zone. ADRA can provide interested investors with contacts to local traditional authorities and farmer based organizations. In partnership with MiDA, ADRA is an important source of local knowledge and can facilitate the land negotiation process.

IFDC

Kofi Debrah
Regional Manager
3 Orphan Crescent PMB CT 284
Cantonments, Accra Accra
Tel: +233 21 780 830
Email: kdebrah@ifdc.org
www.ifdc.org

IFDC (International Fertilizer Development Center) is the Regional Implementation Consultant for the MiDA Agriculture Project in the Northern Intervention Zone. IFDC can provide interested investors with contacts to local traditional authorities and farmer based organizations. In partnership with MiDA, IFDC is an important source of local knowledge and can facilitate the land negotiation process.

Ministry of Food and Agriculture (MoFA)

Richard Twumasi-Ankrah
Directorate of Crop Services
P. O. Box M 37
Ministries, Accra
Tel: +233 21 665 066
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www.mofa.gov.gh

MoFA can provide instruction on integrating the business investment with government initiatives and ensure support for projects in line with national agricultural strategy. MoFA is a source for data on all agricultural products produced in Ghana. The Directorate of Crop Services ensures that adequate planting materials are available for production.

Ghana Investment Promotion Center

George Aboagye
Chief Executive Officer
P. O. Box M193, Accra
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Email: gaboagye@gipcghana.com;
info@gipcghana.com
www.gipcghana.com

GIPC's mandate is to coordinate and monitor all investment activities in Ghana. GIPC will assign an officer to help an investor with the procedures involved in land access, incorporating a new business, and other steps of the decision-making process. GIPC can provide detailed information about all investment incentives that Ghana offers.

Ghana Lands Commission

Land Registration Division
P. O. Box 12131
Victoriaborg, Accra
Tel: +233 21 664198/667 262
Email: lrd@mlf.gh.com
<http://www.ghanalap.gov.gh/index1.php?linkid=244>

The Lands Commission was established in 2008 to improve the management and operations of land administration. Title searches are handled from this office and leasehold titles are registered with the Lands Commission. The office consists of the following divisions: survey and mapping, land registration, land valuation, and public and vested lands management.

Ghana Office of the Administrator of Stool Lands

Client Services Unit
P. O. Box CT 3076
Cantonments, Accra
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Email: stoollands@mlf.gh.com
<http://www.ghanalap.gov.gh/index1.php?linkid=87>

The Administrator of Stool Lands has seven regional and thirty district level offices throughout the country. The purpose of these offices is to research land issues and to help to demarcate and document land holdings for the purpose of increasing the mobilization and realization of revenue from lands managed under customary law.

MAP OF GHANA

WITH MIDA INTERVENTION ZONES

Northern Agricultural Zone

Savelugu Nanton
Tolon Kumbungu
Tamale
West Mamprusi
Karaga

Afram Basin Zone

Kwahu North
Kwahu South
Kwahu East
Fanteakwa
Akuapem South Municipal
Yilo Krobo
Upper Manya Krobo
Lower Manya Krobo
Sekyere East
Sekyere Afram Plains
Mampong Municipal
Sekyere Central
Ejura-Sekyedumasi

Southern Horticultural Belt

Gomoa East
Gomoa West
Efutu Municipal
Awutu-Senya
Dangme West
Kpandu
Hohoe Municipal
Ketu South
Ketu North
Keta Municipal
South Tongu
Akatsi

