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## Three Policies, One Goal of Making Quality Healthcare Accessible to Every Ghanaian

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## Colophon


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## National Anthem

God bless our homeland Ghana,
And make our nation great and strong,
Bold to defend for ever,
The cause of Freedom and of Right.
Fill our hearts with true humility
Make us cherish fearless honesty,
And help us to resist oppressor's rule
With all our will and might for evermore.

Hail to thy name, O Ghana,
To thee we make our solemn vow:
Steadfast to build together
A nation strong in Unity;
With our gifts of mind and strength of arm,
Whether night or day, in mist or storm,
In every need what'er the call may be,
To serve thee, Ghana, now and evermore.

Raise high the flag of Ghana
And one with Africa advance;
Black star of hope and honour,
To all who thirst for liberty;
Where the banner of Ghana freely flies,
May the way of freedom truly lie
Arise, arise, O sons of Ghanaland,
And under God march on for evermore.

## National Pledge

I promise on my honour to be faithful and loyal to Ghana my Motherland.
I pledge myself to the service of Ghana, with all my strength and with all my heart.
I promise to hold in high esteem our heritage, won for us through the blood and toil of our fathers; and I pledge myself in all things to uphold and defend the good name of Ghana.
So help me God.

# Three Policies, One Goal of Making Quality Healthcare Accessible to Every Ghanaian

**By:** Richard Aniagyei




A mother walks into the nearest Community-Based Health Planning and Services (CHPS) compound with her child who has a fever. An elderly farmer visits a district hospital to refill his hypertension medication using his National Health Insurance Scheme card. In another part of the country, a young man undergoing dialysis receives financial assistance through the Ghana Medical Trust Fund, popularly known as MahamaCares.

These are not separate government programmes operating in isolation. They are three complementary policies working together to remove financial barriers to healthcare and ensure that every Ghanaian receives the right level of care at every stage of life. The Free Primary Healthcare Initiative, the National Health Insurance Scheme (NHIS) and the Ghana Medical Trust Fund each address a different healthcare need, creating a continuum of care that supports prevention, treatment and specialised medical intervention.

The strength of Ghana's healthcare reform lies in the way these initiatives complement one another rather than compete. The Free Primary Healthcare Initiative serves as the first point of contact, providing essential healthcare services at designated public primary healthcare facilities at no cost. NHIS provides broader financial protection by covering outpatient and inpatient services, medicines and diagnostic care at accredited health facilities. The Ghana Medical Trust Fund goes a step further by supporting patients battling chronic and life-threatening diseases whose treatment often places an overwhelming financial burden on families.

Primary healthcare has long been recognised

as the foundation of an effective health care system. It is where diseases are detected early, children receive immunisations, expectant mothers access antenatal care, and communities benefit from preventive health education. By making these frontline services free, the government is encouraging people to seek medical attention before minor illnesses become serious medical conditions.

The initiative is particularly important for rural and underserved communities, where CHPS compounds and health centres often provide the first, and sometimes the only access to healthcare. Services such as maternal and child healthcare, treatment of common illnesses, postnatal care, growth monitoring and basic health screening help improve health outcomes while reducing unnecessary pressure on regional and teaching hospitals.

While free primary healthcare opens the door to essential services, NHIS remains the country's principal healthcare financing mechanism. Since its introduction, the scheme has protected millions of Ghanaians from paying the full cost of medical treatment at the point of service. It enables subscribers to access consultations, laboratory investigations, medication and hospital care across accredited facilities.

Rather than replacing the NHIS, the Free Primary Healthcare Initiative strengthens it. A patient may receive free treatment at a community health centre and later be referred to a district hospital where the NHIS covers additional medical services. Together, the two policies reduce out-of-pocket expenditure and ensure continuity of healthcare as patients move through different levels of the health system.

Yet even with the health insurance scheme, many families still struggle financially when confronted with chronic illnesses such as cancer, kidney failure, cardiovascular disease and other specialised medical conditions. These diseases often require prolonged treatment, expensive medicines, dialysis or complex surgical procedures that can quickly exhaust household incomes.

This is the gap MahamaCares is designed to fill. The Ghana Medical Trust Fund provides dedicated financial support for selected chronic and life-threatening diseases, ensuring that the cost of specialised treatment does not become a barrier to survival. For patients and their families, the fund represents hope and relief at a time when medical expenses are often difficult to afford.

The relationship between the three initiatives is best understood through the journey of a single patient. Imagine Ama, a 52-year-old trader living in a peri-urban community. During a routine visit to her local health centre, she receives a free blood pressure screening under the Free Primary Healthcare Initiative. The nurse detects persistent hypertension and refers her to the district hospital. There, Ama uses her NHIS membership to access consultations, laboratory tests and medication without bearing the full financial cost. If, years later, she develops a severe kidney condition requiring dialysis, the Ghana Medical Trust Fund provides additional financial assistance for that specialised treatment.

Ama's story illustrates the philosophy behind the reforms. One patient can benefit from all three programmes because each addresses a different stage of the healthcare journey. One focuses on prevention, another finances routine medical care and the third protects patients facing extraordinary treatment costs.

Beyond improving access to treatment, these complementary policies also represent an investment in Ghana's future. Healthy children attend school more consistently, healthy adults remain productive at work and families protected from catastrophic medical expenses are better able to invest in education, housing and small businesses instead of selling assets to pay hospital bills.

Universal health coverage cannot be achieved through a single intervention. It requires coordinated policies that prevent disease, expand access to quality healthcare and protect citizens from financial hardship when serious illness strikes. By combining the Free Primary Healthcare Initiative, the National Health Insurance Scheme and the Ghana Medical Trust Fund, Ghana is building a healthcare system where quality care is more accessible, more affordable and more equitable for every citizen.

# The New Anti-Corruption Push: Can Accountability Finally Stick?

**By:** Richard Aniagyei

MORE than a year and a half into his second term, President John Dramani Mahama is turning a campaign promise into a governing habit. From a new decade-long anti-corruption blueprint to court cases now working their way through Accra High Court, the government is putting institutional weight behind a pledge it made even before taking office: that the recovery of stolen public assets and funds and the enforcement of ethical conduct in governance would not stop at the level of speeches.

The clearest indication to that effort came on June 25, 2026, when President Mahama announced that Cabinet had approved the National Ethics and Anti-Corruption Action Plan 2026-2036, a ten-year plan soon to be sent to Parliament for passage.

In his address at the opening of the Ghana Civil Society Forum 2026 at the University of Ghana, Legon, the President also announced that Cabinet had directed the Attorney-General to draft a State Assets Protection Bill, which would set out guidelines for how state assets, including land, buildings, factories and other industries, may be disposed off, so that no incoming government can simply appropriate themselves.

"Strong democracies are built on trust. Trust grows when citizens can meaningfully participate in decision-making processes. Trust grows when governments are transparent and accountable. Trust grows when institutions deliver results," he told the two-day conference, organised by the STAR-Ghana Foundation under the theme "Reimagining Partnership for Democratic Consolidation and Intensive Development."



President Mahama noted that the new plan builds on the foundation he built in 2015, when he launched Ghana's original ten-year National Anti-Corruption Action Plan during his first term presidency. He credited civil society organisations with helping sustain the pressure for accountability in the years since, describing them as advocates for vulnerable communities, defenders of human rights and partners in development whose engagement had shaped policy and strengthened the mechanisms meant to hold institutions to account.

The Action Plan and the proposed Bill sit alongside the Operation Recover All Loot,

known as ORAL, the initiative set up in December 2024, before he was even sworn in, to investigate and recover state resources allegedly misappropriated under the previous administration. Chaired by Mr Samuel Okudzeto Ablakwa, now Minister for Foreign Affairs, with Mr Daniel Yaw Domelevo, COP. Nathan Kofi Boakye, Mr Martin Kpebu and Mr Raymond Archer as members, the committee's early work fed a growing list of cases being investigated and some now moving through the courts.

The Attorney-General and Minister for Justice Dr Dominic Akuritinga Ayine said in August 2026 that investigations into all 34 cases developed from the committee's preliminary work had been completed, with several already being prepared for filing.

That momentum was tested in court this month. On August 21, the Supreme Court dismissed an application by Mr Kojo Oppong Nkrumah, Member of Parliament for Ofoase-Ayirebi, who had challenged the constitutionality of administrative warrants issued by the Chief Justice directing selected judges to hear criminal proceedings during the ongoing legal vacation. The ruling cleared the way for a number of ORAL-linked cases to continue at the High Court to pave way for early adjudication of cases before courts.

The President has also used public appearances outside the capital to emphasise the point that accountability applies to present government appointees, and not only to officials from the previous administration.

Addressing students and staff at Ho Technical University on July 17, 2026, he said his administration remained committed to deepening transparency, strengthening responsible leadership and safeguarding the proper use of public resources. He stressed that public officials and state institutions must be answerable for their actions, and that tackling corruption and the abuse of office requires robust systems, integrity and an unwavering commitment to justice. "Accountability is not an act of political retaliation, but a necessary safeguard to protect the public interest and ensure that those entrusted with national responsibilities act in the service of Ghana and its citizens," he said.

The language of ethical leadership has run through the administration's messaging since its first year in office. Marking his first anniversary at a thanksgiving service at the Jubilee House in Accra in January 2026, President Mahama renewed what he described as a set of governing vows. "We commit to ethical leadership, service over self, governance anchored in integrity, competence and compassion," he said, adding a pledge to listen to the voices of the vulnerable, the youth and those who feel excluded from the country's development agenda. He told the gathering that the government's progress should be measured not only in statistics but in restored hope and rebuilt trust.

Whether that language translates into lasting change will depend on what happens when the cases now before the courts are finally determined and when the Action Plan and the State Assets Protection Bill move from Cabinet approval into law.

For a government whose case for accountability rests on the argument that corruption should be made costly, the coming months in the courtroom and in Parliament are likely to be the clearest test yet of whether that promise holds.

# The Gold Standard Paradox: Can Global Coalitions Bring Informal Miners into the Light?

**By:** Adwoa Koramah Anokye-Gyimah

DEEP in the forested hills of West Africa, Latin America, and Southeast Asia, millions of laborers sift river silt and crush rock in search of yellow dust. Artisanal and small-scale gold mining accounts for nearly twenty percent of global supply and directly supports over twenty million livelihoods. Yet this vast sector operates largely in the margins of legality, leaving behind a persistent trail of deforestation, mercury-poisoned water systems, and lost tax revenue.

For decades, national governments responded primarily through enforcement, deploying military task forces to burn informal camps and seize equipment. These crackdowns brought short-lived silence to the pits, but the miners invariably returned. Chronic poverty, combined with historically high global gold prices, makes the trade an irresistible lifeline. Now, a growing coalition of international development agencies, trade groups, and local organizations is promoting a different path: systematic formalization backed by global partnerships. The core question facing the sector is whether these international alliances can successfully transform an unruly, essential trade into a transparent engine for rural economic development.

To appreciate why bringing informal miners into the legal economy proves so difficult, one must examine the immense structural obstacles facing a typical worker. Registering a legal concession often requires navigating centralized bureaucracies, paying prohibitive administrative fees, and waiting years for official approval. Meanwhile, large-scale corporate concessions already blanket the most viable mineralized land, pushing small-scale operators to the geographical and legal periphery.



Without legal status, these workers cannot open traditional bank accounts, acquire modern equipment, or access formal credit. They rely instead on predatory middlemen who purchase gold at steep discounts, trade mercury under the table, and smuggle the precious metal into illicit financial networks. Lacking access to safer technology, miners rely on cheap, hazardous chemicals to separate gold from ore, releasing vast quantities of toxic runoff into surrounding ecosystems every year.

This is precisely where global partnerships aim to reshape the traditional landscape. Initiatives uniting host nation authorities, international finance institutions, industry leaders, and civil society organizations seek to address the problem holistically rather than through isolated, punitive regulations.

International coalitions bring several unique structural tools to the table. Building mercury-free processing facilities requires significant upfront capital—sometimes millions of dollars for hubs capable of modern gravimetric separation or contained processing. Multilateral development institutions de-risk these investments through blended finance models, attracting private investors into formerly unbankable regions.

Simultaneously, global standard-setters establish supply chain verification frameworks that trace gold directly from small-scale sites to international refiners. This mechanism guarantees fair market prices for compliant miners, removing the financial incentive to trade through criminal syndicates. Partnering with international trade organizations also enables central banks in developing nations to set up domestic purchasing programs. By offering market value directly to formal cooperatives, sovereign states retain national wealth and build official foreign reserves while insulating local communities from predatory buyers.

Such technical and financial interventions create genuine incentives for miners to exit the informal economy. When legality offers safer working conditions, higher profit margins, and protection from extortion, compliance stops being an abstract moral mandate and becomes a sensible business decision.

Yet even the best-funded global initiative faces fundamental human challenges on the ground. Top-down solutions crafted in distant capitals frequently falter when confronted with local power dynamics. Top-tier corporate compliance standards can accidentally exclude the poorest miners those who lack the literacy, formal land titles, or organizing capacity to establish registered cooperatives. When international guidelines become excessively rigid, they risk creating an elite tier of compliant miners while pushing the most vulnerable workers deeper into illegality.

Furthermore, foreign partners must contend with entrenched local corruption. In many remote mining districts, regional officials and security personnel profit directly from informal operations through protection rackets and undocumented fees. Dismantling those informal power structures requires sustained local political resolve that external organizations cannot supply on their own.

Unlocking the full value of small-scale gold mining is not merely about collecting revenues or securing clean supply chains for foreign consumers. It is fundamentally about converting a source of environmental destruction and human vulnerability into a durable engine of community development.

Global partnerships hold genuine potential to accelerate this transformation, provided they treat local workers as active economic agents rather than passive targets of regulation. True success demands simplified registration channels, direct technical training, and targeted geological mapping that grants small operators legal access to viable reserves.

If international institutions, private buyers, and national leadership align their efforts on the ground, the trade can escape its destructive cycle. Gold mined by hand does not have to cost the health of local river systems or the safety of forest communities. With the right institutional support, the informal sector can deliver lasting, legitimate economic opportunity to the millions who dig for its wealth.

# Flooding, Climate Change and Urban Growth: Is Ghana Ready to survive the storm?

**By:** Adwoa Koramah Anokye-Gyimah



EVERY rainy season, Ghana waits for the rain with two different emotions: relief for the farmer and fear for the city dweller. For some, dark clouds promise water for crops and replenished reservoirs. For others, they signal flooded homes, stranded commuters, destroyed businesses and another night of asking whether the drains will hold. The rain is not new. What is changing is the damage it leaves behind.

From Accra to Kumasi, Takoradi to Tamale, flooding has become an increasingly familiar feature of urban life. Roads disappear under muddy water, homes are inundated with water, vehicles are swept away and families are forced to watch helplessly as possessions accumulated over years are destroyed within hours.

The question, therefore, is no longer whether Ghana will experience heavy rainfall. It is whether the country is prepared for a future in which climate change, rapid urbanisation and inadequate infrastructure increasingly combine to turn rainfall into disaster.

Ghana's cities are growing faster than the systems designed to support them. Population growth, rural to urban migration and expanding economic activity have transformed the urban landscape. Accra, in particular, has spread rapidly into areas once occupied by wetlands, agricultural land and natural drainage channels.

The expansion has brought homes, shops, roads and industrial facilities, but it has also reduced the space available for water to naturally infiltrate the ground. Concrete and

asphalt have replaced vegetation and exposed soil. When heavy rain falls, water has fewer places to go.

That problem becomes more serious when drainage infrastructure cannot keep pace with development.

In many urban communities, drains are narrow, poorly maintained or inadequate for the volume of water generated during intense rainfall. Some are filled with plastic and other forms of solid waste while others have been covered or obstructed by buildings and road projects. In some areas, natural waterways have been encroached upon, leaving rainwater with nowhere to escape.

Yet blaming flooding entirely on poor drainage risks missing the larger picture.

Climate change is altering rainfall patterns and increasing the likelihood of extreme weather events. Ghana is experiencing rising temperatures and changing precipitation patterns, while intense rainfall events can produce large volumes of water over short periods. The result is a dangerous mismatch between the intensity of rainfall and the capacity of urban systems to absorb and channel it.

This is where climate change meets urban planning.

A city designed around rainfall patterns may struggle when confronted with a changing climate. Infrastructure built decades ago may no longer be sufficient for today's population or tomorrow's climate change. Roads, drains, bridges, culverts and stormwater systems therefore cannot be treated simply as construction projects. They are part of Ghana's climate resilience infrastructure.

But infrastructure alone will not solve the problem.

The way land is developed matters. Building on wetlands and floodplains may create short term economic value, but it can also impose enormous costs on society when those areas



are inundated with water. Wetlands naturally store and slow down water. Once they are filled and developed, that protective function is weakened.

The challenge however, is that urban growth often moves faster than enforcement.

Planning regulations may exist, but enforcement of the law is what is required. Developers may obtain approvals, while informal structures continue to emerge in vulnerable areas. Political and social pressures can also make it difficult to relocate communities that have already settled in flood prone zones.

For residents, the consequences can be painfully devasting to their life.

Flooding can destroy homes and livelihoods, contaminate water sources, disrupt transportation systems and expose communities to diseases. For low income households, recovery can be particularly difficult because they often lack insurance, savings and alternative accommodation
Businesses also pay a price. Roads become impassable, workers cannot report to work, goods are damaged and supply chains are disrupted. When flooding repeatedly affects the same areas, the cumulative economic cost can be far greater than the immediate value of repairing damaged roads or drains.

Ghana has made efforts to address flooding through drainage projects, desilting exercises, early warning systems and disaster response programmes. The National Disaster

Management Organisation and other public institutions continue to respond when emergencies occur. Metropolitan, Municipal and District assemblies also undertake flood prevention measures.

But the recurring nature of the problem raises an uncomfortable question: Are these interventions preventing flooding, or are they simply helping Ghana manage the consequences after flooding occurs?
The distinction matters.

A country cannot build its way out of climate risk without changing how it plans and manages its cities. Desilting a drain before the rainy season is useful, but it cannot compensate for years of development that ignore natural drainage systems. Constructing a larger culvert may solve one bottleneck, but it may simply push the water towards another community if the wider drainage network remains inadequate.

Ghana needs to think beyond emergency response towards climate resilient urban planning.

This means using reliable climate and hydrological data when designing infrastructure. It means protecting wetlands, waterways and floodplains from inappropriate development. It means enforcing planning regulations consistently, regardless of who owns the land or the status of the developer. It means investing in drainage systems before communities become densely populated rather than waiting for disaster to expose infrastructure weaknesses.

It also means changing the relationship between citizens and their environment.

The indiscriminate disposal of waste into drains remains a major contributor to urban flooding. Yet it is easy to demand behavioural change from citizens without asking whether waste collection services are reliable and accessible. Responsibility must therefore be shared among households, businesses, local authorities, planners and developers.

Technology can also become an important part of the solution. Better rainfall monitoring, flood mapping, early warning systems and mobile alerts can give communities more time to respond. Satellite data and geographic information systems can help authorities identify high risk areas and guide future development.

The deeper challenge, however, is political and institutional.

Flood resilience rarely produces the kind of immediate visibility that a new road, school or public building provides. Preventing a disaster is less visible than responding to one. Yet every cedi spent on sound planning, maintenance and prevention can save communities from much greater losses later.

Ghana's urban future will be shaped by how it answers this question.

Will cities continue to expand first and attempt to solve the consequences later? Or will urban growth be planned around the realities of a changing climate?

The answer cannot wait for the next devastating flood.

For Ghana, the rain is not the enemy. Water is part of the country's natural system and an essential resource for life and economic activity. The real danger lies in building cities that have forgotten how water moves.

A climate ready Ghana must therefore be more than a country capable of responding when the waters rise. It must be a country that understands where the water will go before the first block is laid. Until then, every dark cloud over Ghana's growing cities will carry the same uncomfortable question: when the rain comes, will the city be ready, or will the flood expose the cost of yesterday's decisions once again?

# Mid Year Budget Promises and the Graduate Job Search: Can Ghana Close the Gap?

**By:** Joyce Adwoa Animia Ocran




FOR many young Ghanaians, the state of the economy is not measured by inflation figures, debt ratios or the strength of the cedi. It is measured by whether a university graduate can secure a job, whether an apprenticeship can lead to a livelihood, or whether a young entrepreneur can obtain the financing needed to turn an idea into a business.

That is where the Government's 2026 Mid Year Fiscal Policy Review meets one of Ghana's most persistent economic questions: can a recovering economy create enough opportunities for the thousands of young people entering the labour market each year?

The Government's answer is increasingly tied to a broader economic transformation rather than a promise of public sector employment. The Mid Year Review argues that Ghana has moved from economic stabilisation towards an economy designed to create jobs, generate wealth and grow through domestic production. The Government says this transition is necessary because stabilisation alone cannot

put money into the pockets of households.

The numbers provide part of the evidence. Real GDP grew by 6.0 percent in 2025, while non oil GDP expanded by 7.6 percent. Growth reached 6.4 percent in the first quarter of 2026. At the same time, unemployment declined from 13.7 percent in the first three quarters of 2024 to 12.8 percent over the corresponding period in 2025.

For Government, these figures suggest that the recovery is beginning to make impact positively on the labour market. But for a graduate submitting application after application without receiving an offer, the question is more direct: where is the job?

The Review does not provide a separate unemployment figure for university graduates. That absence matters because an improvement in the national unemployment rate does not automatically mean that graduates are finding jobs that match their education, skills and expectations.

Government's strategy therefore appears to be moving towards creating conditions for employment through infrastructure, agriculture, industry, energy and private enterprise.

The Big Push Infrastructure Programme has already begun work on 87 projects across all 16 regions. Government says GH¢6.5 billion has been paid to the programme, with projects expected to improve transport links and economic activity.

The Agricultural Enclave Roads Programme offers another example. Government is investing US$523 million to rehabilitate 1,050 kilometres of feeder roads and expects the programme to create about 25,000 direct and indirect jobs, including at least 7,500 jobs for women.

The oil palm initiative carries an even larger employment projection. Government says the programme could create more than 250,000 direct and indirect jobs across the value chain while increasing domestic production and supporting processing and exports.

These programmes point to an important change in the way Government is defining job creation. The solution is not necessarily to place every graduate on the public payroll. It is to expand economic activity so that businesses, farms, factories, contractors and service providers can employ more people.

There is also direct spending on youth employment. The Review states that GH¢459 million has been paid to the Youth Employment Agency to support job creation for young people. Another GH¢45 million has been paid for the National Apprenticeship Programme to support skills development and entrepreneurship.

For graduates, however, the challenge is not simply the availability of jobs. It is the relationship between education and the labour market.

Government's planned transformation of secondary education recognises this problem earlier in the pipeline. The programme is expected to equip young people with digital, technical and green skills required for future jobs, while expanding participation in STEM and TVET education.

That raises a difficult question. If Ghana is preparing young people for future jobs, is the economy creating those jobs fast enough?

The Government believes improved macroeconomic stability can help answer that question. Inflation fell to 5.3 percent by June 2026, while the Monetary Policy Rate declined from 27 percent in January 2025 to 14 percent in July 2026. Government says lower borrowing costs should give businesses greater room to invest, expand and employ more people.

This is perhaps the central logic behind the Government's employment strategy. A government does not have to employ every graduate if it can create an economy in which private businesses have the confidence and capacity to employ them.

Yet this is also where the real test begins.

Economic growth can coexist with frustration if new jobs are concentrated in sectors that do not absorb enough skilled young people. A road project may create employment during construction, but the graduate wants to know what happens after the project ends. An agricultural programme may create opportunities, but graduates also need pathways into agribusiness, technology, logistics, research, marketing and processing.

The Government's own language acknowledges that the work is not finished. The Review says there remains a distance between economic recovery and relief at the household level. It also directly recognises young people who are still searching for the opportunities they deserve.

That admission may be more important than the economic figures themselves.

Ghana has spent years learning that fiscal instability carries a heavy social cost. The Government now argues that the country has built a stronger economic foundation. But the next test is whether that foundation can support a labour market where education translates into opportunity.

For the graduate waiting for an interview, macroeconomic recovery is a promise yet to be experienced. For Government, the task is to turn lower inflation, stronger growth, improved public finances, infrastructure investment and private sector financing into sustained employment.

The question is therefore no longer simply whether Ghana's economy is recovering.
It is whether the recovery can reach the graduate sitting at home with a certificate in hand and an unanswered application on a phone screen.

The Government says stabilisation was only the price of entry and that the next phase is transformation through an economy that creates jobs and grows from what Ghana produces.

Closing the gap will depend on whether that promise becomes visible in workplaces, businesses, factories, farms and offices across the country.

For Ghana's graduates, the next economic statistic that matters may not be GDP growth.
It may simply be the number of young people who finally get to say: “I have a job.”

# Ghana's Diaspora in Crisis: How Prepared Is the Foreign Ministry to Evacuate and Protect Citizens Abroad?

**By:** Joyce Adwoa Animia Ocran




WHEN the first batch of 300 Ghanaians evacuated from South Africa arrived in Accra on May 27, 2026, their return marked more than the end of a difficult journey. It provided a test of the Ghanaian government's responsibility to citizens living beyond the country's borders.

The evacuation followed concerns over the treatment and safety of Ghanaians in South Africa, including reports of maltreatment, hostility and immigration related difficulties following the xenophobic attacks. For the government, the response demonstrated that Ghanaian citizenship remains a responsibility of the state even when citizens are thousands of kilometres from home.

The operation also raised a broader question. How prepared is Ghana to protect and evacuate its citizens when crises erupt abroad? The government's response offers some answers.

Foreign Affairs Minister Samuel Okudzeto Ablakwa said the government had made the protection of Ghanaians at home and abroad a priority. The evacuation brought together the Ministry of Foreign Affairs, the Office of the Chief of Staff, the National Disaster Management Organisation, the Ministry of Gender, Children and Social Protection, the Ghana Immigration Service, the International Organization for Migration and Ethiopian Airlines.

The coordination demonstrated that Ghana has the ability to mobilise different institutions when an emergency demands action but preparedness involves more than securing aircraft and organising a flight.

For a country with citizens spread across Africa, Europe, North America, the Middle East and Asia, protecting the diaspora requires systems that operate before a crisis becomes an emergency.

**The role of Ghana's diplomatic missions**

Ghana's embassies and consulates are the first point of contact for citizens facing difficulties abroad. Their responsibilities extend beyond issuing travel documents and facilitating diplomatic relations.

They may be called upon to assist citizens facing detention, deportation, discrimination, medical emergencies, political unrest or threats to their safety.

The South Africa evacuation illustrated this wider responsibility.

Among the returnees were 26 Ghanaians who had been detained for visa violations. The Ghanaian government negotiated with South African authorities for their release and included them in the evacuation.

That intervention demonstrated the importance of consular protection during a crisis. It also showed that evacuation is only one part of a much larger responsibility.

A well-prepared foreign ministry needs reliable information about its vulnerable citizens, effective communication channels and contingency arrangements for transportation, accommodation, medical care and documentation.

The question is whether these systems are sufficiently developed across Ghana's diplomatic missions.

**The importance of early warning**

The strongest evacuation system is one that can identify danger before large numbers of citizens become trapped.

Diplomatic missions must therefore be able to monitor developments in their host countries and communicate quickly with Ghanaian communities.

Early warning can allow citizens to avoid areas experiencing unrest, prepare for possible movement and seek assistance before conditions deteriorate.

It also gives government more time to arrange an evacuation plan when necessary.

The South Africa experience therefore provides an opportunity for Ghana to assess the effectiveness of its existing communication systems. Ghanaian associations abroad, community leaders and diplomatic missions could play an important role in ensuring that information moves quickly between citizens and the government.

Such systems become even more important when crises develop suddenly.

**Bringing citizens home is not enough**

The government's response also recognised that evacuation does not end when citizens arrive at Accra International Airport.

Returnees may arrive without jobs, savings, accommodation or businesses. Some may have experienced psychological distress or lost property during the crisis.

The government therefore announced transportation and reintegration support for those evacuated from South Africa.

This approach gives the evacuation a broader social dimension. Returning citizens need practical assistance to rebuild their lives, particularly when they have been forced to leave a country unexpectedly.

The success of such a programme will depend on how effectively support is matched to the circumstances of individual returnees.

Skills, previous occupations, business

experience and immediate social needs should inform the assistance provided.

**A wider test for Ghana's diaspora policy**

The South Africa crisis also raises questions about Ghana's wider relationship with its diaspora nationals.

Ghanaians abroad contribute to the country through remittances, investment, skills and international networks. Yet their relationship with the state cannot be based only on economic contribution.

Citizens abroad also expect protection when they face danger.

That makes consular protection an important part of Ghana's foreign policy and diaspora engagement.

The South Africa evacuation showed that government can bring together several institutions and partners when circumstances require a rapid response. The challenge now is to ensure that the lessons from the operation become part of a permanent preparedness system.

The next crisis could occur in another country and under very different circumstances. It could involve armed conflict, political instability, sudden immigration restrictions, civil unrest or a natural disaster. Airports could close, borders could become inaccessible and communication networks could fail.

A system designed only for one type of crisis would quickly face limitations.

Ghana therefore needs emergency response arrangements that can adapt to different situations and different numbers of affected citizens.

**The real measure of preparedness**

The first evacuation from South Africa demonstrated political commitment and the ability of government agencies to work together under pressure.

But the deeper test of preparedness comes before the crisis.

Can Ghana identify threats early? Can its diplomatic missions communicate quickly with citizens? Can vulnerable nationals be located? Can emergency resources be released without delay? Can evacuation arrangements be activated before circumstances become unmanageable? And can returnees receive meaningful support after they arrive home?

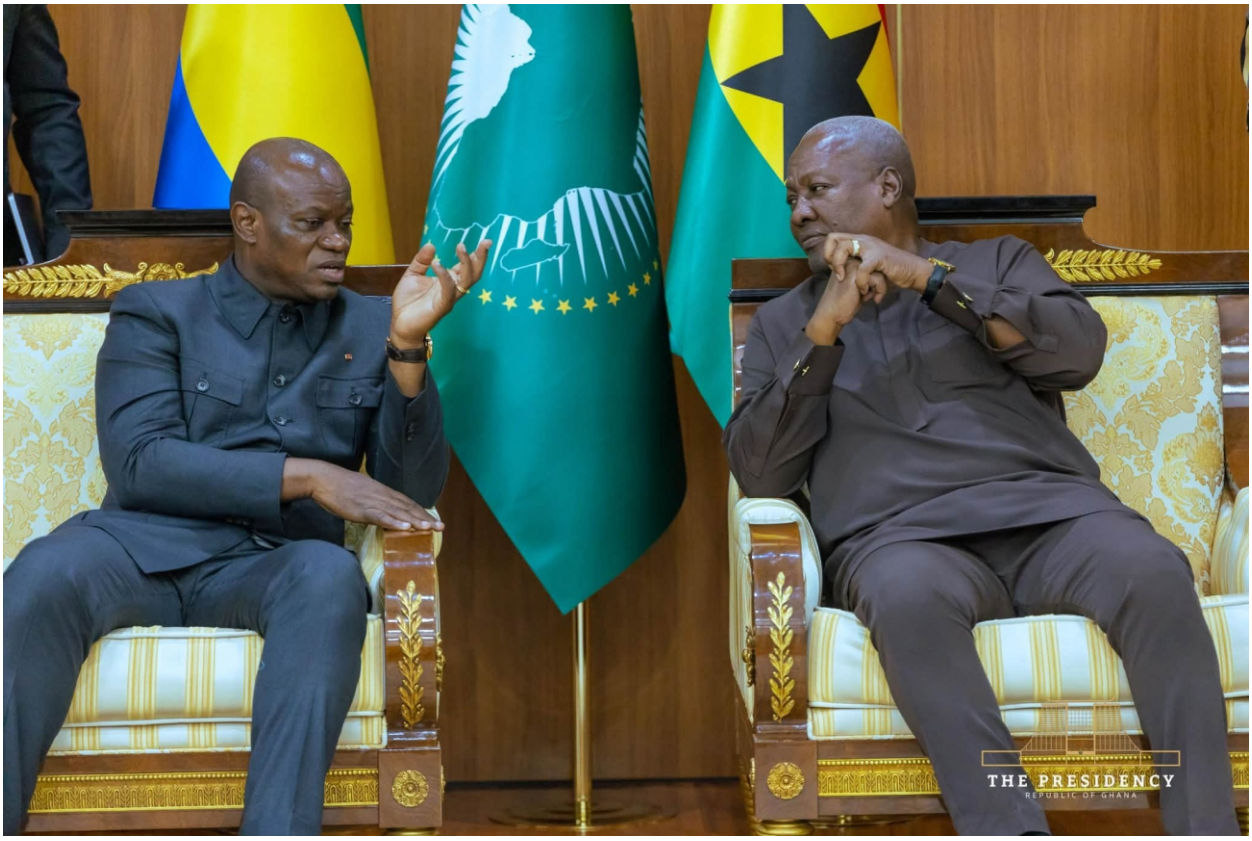
These questions will determine whether Ghana's promise to protect its citizens abroad can be sustained.

The government has demonstrated that it can bring citizens home when danger becomes acute. The next task is to build systems that ensure protection does not begin only after a crisis has escalated.

For a country whose citizens live and work across the world, protecting the diaspora is no longer an occasional diplomatic responsibility. It is a continuing test of the state's ability to safeguard its citizens wherever they may be.

# A New Dawn for West-Central Africa: Ghana and Gabon Chart a Path of Shared Prosperity

**By:** Bala Ali




MOST often, presidents spend huge sums of taxpayers' money to embark on state visits only to engage in mere handshakes and hold ceremonies to honour themselves for impoverishing their citizens with expensive travels. It is therefore refreshing to note that President John Dramani Mahama and his Gabonese counterpart, His Excellency Brice Clotaire Oligui Nguema, are set to change this narrative.

It has turned out that President Oligui Nguema's three-day state visit to Accra from July 30 to August 2, 2026, is one that goes beyond mere protocols and handshakes. It was the symbolic opening of a new chapter in Ghana-Gabon relations — one rooted in Pan-African solidarity, economic pragmatism, and a shared belief that Africa's future must be built by Africans together.

At the end of the visit, President Mahama took to his official Facebook page to describe it as "highly successful." That assessment is not just diplomatic courtesy. The agreements signed, the conversations held, and the tone set point to something bigger: a deliberate effort by two leaders to align two strategically important nations on the Atlantic coast for the good of their people and the continent.

Strengthening the Ghana-Gabon Partnership
Ghana and Gabon may be separated by over 2,000 kilometres, but they share striking

similarities. Both states are coastal, resource-rich democracies with young populations, vibrant cultures, and a history of playing stabilizing roles in their regions. Ghana has long been a beacon of constitutional governance in West Africa. Gabon, under President Oligui Nguema's transitional leadership and now constitutional presidency, is charting a new course toward democratic consolidation in Central Africa.

The bilateral engagements in Accra focused mainly on turning goodwill into action. Two major Memoranda of Understanding (MoUs) were signed: one on Political Consultations and another on Diplomatic Training and Capacity Building.

The MoU on Political Consultations creates a formal mechanism for Ghana and Gabon's foreign ministries to meet regularly. This means that on issues ranging from peacekeeping to climate change to regional trade, the two countries will no longer react in isolation. They will coordinate. For a continent that often speaks with many voices at global forums, this kind of alignment is critical.

The second MoU on Diplomatic Training and Capacity Building fora is equally significant. Ghana's Foreign Service Institute is one of the most respected diplomatic academies in Africa. By opening its doors to Gabonese diplomats, Ghana is exporting institutional knowledge that took decades to build. In return, Gabon brings expertise in areas like biodiversity conservation, oil and gas governance, and Francophone-African diplomacy. This is South-South cooperation at its best — practical, mutual, and long-term.

**Trade: From Potential to Prosperity**

Beyond diplomacy, the two leaders placed trade at the center of the discussion. Currently, trade volumes between Ghana and Gabon remain modest compared to their potential. Ghana exports cocoa products, pharmaceuticals, and manufactured goods.



Gabon exports manganese, timber, and petroleum. But both economies are diversifying.

With the African Continental Free Trade Area (AfCFTA) headquartered in Accra, Ghana is positioned as the gateway for intra-African trade. Gabon, as a member of both ECCAS and CEMAC, offers Ghana a bridge into the Central African market of over 50 million people.

During the visit, technical teams explored opportunities in three key areas:

In agribusiness, Ghana's success in cocoa processing and food manufacturing can greatly benefit Gabon. Currently, the Central African country imports over 70% of its food. Replicating Ghana's model in cocoa processing and food manufacturing through this partnership will help Gabon reduce its food import bill.

As oil and gas producers, cooperation between the two countries on local content policies, refinery management, and renewable energy can help both nations move from raw exporters to value-addition economies.

With Tema and Libreville serving as major Atlantic ports, there is room for cooperation on shipping, logistics, and blue economy initiatives.

President Mahama has consistently argued that African prosperity will not come from aid, but from trade. This visit puts that philosophy into practice.

**Conclusion: A Model for African Integration**

What unfolded in Accra was more than a state visit. It was a statement of intent — that Ghana and Gabon refuse to be mere bystanders in a changing global order. By choosing consultation over isolation, capacity building over dependency, and trade over aid, Presidents Mahama and Oligui Nguema have provided a blueprint for how African nations should engage each other.

If the MoUs are implemented with the same seriousness with which they were signed, the benefits will go beyond ministerial communiqués. It will mean more jobs for the youth in Kumasi and Libreville, more value for our natural resources, and a stronger African voice on the world stage.

This new dawn in West-Central African relations reminds us that Pan-Africanism is not just a slogan for history books; it is a practical tool for shared prosperity. Ghana and Gabon have lit the path. It is now up to the institutions, the private sector, and the citizens of both countries to walk it.

# Digital Poison: Why Ghana Must Declare War on Misinformation and Disinformation

**By:** Bala Ali

THE use of social media has fundamentally reshaped how people communicate across Ghana. While these platforms connect citizens instantly and democratise public participation, they have also created a severe national security challenge. Specifically, false information now spreads at an alarming speed online, allowing misinformation and disinformation to become potent digital weapons in the information spectrum. Malicious actors frequently deploy these tools to manipulate the public, ruin individual reputations, and erode trust in state institutions. Unfortunately, politicians and government appointees bear the heaviest burden of these deliberate digital attacks. In light of the above, Ghana must declare a full-scale national war against false news to protect its democratic integrity, public safety, and long-term peace.

A primary justification for this war is the defense of Ghana's democratic foundations. Ultimately, a healthy democracy depends on an informed electorate that evaluates policies, leaders, and political platforms based on accurate facts. Disinformation directly undermines this foundation by replacing real events with synthetic media, doctored audio clips, and fabricated statistics. When citizens make electoral decisions based on coordinated digital lies, the democratic mandate loses its legitimacy. Therefore, a nation that allows public opinion to be manipulated by weaponised falsehoods will gradually lose the very core of its democratic strength.

In addition to protecting the democratic governance of the state, Ghana must take decisive action to preserve state capacity and effective governance. Public officials, including presidential appointees, require the trust of the




citizenry to carry out public policies efficiently. Today, however, targeted disinformation campaigns constantly harass these public servants by fabricating artificial scandals to stall development projects. As a direct result, appointees spend valuable time debunking fake news rather than implementing vital public programs. This continuous administrative distraction slows down national development, weakens institutional productivity, and severely harms public service delivery.

Furthermore, protecting personal dignity and human rights provides another compelling reason to act against digital abuse. Entering public service should never require the total destruction of an individual's personal and professional reputation. Social media enables bad actors to launch destructive character assassination campaigns within minutes. These deliberate attacks inflict severe psychological trauma on public figures and their families while alienating qualified citizens from serving the state. If online character assassination continues unchecked, the country will inevitably drive honest, capable, and talented leaders away from public service.

Preventing social conflict and national

instability is an equally urgent imperative. Ghana has long earned international praise for its political stability and social peace; nevertheless, unchecked fake news poses an existential threat to this peaceful legacy. Malicious groups frequently design disinformation campaigns to exploit existing partisan, ethnic, and religious divisions. For instance, during high-stakes election cycles, a single doctored video or fake security report can easily trigger widespread civil unrest. Therefore, the state must confront online falsehoods aggressively now, long before digital lies escalate into physical conflict on the streets.

The nation must also act decisively to protect its economic health and market stability. Modern economies rely heavily on trust, predictability, and investor confidence. False online stories claiming bank failures, currency collapses, or major corporate scandals quickly panic consumers and frighten away foreign direct investment. Furthermore, widespread fake news degrades the public credibility of legitimate financial institutions and news media houses alike. Put simply, Ghana cannot build a resilient, prosperous economy while its digital ecosystem remains vulnerable to unpunished deception.

To win this war against digital falsehoods, Ghana needs a comprehensive national legislative framework. First, Parliament must strengthen digital regulations to hold social media platforms accountable for hosting harmful content. Tech platforms operating within Ghana should be legally required to establish localized content moderation teams that understand Ghanaian languages and cultural contexts. Simultaneously, state security agencies and the Cyber Security Authority must expand their digital forensic capabilities. These technical tools will help law enforcement agencies trace coordinated networks, impersonation accounts, and malicious deepfake creators directly to their sources.

Second, the state must invest heavily in nationwide media literacy and public education programmes, as legislation alone cannot stop the publication of every fake story from being published. The citizens must be equipped with the knowledge to critically evaluate information before sharing it across their networks. To achieve this, the Ministry of Education should integrate digital literacy skills into school curricula, while the government funds sustained public awareness campaigns. Additionally, state support for independent, non-partisan fact-checking organizations will provide the public with accessible, verified data to debunk viral rumors rapidly.

Finally, political parties and state institutions must enforce their internal accountability mechanisms among their members. A significant portion of online disinformation originates within partisan communication teams and political activist networks. To curb this self-inflicted damage, major political parties must sign binding codes of conduct that explicitly outlaw deceptive digital tactics. Party leaders must actively penalise communicators who deploy deepfakes, manipulated audio, or fake accounts against political rivals, treating digital deception as a major violation of public trust.

In conclusion, the unregulated exploitation of social media poses a direct threat to Ghana's democratic stability, economic growth, and social peace. The continuous targeting of politicians and government appointees highlights how vulnerable the national discourse has become. Declaring war on misinformation and disinformation is no longer optional; it is an urgent national priority. By combining robust legal frameworks, aggressive media literacy education, technical enforcement, and political self-regulation, Ghana can successfully safeguard its democracy for future generations.

# The Big Push Program: How 13 Completed Roads Are Reshaping Ghana's Infrastructure

**By:** Agblevor Ernestina Edem



THE road sector plays a critical role in every economy. For years however, the sector has not been very impressive in Ghana with most of the roads especially in the rural areas in dilapidating conditions.

The mention of most roads only brought to mind a frustrating mix of potholes, dust and abandoned construction sites but today, the Big Push Infrastructure Programme is rewriting that narrative with concrete progress on the ground to improve upon the success chalked over the years.

Despite these bad roads that surrounds the country, it is important to state that previous successive governments have put in effort and work to ensure the road network has been progressively done over the years but the Big Push however is accelerating the process nationwide.

What started as an ambitious GH¢13.8 billion parliamentary allocation in July 2025 has escalated into a massive GH¢30 billion commitment in the 2026 national budget.

Presenting the 2026 Mid-Year Fiscal Policy Review, Finance Minister Dr. Cassiel Ato-Forson revealed that the government has mobilized 87 active transport projects spanning all 16 regions comprising 74 trunk roads and bridges, 10 urban routes, and 3 feeder roads.

By the end of June 2026, the project channel showed rapid acceleration: 15 projects passed the quarter-way mark, 13 hit at least 50% completion, and 6 have already cleared 75%, signaling a fast-tracked evolution for the country's transit networks.

The Kasoa-Winneba road, once infamous for traffic, is being dualised and when completed, will cut travel time to Cape Coast by nearly half

and reduce vehicle operating costs for traders moving commodities and imported goods from Takoradi Port.

The Tema-Aflao corridor does the same for the eastern border linking Ghana to Togo and Benin and making the AfCFTA promise of cross-border trade practical.

When it comes to connecting Farms to Markets, the *Tepa-Goaso, Wenchi-Sawla, Adentan-Dodowa, and Atimpoku-Ho roads are reshaping agriculture.

This is because the Tepa-Goaso road runs through Ghana's cocoa and cashew belt and for years, farmers in Ahafo lost up to 30% of produce due to bad roads. A completed road means cocoa gets to Takoradi faster, and foodstuffs get to Kumasi cheaper.

The same logic applies to the feeder road projects in the Eastern and Volta regions, which according to the Minister are progressing to improve access to farming communities and markets.

For decades, the Upper West and Upper East regions faced a major disadvantage because they had the lowest road density in the country and during the rainy season, river crossings floods which cuts off entire communities from basic services and neighbors.

Now, a new wave of road rehabilitation and bridge construction aims to fix this historic imbalance and Key Road Corridors are being upgraded whiles several vital routes are undergoing major transformations to improve year-round movement.

Upgrading the Tumu-Han-Lawra corridor will connect key local districts, Tumu-Navrongo and Navrongo-Chuchuliga-Sandema routes will improve regional connectivity across the north. Also Hamile and Han-Lawra corridors upgrades boost heavy transport and local travel. These will enable safety in crossing the rivers.

Meanwhile on the Kanyibie River, a brand-new 36-meter bridge spans the water whiles on the Bechelihu River a new 24-meter bridge ensures safe passage. These structures mean families no longer get trapped when the rains arrive.

These projects open up direct access to essential daily needs that include healthcare in which Ambulances and patients can reach clinics and hospitals without weather delays; Education where Children can attend school consistently throughout the year; Cross-Border Trade, Communities gain reliable access to markets and economic opportunities across the border in Burkina Faso.

The Urban Ghanaian is not left out in the big push project because the Ofankor-Nsawam dualisation, Adenta-Dodowa, and Suame Interchange Phase II in addition to the Sunyani, Tamale and Kumasi Outer Ring Roads are designed for decongestion.

The Big Push is deliberately structured as multi-year commitments under the Public Financial Management Act, allowing government to enter long-term contracts.

The next frontier will be the 3.6-kilometre Adawso-Ekye Amanfrom Bridge across the Afram River, which will be the longest bridge in Ghana and replace ferries with an all-weather crossing, and the 198.7km Accra-Kumasi Expressway, Ghana's first six-lane bi-directional Class A expressway.

What the 13 roads that have crossed the 50% mark prove is this: Ghana's biggest infrastructure deficit was not money, but continuity. For years, contractors left sites because of debt — government owed GH¢21 billion to contractors, with GH¢4 billion paid by July 2025.

The good news is that, Big Push ties payment to certified work, with the Roads Minister strongly assuring that contractors are being paid for work done.

If completed on schedule, these 13 roads will not just reduce travel time. They will reduce food inflation because tomatoes from Navrongo can reach Accra without rotting; they will reduce the cost of doing business because a truck from Wenchi to Sawla will not need two days; and they will reconnect the country.

# The legacy of Yaa Naa: What Peace in Dagbon means for the rest of Ghana

**By:** Agblevor Ernestina Edem



FOR almost two decades, the severe chieftaincy rivalry between the two traditional Royal Gates, the Abudus and the Andanis over Yendi Kinship has kept the whole country on edge, depriving the community of the needed peace and development

The resolution of the chieftaincy crisis is an immense chapter in Ghana's National history creating the necessary peace and security

The conflict delayed vital traditional rites, left the Royal Palace empty, and culminated in the tragic 2002 death of Yaa Naa Yakubu Andani II but today, unity has been restored. Ultimately, Dagbon's journey from bloodshed to brotherhood is not just a local triumph, but an enduring symbol of Ghanaian peace.

For any person to appreciate Dagbon's peace, one needs to understand its 'wound and pain'. The Yaa Naa is not just a chief but also the overlord of Dagbon traditional area which is one of the most influential traditional kingdoms in West Africa, with a history dating back to the 15th century.

Due to the rotational system of Kingship between the Abudu and Andani gates was meant to ensure balance and equal opportunity to both sides. Instead, politicization, court litigation, and competing interpretations of custom turned it into a cold war with serious violence.

Following the 2002 crisis, development in Yendi came to a halt. Investors blacklisted the area, while teachers and healthcare workers consistently rejected postings. Deep structural

divisions along ancestral gate lines fractured families and banned intermarriage.

Three successive presidential administrations attempted to resolve the crisis but failed to establish peace. Committees were formed and white papers drafted to bring peace but unfortunately no peace was achieved in 17 years.

Firstly, the Abudu royals were allowed to perform the funerals of Yaa Naa Mahamadu IV and Naa Abdulai, who had died years earlier. Only after those rites were completed could the Andani gate perform the funeral of Yaa Naa Yakubu Andani II.

This was a custom used to restore dignity to both sides in which there was no victor nor vanquished.

Secondly, there was the Legacy of State Neutrality in which over the years, Dagombas accused successive governments of taking sides. The breakthrough came when the Committee of Eminent Chiefs led by Otumfuo Osei Tutu II, Yagbonwura and Nayiri, was allowed to lead, with the state playing the role of facilitator, not judge.

Thirdly, the Legacy of Yaa Naa Mahama Abukari II Himself. The current Yaa Naa has chosen a different definition of power. Instead of relitigating the past, he has focused on what Dagbon lost during the years of conflict: schools, roads, youth employment.

His first words were not about revenge, but about reconciliation and welcomed both Abudus and Andanis into his palace, and has intentionally stayed out of partisan politics.

Touching on what Peace in Dagbon means for Ghana, firstly it is testimony that Ghana's chieftaincy institution can heal itself. Ghana has over the years had chieftaincy disputes one way or the other and if Dagbon the most complex and bloodiest can be resolved through custom and mediation, then the others can do so.

Secondly, peace brings economic returns because since 2019, Tamale has become one of Ghana's fastest-growing cities. The safety along the Yendi-Tamale road has improved, businesses that left have returned, and the Northern Region, long seen as a conflict zone, is now marketed as an investment destination.

Thirdly, it offers a lesson in national unity. Dagbon's conflict was never just about Dagbon. It became national issue because it was perceived and alleged that politicians used it to mobilize votes. The Andani gate was painted as NDC, the Abudu gate as NPP.

During every election season, Yendi became a political hot spot. Dagbon's conflict is a warning to the rest of Ghana: when we nationalize local chieftaincy disputes for political gain, we all lose. When we de-politicize them, we all win.

Finally, the peace in Dagbon restores tradition and culture. The Dagbon Kingdom was once known for its music, architecture, and system of governance but for 17 years, it was known only for conflict. Today, young Dagombas can again speak of the Yaa Naa's palace with pride, not pain. For a country struggling to maintain respect for traditional authority in a modern democracy, that restoration matters.

In my opinion, to call Dagbon peaceful is not to call it perfect. This is because sub-district chieftaincy disputes, high youth unemployment, and political meddling still threaten stability.

Peace must be chosen every day. The ultimate legacy of the Yaa Naa lies not in the pageantry of the enskinment, but in whether the next generation grows up oblivious to the names Andani and Abudu.

Their only identity should be Dagbon and if the rest of Ghana can adopt this mindset that true peace means everyone wins and nobody loses then Yendi's reconciliation will do more than unite Dagbon. It will serve as a blueprint for national unity.

# Rising Impersonation and Online Fraud: What Can the Cyber Security Authority Do?

**By:** Faustina Naa Ayele Johnson




GHANA'S growing digital economy has transformed how citizens communicate, conduct business, access public services and make payments. Social media, mobile money, online banking, e-commerce and digital government services have become part of everyday life.

However, as more activities move online, cybercriminals are finding new ways to exploit this growing digital environment. One of the emerging threats is online impersonation, where criminals pretend to be legitimate individuals, government officials, businesses or organisations to obtain money, personal information or access to accounts.

The threat is no longer limited to fake social media accounts. Fraudsters are increasingly exploiting business listings, search engines, online advertisements and messaging platforms to deceive people who believe they are interacting with genuine individuals or businesses.

This raises an important question for Ghana's digital transformation: how can the country strengthen its systems to detect impersonation early, protect citizens and businesses, and ensure that those behind such schemes are held accountable?

The Cyber Security Authority (CSA), established under the Cybersecurity Act, 2020 (Act 1038), has a central role in this effort. Its mandate includes regulating cybersecurity activities, promoting cybersecurity development, and preventing, managing and responding to cybersecurity threats and incidents.

The scale of reported cybercrime demonstrates

why this role is increasingly important.

The CSA's 2024 Annual Report recorded 15,146 contacts through its Cybercrime/Cybersecurity Incident Reporting Points of Contact. Of these, 2,751 were classified as actual incidents, while 12,395 resulted in direct advice to individuals and institutions. Reported cybercrime losses amounted to GH¢23.33 million, with online fraud accounting for 44 per cent of the top reported incident categories.

Online impersonation has also featured among incidents reported to the Authority. Between January and July 2023, the CSA recorded 58 online impersonation cases involving reported losses of approximately GH¢49.5 million.

The methods used by fraudsters have since become more sophisticated. In April 2026, the CSA warned about fraudulent online business impersonation schemes involving fake listings on search engines and online map services. Between January 1 and April 26, 2026, the Authority received 54 cases involving losses of GH¢266,195.

Fraudsters created fake business profiles with telephone numbers and other contact details controlled by them. Customers who found the listings online could then contact the criminals believing they were dealing with genuine businesses. In some cases, victims were asked to provide sensitive information, including mobile money PINs and transaction details, which could be used for unauthorised transactions.

The food and hospitality sector has faced a similar problem. In July 2026, the CSA warned about rising restaurant and food-vendor impersonation scams involving platforms such as Google Search and Google Maps. The Authority recorded 112 cases between January and June 2026, compared with 61 cases during the same period in 2025. Reported financial losses also increased from GH¢84,592 to GH¢296,083.68.

These cases demonstrate how online fraud is increasingly exploiting the trust people place in familiar digital platforms. A fraudulent contact may appear through a search engine or business listing that looks legitimate, making it more difficult for an ordinary user to identify the deception.

The challenge for the CSA, therefore, is not only to respond after victims have lost money, but also to strengthen systems that can identify and disrupt fraudulent activity before it spreads.

One priority is **rapid detection and takedown**. A fake account or business listing can reach many potential victims within a short period. The longer it remains active, the greater the opportunity for criminals to build credibility and defraud people.

The CSA can continue strengthening cooperation with social media companies, search engines, telecommunications companies and other technology platforms to facilitate the rapid identification and removal of confirmed fraudulent accounts and listings. Such responses should increasingly become systematic, timely and measurable.

Another priority is **stronger public verification.** Citizens should not have to become cybersecurity experts before determining whether an online account or business is genuine. Government institutions and businesses can help by maintaining clearly identifiable official websites, verified social media accounts and reliable contact information.

People should also be encouraged to independently verify suspicious requests instead of relying on contact details provided by the suspicious account. For example, anyone receiving a message claiming to be from a government institution should visit the institution's official website and obtain its contact information independently before responding or making any payment.

The CSA can also strengthen **threat intelligence and early-warning systems.** CERT-GH, the Authority's National Computer Emergency Response Team, plays an important role in receiving, analysing and responding to cybersecurity incidents and issuing alerts and advisories.

Information from individual complaints can become valuable intelligence when analysed collectively. Repeated telephone numbers, mobile money accounts, website addresses, social media handles and email addresses may reveal connections between seemingly separate scams. Identifying these patterns can

help authorities understand emerging methods and warn the public before fraudulent campaigns become widespread.

**Institutional collaboration** is equally important because cybercrime often involves several areas of responsibility. An impersonation case may involve financial fraud, misuse of personal information, telecommunications services and identity theft.

The CSA has indicated that CERT-GH works with relevant institutions, including sectoral Computer Emergency Response Teams, the Criminal Investigation Department, the Data Protection Commission and other stakeholders in responding to reported incidents.

Such cooperation should go beyond removing fraudulent accounts. Where evidence permits, efforts should also focus on identifying those behind the schemes, tracing proceeds and supporting investigations and prosecution.

Financial institutions and telecommunications companies are particularly important because many impersonation scams ultimately seek financial gain through mobile money, bank transfers and other digital payment channels.

The Bank of Ghana's 2025 fraud report recorded 24,778 fraud cases across the banking, specialised deposit-taking and payment service provider sectors, compared with 16,733 in 2024. Payment service providers alone accounted for 24,124 cases in 2025, up from 15,673 in 2024.

These figures reinforce the need for stronger cooperation among the CSA, financial institutions, payment service providers and telecommunications companies to detect suspicious activity and limit financial losses.

However, institutional and technological measures alone cannot eliminate online impersonation. **Public awareness remains one of the strongest lines of defence.**

Citizens should be cautious when online interactions involve urgent requests for money, mobile money PINs, one-time passwords, banking credentials or copies of identification documents. Job offers requiring payment before employment, investment opportunities promising unusually high returns, unrealistic discounts and unfamiliar links should also be independently verified.

People can reduce their exposure by using official and trusted channels to confirm information, creating strong and unique passwords, enabling two-factor authentication where available and limiting the amount of personal information shared publicly online.

Mobile money PINs, banking passwords and one-time verification codes should never be disclosed simply because someone claims to be a trusted official, business representative, friend or family member.

Early reporting is equally important. The CSA operates a 24-hour Cybersecurity/Cybercrime Incident Reporting Point of Contact through which members of the public can report incidents and seek assistance. Reports can be made by calling or texting **292,** through WhatsApp on **0501603111,** or by email at **report@csa.gov.gh.**

Reporting should not be seen only as a means of seeking help after money has been lost. A suspicious account, fraudulent business listing or scam message reported early may provide information that helps authorities identify a wider campaign and protect other potential victims.

**Creating a safer digital environment is ultimately a shared responsibility.**

Government institutions must protect their official digital identities and provide reliable channels through which citizens can verify information. Businesses must monitor their online presence and ensure that customers can easily identify genuine contact details.

Financial institutions and telecommunications companies must strengthen fraud controls and respond promptly to suspicious transactions.

Technology platforms must improve mechanisms for reporting and removing fraudulent accounts and listings, while law enforcement agencies must pursue investigations and prosecution where appropriate.

The CSA's role is therefore broader than responding to individual complaints. Its mandate places it at the centre of Ghana's efforts to prevent cybercrime, coordinate incident response, strengthen cybersecurity capacity and build public awareness.

The increasing sophistication of online impersonation means this role must become increasingly proactive. Rather than waiting for fraudulent accounts to attract victims, cybersecurity systems must continue moving towards early detection, intelligence sharing, rapid intervention and prevention.

Ghana's digital transformation should not be slowed by the threat of cybercrime. Digital technology offers significant opportunities for economic activity, public service delivery, financial inclusion and communication. The objective should instead be to build a digital environment where convenience is matched by security and public trust is supported by effective safeguards.

For the CSA, this means strengthening partnerships, improving early-warning systems, supporting rapid takedown mechanisms, enhancing public education and ensuring that information from individual incidents contributes to a broader understanding of cyber threats.

For businesses and public institutions, it means taking greater responsibility for protecting their digital identities. For citizens, the message is simple: **Pause. Verify. Protect your information. Report suspicious activity.**

An account may carry the correct name and photograph. A business may appear in an online search. A message may appear to come from a trusted official or organisation.

**But appearance is not proof of identity.**

As Ghana's digital economy continues to expand, protecting trust in cyberspace must become a shared national responsibility. The success of the country's digital transformation will depend not only on technology, but also on the ability of institutions, businesses and citizens to recognise emerging threats, respond quickly and work together to make Ghana's digital space safer.



# Rice Without Imports? Inside Government's Call for Long-Term Investment in Ghana's Rice Sector

**By:** Faustina Naa Ayele Johnson




RICE has become a major part of the Ghanaian diet, featuring regularly in homes, restaurants, schools and social events. However, growing consumption continues to outpace domestic production, leaving Ghana dependent on imports to meet part of its demand.

Government is therefore placing rice at the centre of its agricultural transformation agenda, with emphasis shifting from short-term interventions to long-term investment in production, irrigation, processing, storage and marketing.

At the 2026 West Africa Rice Investment Roundtable in Accra, the Deputy Minister for Finance, Mr Thomas Nyarko Ampem, called on investors and development partners to commit long-term capital to Ghana's rice sector.

He said government was repositioning agriculture, particularly strategic value chains such as rice, as a key driver of economic transformation, food security and industrialisation.

"Ghana's message to investors is straightforward: we are doing the policy work, we are strengthening the enabling environment, and we are creating the conditions for long-term capital to thrive," he stated.

The call reflects government's recognition that achieving rice self-sufficiency requires more than increasing the acreage under cultivation. It requires investment across the entire value chain, including land development, irrigation, improved inputs, mechanisation, storage, transportation, milling, packaging and marketing.

According to the Ministry of Food and Agriculture's Feed Ghana Programme results framework, Ghana's rice self-sufficiency ratio stood at 29 per cent in 2024. The programme targets an increase to 42 per cent in 2025, 59 per cent in 2026, 82 per cent in 2027 and 119 per cent by 2028.

Rice production is also targeted to increase from 304,639 metric tonnes in 2024 to 715,965 metric tonnes by 2028.

The targets form part of the Feed Ghana Programme, a four-year agricultural transformation programme running from 2025 to 2028. The programme seeks to improve food security, reduce dependence on food imports, create jobs, increase agricultural productivity and provide raw materials for agro-processing industries.

The need for sustained investment is underscored by Ghana's continued reliance on imported rice. Data from the Ghana Statistical Service showed that rice accounted for 9.4 per cent of imported food products in the fourth quarter of 2024, making it one of the major food items imported into the country.

At the regional level, the challenge is even greater. Mr Nyarko Ampem noted that West Africa spends approximately US$3 billion to US$4 billion annually importing rice.
For Ghana, reducing rice imports is therefore not only an agricultural objective but also an economic priority.

Increasing local production can help retain more value within the domestic economy, create employment and generate income for farmers, processors, transport operators, traders and other participants in the value chain. It can also reduce Ghana's exposure to international price fluctuations and disruptions in global food supply.

However, producing more rice alone will not guarantee that locally produced rice becomes the preferred choice of consumers.

Quality, price, consistency, packaging and availability are important factors in determining consumer preference. This makes investment in the wider value chain essential.

The Feed Ghana Programme identifies irrigation, quality agricultural inputs and land development among the measures required to improve agricultural productivity. It also provides for agro-production enclaves supported by infrastructure such as irrigation systems, warehouses, silos, feeder roads and agro-processing facilities.

For rice farmers, reliable irrigation is particularly important. Heavy dependence on rainfall can expose production to changing weather patterns and limit farmers to particular production seasons. Improved irrigation can provide more predictable production and create opportunities for increased output.

Storage and processing facilities are equally important because inadequate post-harvest

infrastructure can lead to losses and affect the quality of rice reaching the market.

Government has also recognised the importance of financing in expanding agricultural production. Under the Feed Ghana Programme, an agricultural financing approach involving concessional financing through the Ghana EXIM Bank, participation by commercial banks and risk-sharing mechanisms has been proposed to improve access to finance.

Such financing will be important for farmers and businesses seeking to invest in machinery, irrigation, storage, processing and other productive activities.

The transformation of Ghana's rice industry, however, cannot depend entirely on public expenditure.

Private-sector investment will be required to establish and expand commercial farms, irrigation systems, warehouses, modern rice mills, packaging facilities, transportation networks and other businesses along the value chain.

This was central to the Deputy Finance Minister's message at the West Africa Rice Investment Roundtable, where he called for "transformational capital"long-term financing capable of supporting infrastructure, storage, logistics, milling and agro-processing.

He said West Africa needed to move beyond declarations and develop bankable projects capable of attracting long-term capital at scale.

Government's role, therefore, is also to create an environment in which such investment can thrive. This includes strengthening economic stability, improving investor confidence, developing agricultural infrastructure and maintaining a predictable policy environment.

The objective is not simply to attract investment commitments but to convert them into productive enterprises that increase domestic output, create jobs and strengthen the rice value chain.

Government's current strategy also builds on earlier interventions in the sector.

One example is the Rice Sector Support Project implemented by the Ministry of Food and Agriculture with support from the Agence Française de Développement. The project focuses on lowland rice production in parts of the Northern, Upper East, Upper West and northern Volta regions and is designed to support up to 6,000 hectares of lowland rice production.

Such interventions complement the Feed Ghana Programme by addressing some of the infrastructure and productivity challenges facing rice farmers.

The wider objective is to develop a rice industry in which farmers have access to inputs, irrigation and markets, processors have a reliable supply of quality paddy, and consumers can purchase locally produced rice that is competitive in both quality and price.

A functioning value chain must also provide farmers with reliable markets after harvest.

Without effective connections between farmers, aggregators, processors and consumers, increased production could leave farmers struggling to find buyers. Investment must therefore be matched by adequate processing capacity, storage, transportation and market access.

This is where private-sector participation becomes critical.

Investors can provide the capital and technical expertise required to establish commercial-scale operations, while smallholder farmers can be linked to these businesses through out-grower arrangements and cooperatives.

Such partnerships can give farmers access to improved seeds, machinery, extension services and finance while providing processors with a more reliable supply of quality paddy.

A stronger rice industry can also generate employment beyond farming. Opportunities can emerge in machinery operation, transportation, warehousing, milling, packaging, marketing and retail.

Young people and women can also participate in several stages of the value chain, while local businesses can benefit from increased demand for agricultural equipment, packaging and related services.

For Ghana, therefore, the issue is no longer simply whether the country can produce rice. Ghana already does.

The critical question is whether the country can develop the infrastructure, financing systems, processing capacity and markets required to produce enough high-quality rice consistently and competitively to meet domestic demand and eventually supply regional markets.

Government's target of increasing rice self-sufficiency from 29 per cent in 2024 to 119 per cent by 2028 is ambitious. Achieving it will require sustained implementation, strong farmer participation, reliable financing, improved infrastructure and effective cooperation between government and the private sector.

The potential benefits extend beyond reducing imports.

For consumers, increased domestic production could improve the availability of locally produced rice and reduce exposure to disruptions in international food markets.

For farmers, a stronger value chain could provide more reliable markets and better income opportunities.

For investors, the sector presents opportunities in production, irrigation, processing, storage, logistics and marketing.

For the wider economy, increased local production and processing could retain more value within Ghana while supporting employment and agro-industrial development.
The vision is therefore bigger than simply replacing imported rice with locally produced rice.

It is about developing a competitive domestic rice industry capable of supporting farmers, feeding the population, creating jobs, supplying agro-industries and contributing to Ghana's broader industrial transformation.

The call for long-term investment is consequently a call to view agriculture not merely as a seasonal activity but as a business and an engine of economic growth.

Ghana's journey towards rice self-sufficiency will not happen overnight. However, with sustained investment in irrigation, production, storage, processing and markets, combined with strong private-sector participation and consistent government policy, the country can move closer to producing more of the rice it consumes and retaining more of the economic value at home.

The success of the strategy will ultimately depend on turning policy targets and investment commitments into productive activities that farmers and consumers can see and benefit from.

# Revenue Mobilisation Under Pressure: Will Ghana Hit Its 2026 Fiscal Targets?

**By:** Grace Acheampong



GHANA'S economy is at a critical juncture. After years of fiscal strain, high debt and an International Monetary Fund (IMF)-supported programme, the government has set ambitious revenue and deficit targets for 2026. The objective is clear: raise GH¢268.1 billion in total revenue and grants, achieve a primary surplus of 1.5% of Gross Domestic Product (GDP), and strengthen the country's path towards sustainable growth.

But the challenge is significant. With Ghana collecting only about 40% of its potential Value-Added Tax (VAT), leaving an estimated 60% gap, alongside persistent structural weaknesses and the planned exit from the IMF programme, a critical question remains: Can Ghana mobilise enough revenue to meet its 2026 fiscal targets?

**The 2026 Fiscal Targets**

The 2026 budget, presented in November 2025 by the Minister of Finance, Cassiel Ato Baah Forson, in Parliament, marks a decisive shift towards fiscal consolidation. Among its key targets are:

- **Total Revenue and Grants:** GH¢268.1 billion, an 18.3% increase from the GH¢226.7 billion collected in 2025.

- **Primary Surplus:** 1.5% of GDP, a central commitment under Ghana's IMF programme

and its new fiscal responsibility framework.

- **Total Expenditure:** GH¢302.5 billion, equivalent to 18.9% of GDP.

These targets are not simply figures on a budget sheet. They are intended to help reduce Ghana's debt burden, create fiscal space for social and infrastructure spending, and restore confidence in the country's public finances.

The IMF has also stressed the importance of achieving these targets, noting that the 2026 budget is broadly consistent with the programme's objectives of restoring fiscal sustainability.

**The Pressure Points: Why Revenue Mobilisation Remains Difficult**

Despite the government's targets, Ghana's revenue system continues to face significant headwinds. The problem is not simply a temporary slowdown in economic activity; many of the challenges are structural.

**The Massive VAT Gap**

One of the clearest signs of the problem is Ghana's VAT collection gap. The country is currently collecting only about 40% of its potential VAT revenue, leaving an estimated 60% uncollected.

That gap represents billions of cedis in potential revenue every year. It also points to longstanding problems, including tax evasion, exemptions and weaknesses in revenue administration.

**A Broader Structural Challenge**

The revenue problem goes well beyond VAT and petroleum-related levies. Analysts describe it as a broader structural issue, driven by a narrow tax base, a large informal economy and loopholes that continue to limit the government's ability to collect what is due.

Expanding the tax base and improving compliance will therefore be essential if Ghana is to increase domestic revenue without placing excessive pressure on existing taxpayers.

**The IMF Exit Cliff**

Another major factor shaping Ghana's 2026 fiscal outlook is the planned mid-year exit from the IMF-supported programme.

The end of the programme would be an important sign of progress, but it also means Ghana will have to rely more heavily on its own institutions to maintain fiscal discipline. Without the external oversight and policy framework provided by the programme, the government's ability to sustain reforms will face a new test.

**Economic Realities**

The government has also adopted more cautious growth expectations for 2026. Slower economic growth naturally limits the amount of additional revenue that can be generated through existing tax channels.

That makes more efficient revenue collection even more important. Ghana cannot rely solely on economic expansion to generate the funds needed to meet its targets.

**The Government's Response: Reform, Digitalisation and Engagement**

The government is aware of these pressures and has responded with a multi-pronged strategy aimed at strengthening domestic revenue mobilisation.

**Policy Reforms**

The 2026 budget introduced several fiscal policy changes, including reforms to VAT, the COVID-19 Health Recovery Levy, income tax and customs procedures.

The broader objective is to raise more durable and less distortionary revenue, while preserving incentives for green investment and expanding the tax base.

**The Medium-Term Revenue Strategy**

At the centre of the government's approach to internal revenue mobilisation is the Medium-Term Revenue Strategy (MTRS).

The strategy is intended to strengthen domestic resource mobilisation by improving tax policy, revenue administration and taxpayer

compliance. Its success will depend largely on how effectively these reforms are implemented rather than simply how well they are designed on paper.

**High-Level Engagement**
The finance minister has also stepped up engagements with key revenue-generating and spending agencies.

The aim is to address bottlenecks in revenue collection and expenditure management directly, while ensuring that government agencies remain aligned with the broader fiscal consolidation agenda.

**Digitalisation and Compliance**
Technology is another major part of the government's strategy.

The Ghana Revenue Authority (GRA) has intensified efforts to strengthen domestic revenue collection through improved enforcement and digital tools. The expectation is that better use of data and technology can reduce leakages, improve compliance and bring more taxpayers into the formal system.

But digitalisation alone will not solve the problem. The real test will be whether these investments translate into measurable improvements in actual revenue collection.

**The Verdict:** On Track, But Risks Remain
Early indicators from the 2026 fiscal year provide some grounds for cautious optimism, although significant risks remain.

**Positive Indicators**
**Fiscal discipline:** In the first half of 2026, the government recorded a primary surplus of 0.9% of GDP. That puts the country on a potentially credible path towards the full-year target of 1.5%.

A more realistic fiscal outlook: Independent reviews of the mid-year budget have pointed to more realistic economic assumptions and a continued focus on revenue mobilisation through tax reforms and improved collection.

**Persistent Risks**
**The revenue gap:** The enormous VAT collection gap remains one of the biggest threats to the government's revenue ambitions. Closing it will require more than policy changes. It will demand stronger enforcement, better administrative capacity and a significant improvement in tax compliance.

**Structural hurdles:** Ghana's large informal economy, tax evasion and other longstanding weaknesses cannot be resolved in a single fiscal year. These are problems that require sustained reforms over several years.

**Political will:** Maintaining the momentum for reform could become even more difficult as the IMF programme comes to an end and Ghana moves closer to the 2028 election cycle. Sustaining fiscal discipline in that environment will be a critical test for the government.

**The Road Ahead**
Ghana's 2026 fiscal targets represent an important bridge between stabilisation and sustainable economic growth. The government has laid out a coherent strategy centred on the Medium-Term Revenue Strategy, digitalisation and targeted tax reforms. Early first-half performance also suggests that the 1.5% primary surplus target may be within reach.

The GH¢268.1 billion revenue target, however, will be a much tougher challenge.

Meeting it will depend on whether the government can turn digital investments into real revenue gains, expand the tax base without undermining economic activity, and maintain fiscal discipline after the IMF programme ends.

The pressure on revenue mobilisation is intense, but it is also one of the defining economic tests of 2026. If Ghana succeeds, it could mark an important turning point towards greater fiscal independence and resilience. If it falls short, the country could remain vulnerable to debt pressures and external shocks.

For now, the next six months will be decisive.

# Scrapping the 20% Excise Duty on Local Fruit Juice: A Fresh Boost f or Agro-Processing

**By:** Grace Acheampong




THE government's decision to scrap the 20% excise duty on locally manufactured fruit juice could give Ghana's agro-processing industry a much-needed boost. The policy is expected to reduce production costs, increase demand for locally grown fruit and help Ghanaian juice brands compete more effectively in a market where imported products have long held a strong position.

The excise duty was originally introduced to raise revenue, but it also created unintended difficulties for local producers. Already dealing with high energy and packaging costs, as well as significant post-harvest losses, juice manufacturers found it increasingly difficult to compete on price.

In some cases, imported juices, including products that benefited from lower production costs in their countries of origin, were more affordable to consumers than locally produced alternatives.

Removing the tax could therefore give local manufacturers some breathing room. More importantly, it signals a renewed push towards industrial growth, job creation in rural communities and greater value addition to Ghana's agricultural produce.
The benefits could extend well beyond juice factories.

Pineapple, mango and citrus farmers, in particular, could see increased demand for their produce as processors expand production. For farmers who regularly struggle to find buyers, a stronger processing industry could provide a more reliable market
.
It could also help tackle one of agriculture's persistent problems: post-harvest losses. Large quantities of fruit are often wasted when farmers cannot find buyers or when existing processing capacity is insufficient.

For local juice manufacturers, removing the 20% excise duty could make a meaningful difference to their ability to compete with imported products.

The Ghana Chamber of Agribusiness has described the move as a "bold intervention" that could breathe new life into the fruit-processing industry. With the additional tax burden removed, local producers could have more room to compete on price while investing in better products and packaging.

The policy could also make the sector more attractive to investors. Increased investment could support new processing facilities, modern equipment and product development, including fortified juices and products designed specifically for export markets.

The tax cut is an important step, but it will not

solve every problem facing Ghana's fruit-processing industry.

Unreliable power supply, limited cold-storage facilities and inadequate transport infrastructure continue to raise production and distribution costs. These challenges can make it difficult for processors to operate efficiently, particularly when dealing with highly perishable fruits.

There is also the question of quality and market access. For Ghanaian juice brands to win more consumers at home and compete successfully abroad, producers will need to maintain consistent quality, invest in strong branding and meet the standards required in export markets.

In other words, removing the tax can create an opportunity, but the industry will still need the right conditions to take full advantage of it.

The decision to scrap the excise duty fits into Ghana's broader industrialisation ambitions, including the One District, One Factory initiative.

Making local juice production more viable could have a ripple effect across the economy — from farmers and transport operators to factory workers, retailers and consumers. It could create jobs in rural areas, strengthen local supply chains and reduce Ghana's dependence on imported beverages.

Consumers could also benefit if lower production costs translate into more affordable, fresher and healthier juice options on supermarket shelves.
For the agro-processing industry, this is an opportunity to move from simply surviving to building a more competitive and sustainable sector.

The removal of the 20% excise duty is more than a change in tax policy. It is a strategic opportunity to revitalise an industry that connects Ghana's farms to its factories and, ultimately, to consumers.

But the success of the policy will depend on what comes next. Improvements in power supply, storage, transport, financing and market access will be essential if local producers are to turn the tax relief into lasting growth.

If those pieces fall into place, the scrapping of the excise duty could mark the beginning of a sweeter chapter for Ghana's agro-processing industry — one in which more of the country's fruit is processed locally, more farmers have reliable markets, and more value stays within the Ghanaian economy.

# From Promise to Production: Can Feed Ghana Brigadiers Rebuild Ghana's Farms?

**By:** Irene Wirekoaa Osei



GHANA can grow food, yet Ghana still imports food. It is a contradiction written across the nation's economy: fertile lands lie underused while markets are filled with imported rice, poultry products, tomatoes and other produce that could be grown at home. The question that begs for an answer is no longer whether Ghana has the land, the people or the potential to feed itself. The harder question is why that potential has remained largely untapped and whether a new force of young agricultural professionals, the Feed Ghana Brigadiers, can help change the story from promise to production.

The answer may be unfolding in farming communities across the country.

The government has deployed 506 Feed Ghana Brigadiers to support the implementation of the Feed Ghana Programme, placing young agricultural professionals at the centre of efforts to increase domestic food production, improve food security and reduce Ghana's dependence on imports.

Their task is broad. They are expected to work with farmers and agribusinesses, strengthen agricultural extension services, collect and report data from the field, monitor programmes and help identify challenges affecting food production.

It is a demanding assignment, but one that speaks directly to a longstanding weakness in

Ghana's agricultural sector: the gap between policy and the farm.

For years, agricultural policies and interventions have promised improved seeds, fertiliser, mechanisation, irrigation and better access to markets. Yet, many farmers continue to face familiar challenges. Inputs may arrive late. Extension officers may be stretched across large farming areas. Produce may spoil before reaching the market. Access to machinery remains a challenge for many smallholder farmers, while unpredictable weather continues to expose the vulnerability of rain-fed agriculture.

The result is an uncomfortable paradox. Ghana has agricultural potential, but potential does not feed a nation. Production does.

The Feed Ghana Brigadiers are therefore being positioned as a bridge between government policy and the realities of the farming community.

Unlike conventional recruits, the brigadiers are trained agricultural professionals. Their preparation has also focused on discipline, teamwork, resilience, accountability and public service, qualities the government believes will strengthen their ability to work effectively at the district and community levels.

But the success of the initiative will not depend on training alone.

Agriculture is governed by time. A delayed seed distribution can mean a missed planting season. A pest outbreak that goes unreported can spread quickly. A farmer who cannot access fertiliser when it is needed may lose the opportunity to improve yields. Unlike an office deadline, the farming calendar cannot simply be postponed.

This is where the brigadiers could prove their worth.

By being closer to farmers, they can provide a clearer picture of what is happening on the ground. They can help identify challenges early, monitor the distribution and use of inputs, support farmers with technical advice and ensure that information from communities reaches decision makers.

However, information alone will not solve agricultural problems.

If a brigadier reports that farmers have not received seeds or fertiliser, the agricultural system must respond. If an outbreak is detected, the response must be swift. If a community needs access to machinery or irrigation, there must be institutions capable of addressing those needs.

Otherwise, the risk is that young professionals will become efficient record keepers of problems they lack the resources or authority to resolve.

The broader Feed Ghana Programme seeks to address some of these structural issues through increased production, improved access to inputs, mechanisation, irrigation, livestock development and support for priority agricultural value chains.

The approach recognises an important truth: Ghana cannot rebuild agriculture by focusing only on what happens on the farm.

The farmer needs a functioning ecosystem.

Seeds must be available at the right time. Fertiliser must be accessible and affordable. Land must be productive. Water must be available when rainfall fails. Machinery must reduce the burden of labour. Roads and transport must connect farms to markets. Processing and storage must prevent food from going to waste. And farmers must have confidence that when they produce, there will be buyers.

This is where the real push to rebuild Ghana's farms begins.

It is not simply about encouraging more people to plant. It is about making farming productive enough to become a reliable source of income

and attractive enough for young people to see a future in it.

The involvement of young agricultural professionals through the brigade could also help reshape the image of farming.

For too long, agriculture has often been seen as work reserved for those with few alternatives or school drop outs. Yet, modern agriculture practices require expertise in soil science, data, technology, finance, logistics, marketing, climate adaptation and agribusiness.

A young agricultural officer working with farmers, using data to monitor production and helping to connect communities to national programmes represents a different image of the sector. It presents agriculture not as a symbol of the past, but as part of Ghana's economic future.

The programme also extends the conversation beyond commercial farms. By encouraging households, schools and institutions to participate in food production, it promotes the idea that food security should not be treated solely as the responsibility of rural farmers.

Every household that grows vegetables and every school that develops practical agricultural projects may be contributing, in a small way, to a wider culture of production.

Still, Ghana has seen agricultural programmes come and go.

That history makes results more important than promises.

The Feed Ghana Brigadiers initiative will not be judged by the number of recruits trained or motorbikes distributed to the Brigadiers. Farmers will judge the programme by whether they receive support when they needed it and whether their productivity and incomes had improved.

Consumers will judge it by whether locally produced food becomes more available and affordable.

The country will judge it by whether Ghana's dependence on imported food begins to decline.

That is the real burden carried by the 506 young professionals.

They are entering an agricultural system with enormous possibilities but deep-rooted challenges. Their presence alone cannot transform Ghana's farms. They need adequate resources, reliable logistics, responsive institutions and a clear system that turns information from the field into action.

Yet, their deployment offers something agriculture has often needed: more people close enough to the farmer to understand the difference between a policy announcement and its actual impact.

Ghana does not lack land. It does not lack farmers. It does not lack young people with agricultural training. What it has often lacked is the ability to connect these resources into a system that consistently delivers results.

The Feed Ghana Brigadiers are now part of an effort to change that.

The success of the initiative will depend on what happens beyond the training grounds and government offices. The true test will be in the farming communities, where a late delivery of input can affect a planting season, where a failed crop can affect a household and other hand a good harvest can transform a livelihood.

Ghana's agricultural future will not be secured by potential alone. It will be secured when plans reach the soil, when support reaches the farmer and when the harvest tells a better story.

For the Feed Ghana Brigadiers, that story has only just begun.

# Offshore Mariculture: Can Ghana Grow Its Way Out of a Fisheries Crisis?

**By:** Irene Wirekoaa Osei



FOR generations, Ghana's relationship with the sea has been defined by what can be caught from it. Fishermen have sailed into its waters before dawn, hoping that the day's catch would be enough to feed families, supply markets and keep coastal economies alive. But with fish stocks under pressure and domestic production falling short of national demand, the question facing Ghana is becoming harder to ignore: what if the future of the country's fisheries depends not only on catching fish, but on growing them?

That question sits at the heart of the Fisheries and Aquaculture Ministry's emerging Blue Economy agenda, with offshore mariculture offering perhaps its boldest experiment yet.

For the first time in Ghana's history, a provisional license has been issued for commercial offshore marine aquaculture, opening a new frontier in fish production. The Ministry of Fisheries and Aquaculture says the initiative could create opportunities for private investment, skilled employment and technology transfer while reducing pressure on wild fish stocks.

The proposition is straightforward. If Ghana is struggling to obtain enough fish from its natural waters, it can increase production by farming fish in the sea.

But the license represents more than permission to cultivate fish offshore. It is a test of whether Ghana can convert its expansive marine resources into an economic asset without repeating the environmental and governance problems that have contributed to the depletion of wild fisheries.

The stakes are high.

Fish remains the single most important source of animal protein for Ghanaians, accounting for about 60 per cent of animal protein intake. More

than three million Ghanaians depend directly or indirectly on fisheries and aquaculture for their livelihoods. Yet national fish requirements are estimated at about 1.2 million metric tonnes, while domestic production remains below that level. The resulting supply gap contributes to fish imports and places additional pressure on already stressed wild stocks.

Offshore farming therefore offers an appealing proposition. Rather than extracting endlessly from a finite natural resource, Ghana could create a parallel production system capable of supplying the domestic market while developing an export-oriented industry.

The Ministry has identified species such as cobia, red snapper and pompano as potential high-value products for offshore mariculture. Such species could create opportunities beyond traditional fishing, particularly for investors, technicians, scientists and young people with specialised skills.

There is also a wider economic argument.

The Ministry's Blue Economy vision treats the ocean not merely as a resource to be extracted but as an asset to be managed, protected and developed. Ghana's coastline stretches more than 550 kilometres, while its inland water resources, including Lake Volta, offer opportunities across fisheries, aquaculture, transportation, tourism and other economic activities.

Offshore mariculture fits neatly into that vision because it seeks to derive greater economic value from the ocean without relying exclusively on wild fish.

Yet the success of the experiment will depend on how carefully the country manages the space between economic ambition and ecological responsibility.

Ghana's marine resources are already under considerable strain. Illegal, unreported and unregulated fishing has contributed to declining fish stocks, while marine pollution and other environmental pressures threaten coastal ecosystems. The Ministry itself has acknowledged that Ghana cannot fish its way to prosperity if fish stocks continue to decline.

That warning should remain central to the offshore farming debate.

The expansion of aquaculture cannot become an excuse to weaken protection of wild fisheries. Nor should commercial offshore farming be allowed to develop without clear environmental safeguards, effective monitoring and transparent licensing arrangements.

The recently enacted Fisheries and Aquaculture Act, 2025, provides part of the institutional foundation for this new direction. The law strengthens the Fisheries Commission, establishes a dedicated Fisheries Enforcement Unit, creates a Fisheries and Aquaculture Development Fund and provides for aquaculture development zones.

The real test, however, will be implementation.

Commercial offshore farming will require substantial technical expertise, investment and regulatory capacity. It will also require answers to practical questions about environmental impacts, disease management, feed, waste, marine spatial planning and interactions with existing fishing activities.

There is a social dimension that cannot be overlooked.

Ghana's fisheries sector is not merely an industry. It supports communities and livelihoods that have developed around the sea over generations. Any expansion of offshore commercial farming must therefore be designed in a way that does not exclude traditional fishing communities from marine economic opportunities.

The Ministry's stated commitment to community participation and private-sector involvement offers a possible pathway. Its broader aquaculture programme is intended to support organised groups, provide technical assistance, improve market access and



encourage private-sector participation along aquaculture value chains.

The challenge is to ensure that offshore mariculture extends that inclusive approach rather than becoming an investment enclave accessible only to large commercial operators.

There is also a question of whether Ghana has the infrastructure needed to support the industry. Offshore production alone cannot solve the country's fish supply problems if harvested fish face inadequate cold storage, weak processing capacity, inefficient transportation and limited market access. The Ministry has recognised these gaps and is investing in landing sites, cold-chain facilities, fish markets and post-harvest systems.

If these pieces come together, the offshore licence could become more than a new category of fishing-related activity. It could mark the beginning of a transition from a fisheries economy built predominantly around extraction to one increasingly driven by production, technology and investment.

That is the larger bet behind Ghana's Blue Economy agenda.

The Ministry is seeking to transform the fisheries sector from one defined by scarcity into one capable of creating abundance. Offshore mariculture is perhaps the clearest expression of that ambition.

But abundance will only be meaningful if it is sustainable and broadly shared.

The success of Ghana's offshore farming experiment should therefore not be measured simply by the number of licences issued, farms established or tonnes of fish produced. It should be judged by whether the initiative creates decent jobs, attracts responsible investment, reduces pressure on wild stocks, strengthens local value chains and protects the marine environment.

The ocean has sustained Ghana for generations. The next chapter of the country's fisheries story may depend on whether Ghana can learn to produce wealth from it without exhausting the resource that makes that wealth possible.

The first offshore license has opened the door. What happens beyond it will determine whether Ghana's Blue Economy becomes a durable engine of prosperity or simply another promise placed on an already overburdened sea.

# Destroying Seized Arms: Will It Actually Curb Crime?

**By:** Judith Twumwaa



THE issue of the proliferation of small arms and light weapons and the manufacture of these illicit arms without proper checks and controls in the West African Sub-region has become a major threat to peace and security in the sub-region.

The National Commission on Small Arms and Light Weapons (NACSA) estimates that about 2.3 million small arms and light weapons are in circulation in Ghana. Of this number, approximately 1.2 million are legally registered, while about 1.1 million cannot be accounted for. Ghana's 2025 Voluntary National Review identifies the absence of comprehensive and accurate databases on illicit firearms and related incidents as one of the major challenges to effectively measuring and addressing the problem.

To guard against these threats and protect the sovereignty of the state, life, and property, Ghana has taken a firm stance against illegal firearms by destroying seized, surrendered, obsolete, and surplus weapons.

The philosophy behind the policy is to ensure the state has complete control over the manufacture, supply, and distribution of small arms and light weapons.

Another objective is to ensure the weapons do not fall into the wrong hands to perpetuate crime.

The sight of weapons being cut apart or crushed sends a powerful message that once a firearm is confiscated, it will never return to the streets.

The scale of the challenge is further illustrated by the outcome of the 2025/2026 Gun Amnesty Programme, which resulted in the surrender of 4,038 unregistered firearms to the Ghana Police Service. The programme, implemented by the Ministry of the Interior in collaboration with NACSA, the Police and other stakeholders, ran from December 1, 2025 to January 30, 2026.

The government subsequently moved to destroy firearms that were determined to be illicit, seized, or otherwise unsuitable for continued circulation.

On July 9, 2026, the Ministry of the Interior, in collaboration with its security partners, held the 8th National Small Arms Destruction Ceremony at the Police Depot in Tesano, Accra. The Ministry of Defence reported that more than 4,000 firearms were destroyed during the exercise, which was held to commemorate United Nations International Small Arms Destruction Day.

The exercise, conducted under the theme "Silencing the Guns Through Destruction for a Peaceful, Safe and Gun-Violence-Free Ghana," was intended to ensure that illicit weapons removed from circulation would not find their way back into communities.

For Ghana, this policy forms part of a broader commitment to arms control and public safety.

**Removing the Tools of Violence**

A gun itself does not commit a crime, but its presence makes crime deadlier.

An armed robber poses a greater threat than one without a weapon, and disputes involving firearms often escalate into fatalities. Illegal guns fuel organized crime, political violence, communal conflict, and cross-border criminal activity. Destroying recovered weapons therefore has immediate crime-prevention value.

The United Nations Office for Disarmament Affairs recognizes destruction as a way to reduce weapons available on illicit markets and prevent them from being stolen or diverted from storage. Ghana's approach reflects this principle: once destroyed, a firearm can never be stolen from an armoury or used in a robbery.

**Beyond Destruction: A Wider Strategy**

Destroying recovered weapons is only one part of the fight against firearms-related crime. It deals with weapons that authorities have already identified and removed from circulation, but it does not prevent other illegal firearms from entering the country.

For that reason, arms destruction must be supported by measures that address the supply, movement and use of illicit weapons.

NACSA's responsibilities extend beyond destruction to preventing illicit arms trafficking, public education, border control, stockpile management, policy development and coordination with security agencies. Firearm marking, electronic registration, inspections and audits are also important components of effective arms control.

The strength of Ghana's response will depend on how well these measures work together.

**Border Security: The Critical Front**

Illegal weapons often cross borders through both formal and informal routes. Effective border surveillance, training, and cooperation with communities are very important. Criminal networks adapt quickly; when one supply route is blocked, another emerges.

Ghana must therefore combine the destruction with intelligence-led policing, stronger border controls, and regional cooperation.

**Lessons from the Gun Amnesty**

The 2025/2026 Gun Amnesty Programme allowed citizens to surrender unlicensed firearms without fear of prosecution. The programme reportedly resulted in the surrender

of 4,038 firearms, many of which were subsequently earmarked for destruction. This shows that voluntary surrender can help bring illegally held weapons out of homes, communities, and informal networks and into the hands of authorities.

However, an amnesty cannot stand alone. Its long-term impact depends on continued enforcement, effective firearm controls, and efforts to prevent people from acquiring new illegal weapons.

**Public Cooperation Matters**
The Security agencies cannot succeed without public support. Communities often know about illegal weapons long before authorities do.

During the 2026 destruction exercise, the Chief of Staff Julius Debrah urged citizens to reject the culture of silence and support the security agencies by reporting suspected illegal arms.
The Security agencies cannot win the fight against illicit firearms alone.

During the July 2026 destruction ceremony, the Chief of Staff Julius Debrah urged citizens to reject the culture of silence and support security agencies by reporting suspected illegal possession and trafficking of firearms.

Public education should therefore go hand in hand with enforcement. Citizens need to understand the dangers of illegal firearms and know where and how to report suspected possession or trafficking safely.

Communities often have information about suspicious activities long before the information reaches law enforcement. But people may remain silent because of fear, mistrust, or uncertainty about where to report.

The campaign on “See Something, Say Something” can therefore complement enforcement by encouraging responsible community reporting.

**Measuring Real Impact**
The success of Ghana’s arms destruction programme should not be judged only by the number of weapons destroyed. More meaningful indicators include whether gun-related incidents are declining, whether trafficking networks are disrupted, and whether communities are becoming safer.

Weapons destruction is most effective when combined with policing, peacebuilding, border management, and community engagement.

**Beyond the Ceremony**
It is tempting to measure success by the size of the pile of destroyed weapons. But the real test lies in what follows. Every destroyed firearm should represent more than one less weapon. It should contribute to better intelligence, stronger enforcement, greater accountability, and safer communities.

Ghana has already demonstrated political commitment through the Gun Amnesty Programme, the destruction of recovered firearms, stronger public education, and renewed attention to border security and intelligence-led enforcement. The Ministry of the Interior has also indicated that following the close of the amnesty, security agencies would move from voluntary compliance to intensified intelligence-led operations, targeted searches and surveillance of criminal networks.

**Conclusion**
A safer Ghana requires more than removing existing firearms. It requires preventing new ones from entering circulation.

The most effective approach is therefore to combine destruction with prevention: destroy the weapons, trace their origins, disrupt the networks that supply them, secure the borders, strengthen enforcement, and educate the public.

When these measures work together, the destruction of seized firearms can move beyond a powerful public ceremony and become part of a sustained effort to reduce gun violence and make Ghana safer.

# Biometric-Only Ghana Card Verification: What Citizens Need to Know

**By:** Judith Twumwaa




FOR more than a decade, the primary means of confirming one's identity in all kinds of electronic transactions has been verification using the Ghana Card. This is to ensure that one's true identity is established before any transaction is approved and executed. The introduction of biometric verification has become necessary in view of technological fraud and the need to curb it. If possible, eliminate it, with a preventive rather than a reactive approach. It is a global phenomenon, and Ghana has also signed up to it.

This feature Article is therefore intended to shed some light on the National Identification Authority (NIA) and the related issues of Biometric verification using the Ghana Card, a key mandate of the Authority.

Subsequently, with the introduction of verification and identity, the Ghana Card is more than a plastic document. It is part of a digital identity system that allows institutions to confirm that the person presenting the card matches the record stored in the NIA's database. Biometric verification uses unique physical traits, such as fingerprints or facial features, to establish identity with greater accuracy than a simple visual check.

Institutions are expected to use the NIA's Identity Verification System Platform (IVSP) for real-time authentication. This means the Ghana Card should no longer be treated simply as a plastic card that is inspected and copied. The focus is shifting to confirming that the individual presenting the identity is the legitimate person linked to the record in the national system.

**Why the Change Matters**

The shift to biometric verification is driven by security needs. A physical card can be lost, stolen, or misused. Visual inspection of a card and its photograph may not always confirm ownership. Biometric verification adds a stronger layer of protection by linking transactions directly to a person's registered identity.

This matters because the Ghana Card is now central to everyday life. It is required for banking, insurance, telecommunications, passports, driver's licences, and even land transactions. A stronger verification system reduces impersonation and fraud, while building trust in services that depend on accurate identification.

For citizens, the change means that institutions will rely on electronic verification rather than photocopies or manual checks. The process may vary depending on the technology available, but the principle is the same: the person must match the record in the NIA's system.

Technology is not perfect, though. Verification attempts may fail due to connectivity issues, technical errors, or a "No Match" result. Importantly, a failed verification does not automatically mean fraud. To confirm verification in these circumstances, institutions are expected to have procedures to resolve such cases and assist legitimate customers.

Citizens also play a role. Citizens whose names, dates of birth, addresses, or other details in the National Identity Register are incorrect or outdated should contact the NIA and follow the approved process for updating their information.

Maintaining accurate records is important because more institutions are relying on electronic identity verification. Incorrect information can cause delays or difficulties when accessing essential services.

**Responsibilities and Privacy**

A lost or damaged Ghana Card should be reported and replaced through the NIA's approved procedures.

Losing the physical card does not mean that the person's identity record is lost. The NIA maintains the underlying identity record and biometric information.

However, citizens should report lost cards to reduce the risk of misuse and avoid difficulties when accessing services.

The NIA's 2026 approved fees list card replacement at an NIA District Office at GH¢200 and replacement at a Premium Centre at Gh¢520.

Biometric information is highly sensitive because it is directly linked to a person's physical identity. Unlike a password, fingerprints or facial features cannot simply be changed if compromised.

Institutions that access NIA information therefore have a responsibility to protect citizens' personal data and comply with applicable data-protection requirements.

The NIA has guidelines covering the security, storage and retention of personal information obtained from the National Identity Register.

The move away from photocopying also reduces risks associated with fraud. Every copy of a Ghana Card contains personal information that could be misused if not properly handled. Citizens should avoid giving copies to unauthorised individuals or organisations.

Ultimately, the success of using the Ghana Card depends on both citizens and institutions. Citizens must keep their records accurate, protect their cards, and understand the new verification process. Institutions must invest in reliable systems, train staff, and ensure that verification is smooth and secure. They must also protect data and use it only for legitimate purposes.

Biometric-only verification represents an important step in Ghana's transition towards a

more integrated digital identity system.

A reliable biometric verification system can make impersonation more difficult, reduce identity-related fraud, and improve the security of everyday transactions. It can also reduce reliance on manual processes and make identity checks faster and more dependable.

However, technology alone will not guarantee these benefits. The system will work effectively only if the NIA's records remain accurate, verification platforms are reliable, institutions comply with the requirements, and citizens' personal information is properly protected. Public education on the Biometric-Only Ghana Card Verification will also be important as people adjust to the new system.

For the ordinary Ghanaian, the change is necessary. Proving identity is moving beyond simply showing a card.

Increasingly, it will involve confirming that the individual matches the identity registered with the NIA.

The adjustment may take time, but if properly implemented, biometric verification could make everyday transactions safer, reduce opportunities for identity fraud, and strengthen trust in Ghana's national identification system.

Ultimately, the success of biometric-only Ghana Card verification will depend on whether it delivers what citizens need most: a secure, reliable, and convenient way to prove who they are while keeping their personal information protected.

# Ending the 'No Bed Syndrome': What Government Can Do to Fix Hospital Bed Shortages

**By:** Margaret Adjeley Sowah



THE “No Bed Syndrome” in the various hospitals and medical facilities describes the alarming situation where hospitals are compelled to turn away emergency patients due to lack of available beds. In Ghana’s hospitals, the phrase “no bed” has become a chilling refrain. According to Yeboah et al. (2026), in their article titled *‘A Critical Review of No Bed Syndrome in Ghana: Emergency Care Failures, Accountability,* and Policy Imperatives’, the phenomenon is characterized by the denial of admission to patients requiring urgent medical attention due to ineffective patient referral systems and insufficient hospital beds, which has become a significant challenge in Ghana’s healthcare system.

What began as a recognized issue in Ghana has now drawn global attention, symbolizing a wider crisis that threatens the very foundation of emergency care. From bustling urban centers to remote clinics, the inability to admit patients because of bed shortages signals a systemic breakdown that demands immediate and comprehensive governmental intervention.

Families rush patients to emergency wards only to be turned away, not because of a lack of medical expertise, but because there is literally nowhere to lay the sick. This problem is not confined to a single country. Projections for the United States, for example, indicate a severe nationwide hospital bed shortage by 2032, with occupancy rates potentially reaching a critical 85 percent. Such levels are not just statistics; they translate into prolonged waiting times,

increased risks of medical errors, and, tragically, a rise in preventable deaths.

The shortage of hospital beds is not simply about furniture. It reflects deeper structural issues. According to the World Health Organization, every country needs approximately five beds for every 1,000 people in its population. Many regions, including Ghana, fall far short of this benchmark, averaging less than one bed per 1,000. Population growth and rapid urbanisation have outpaced health infrastructure, leaving facilities underfunded and overstretched. Referral bottlenecks mean patients pile up in tertiary hospitals while district facilities remain underutilised. Delayed discharges keep beds occupied longer, often because post hospital care systems are inadequate.

Recognising the urgency, Parliament has launched inquiries and introduced new legislation to ensure access to emergency services. Furthermore, the board chairman of Korle Bu Teaching Hospital announced the implementation of a National Integrated Bed Management and Referral Coordination System to provide real time bed availability information and assist ambulance responders (Ghana News Agency, 2026).

In addition, the Ministry of Health and the Ghana Health Service have introduced complementary measures. A nationwide digital bed tracking system was rolled out in March 2026, giving hospitals and ambulance services real time visibility of bed availability. This system is supported by a centralized bed registry that monitors ICU, maternity, pediatric and surgical beds across the country, directly linked to the National Ambulance Service to reduce delays in patient transfers. The government has also launched a free primary healthcare policy, announced in April 2026, aimed at reducing avoidable emergency admissions by strengthening preventive care and routine check ups.

Government's response must be multi layered. Expanding infrastructure through initiatives like Agenda 111 is critical, but equally important is decentralising healthcare so district and regional hospitals can absorb more patients. Investment in post hospital care, rehabilitation centres, and community health facilities would reduce prolonged hospital stays.

Public private partnerships could bring in new capital for hospital infrastructure and emergency services, while digital health systems could allow hospitals to coordinate patient transfers in real time. Staffing reforms are also important: more nurses, doctors, and allied health professionals must be recruited and retained to ensure that beds are not just available but properly managed.

Behind the statistics are human stories. Patients in critical condition have died in ambulances because hospitals could not admit them. Families have been forced to shuttle between facilities in desperation. The no bed syndrome is not just a health systems failure; it is a moral crisis that undermines public trust in healthcare.

The way forward requires sustained investment, transparent management, and stronger collaboration between ministries. Ending the no bed syndrome will mean more than adding beds; it will mean building a health system where access to care is guaranteed, dignity is preserved, and emergencies are met with readiness, not rejection.

# Beyond the Classroom: Ghana's Education Funding and the Graduate Jobs Dilemma

**By:** Margaret Adjeley Sowah



In lecture halls across Ghana, the promise of education remains a powerful beacon. Parents sacrifice, students persevere, and government after government has pledged to expand access. Yet beyond the classroom walls lies a sobering reality: thousands of graduates stepping into a labour market that cannot absorb them.

The country has invested into the educational sector since independence. In the 2026 Budget Statement and Economic Policy of Ghana, the Ministry of Finance, gave one of the largest allocations to the education sector, directing resources to sustain the Free SHS policy and expand the GETFund. Yet the number of graduates facing unemployment remains a huge challenge.

Graduates often find themselves caught in a cycle of internships, national service placements, and prolonged job searches. Employers complain of skills mismatches, while students lament the lack of structured pathways from academia into industry. This mismatch has created a growing pool of educated young people whose dreams clash with economic realities.

According to the Ghana Statistical Service, about 300,000 graduates enter the labour market each year, yet many remain unemployed. To address this, new policies are being introduced. The World Bank's STARR J project (Ghana Secondary Education Transformation for Access, Relevance, and Results for Jobs) provides US$300 million to improve secondary education and link it more closely to jobs. The aim is not just to create more seats in classrooms, but to make education more relevant to the labour market.

Other programmes, such as the Global Partnership for Education backed GALOP, and allied grants are also helping by providing funds to strengthen basic learning, improve governance, and support district level planning. These efforts are meant to ensure that progress in education is not lost in bureaucracy.

But funding alone cannot solve the jobs puzzle. Labour market data shows that unemployment and underemployment persist. The problem is not only about space in classrooms, but also about aligning curricula with the skills the economy needs particularly in STEM, digital literacy, and technical and vocational education (TVET).

The challenge is not unique to Ghana. Many African countries also struggle to connect education with job markets that are mostly informal. But in Ghana, the issue is more serious because there are many young people and education is a big part of politics.

In response, the Ministry of Education, together with the Ministry of Employment and Labour Relations and the Ministry of Finance, is piloting reforms. Central to these efforts is a TVET Fund planned for 2027, designed to strengthen skills development and provide sustainable financing. At the same time, the GETFund, under the oversight of the Ministry of Education, is upgrading secondary schools to expand infrastructure and reduce overcrowding.

Ghana stands at a crossroad where funding to education is no longer just about classrooms, but about outcomes. If current investments succeed in linking schools with industries, offering apprenticeships, and using data to guide decisions, the graduate jobs problem could change. Instead of being a barrier, education could become a bridge connecting learning to work and turning today's studies into tomorrow's opportunities.

# Stem Education Program: The Pathway to Ghana's Industrialization and Unemployment

**By:** Priscilla Osei-Wusu Nimako

GHANA'S ambition to develop a generation of young people with strong skills in Science, Technology, Engineering and Mathematics is gaining attention. Across the country, efforts are being made to improve STEM education and give pupils the knowledge and skills needed for further education, employment and innovation.

For many pupils, science is still taught mainly through textbooks, notes and classroom explanations. Practical lessons are limited in schools where laboratory facilities and equipment are inadequate and non-existent. This can make it difficult for students to connect scientific concepts with what happens in the real world.

Schools receive laboratory facilities and equipment that enable students to conduct experiments and learn through practical activities. Pupils can observe scientific processes, test their ideas, and learn from the results.

Ghana had seven operational STEM schools, with about 2,400 students enrolled in General Science and STEM across the seven schools. The seven were Abomosu STEM Academy, Awaso STEM Academy, Kpasenkpe STEM Academy, Bosomtwe Girls STEM Academy, Bosomtwe STEM Academy, Accra High School STEM Centre and Koase Secondary Technical School.

Government also reported plans to construct 10 STEM schools and 10 STEM centres, while two STEM colleges were being developed at Karaga in the Northern Region and Tepa in the Ashanti Region.



A pupil reading about plant growth, for example, may understand the theory. Letting that pupil plant seeds, observe their growth, and record changes provides a different learning experience. The student is not only reading about science but also practising it.

This type of learning can help develop curiosity and problem-solving skills. It can also encourage students to ask questions and look for evidence before reaching conclusions.

The country needs graduates who can do more than recall information. They must be able to apply knowledge to problems in their communities, workplaces, and industries. Practical STEM education can help prepare young people for that responsibility.

However, the availability of a mini laboratory may not automatically guarantee better STEM education.

The facilities must be used regularly. Teachers must have the confidence, skills and technical know how to conduct practical lessons. Equipment must also be provided, maintained, and replaced when necessary.

Teacher support should therefore form part of

the project. A well-equipped laboratory can remain underused if teachers do not receive adequate training or if schools lack the materials needed to conduct experiments.

There is also the need to ensure that the project reaches students who need it most. Schools in rural and underserved communities often face greater difficulties in accessing laboratory facilities. Expanding practical STEM opportunities to these schools could help reduce differences in learning opportunities across the country.

Students could use their laboratories to explore issues such as water quality, soil conditions, food preservation, waste management and environmental protection. Such activities can help pupils understand that science is not confined to the classroom. It is part of everyday life.

When students are given the opportunity to experiment, they can begin to develop their own ideas and solutions. A simple experiment can lead to a question. That question can lead to research, and research can lead to an invention or a new way of solving a problem.

Schools can support this process through science clubs, exhibitions, practical competitions and innovation programmes.

The Mini Lab Project could therefore become more than a programme for providing equipment. It could become a platform for building a culture of practical learning in schools.

There is also a role for universities, research institutions and the private sector. Partnerships could provide schools with technical support, learning materials, mentorship and opportunities for students to understand how STEM knowledge is applied in professional settings.

The success of the project should not be judged only by the number of laboratories established. Attention should also be given to how frequently the facilities are used, the number of students benefiting from practical lessons and changes in students' interest and performance in STEM subjects.

Ghana's STEM programme needs both investment and effective implementation. The Mini Lab Project can provide part of the infrastructure needed to make science education more practical. But its long term value will depend on the support given to schools, teachers and students.

The project also raises a broader question about the future of education in Ghana. If the country wants young people to become scientists, engineers, technology specialists and innovators, should their education not give them opportunities to experiment from an early age?

Students need to see, touch, test and create. They need opportunities to make mistakes, learn from them and try again.

Its real success, however, will be seen not in the laboratories themselves but in what happens inside them. If pupils begin spending more time experimenting, asking questions and developing solutions, the project could give Ghana's STEM programme the practical push it needs.

Ultimately, the goal should be to ensure that every child, regardless of where they live or the school they attend, has a fair opportunity to experience STEM beyond the pages of a textbook.

# Monitoring the Impact of School Feeding Programme: The Gender Ministry's Plan

**By:** Priscilla Osei-Wusu Nimako



FOR many children in Ghana, the Government Social Intervention Policy of a meal served at school a day is more than a midday break. It can determine whether a child remains attentive in class, has the energy to learn and, for some families, whether a child attends school at all.

The Ghana School Feeding Programme (GSFP) was introduced in 2005 as part of Ghana's efforts to improve child nutrition, increase school enrolment and attendance, reduce hunger among school children and support vulnerable households.

The programme was introduced under the Comprehensive Africa Agriculture Development Programme (CAADP) framework and was inspired by the idea that school feeding could address both education and agricultural development. It was designed to provide one hot, nutritious meal to children in public primary schools and kindergartens on every school day. The rationale was straightforward. Some children, particularly those in poor communities, went to school without adequate food. Hunger could affect their concentration, participation and ability to learn. Poverty also made it difficult for some families to meet the costs associated with sending children to school, contributing to low enrolment and attendance in some communities.

The programme was also designed to create a market for locally produced food. By encouraging the purchase of locally produced

agricultural products, school feeding could provide farmers and local food suppliers with opportunities to earn income.

Over the years, the GSFP has grown into an important social protection intervention. Its objectives go beyond providing children with a meal. The programme seeks to reduce hunger, improve the nutritional status of school children, increase school enrolment, attendance and retention, and create conditions that support learning.

It also seeks to support local agriculture by creating demand for locally produced food and generate employment and income opportunities for caterers, farmers, food suppliers and others involved in the school feeding supply chain.

The programme is also connected to Ghana's commitment to the Sustainable Development Goals. Its contribution to SDG 2, Zero Hunger, is direct because it seeks to reduce hunger and improve access to nutritious food. It also supports SDG 4, Quality Education, by helping create conditions that enable children to attend school, remain attentive and participate in learning.

The social protection role of the programme also connects it to SDG 1, No Poverty. By providing meals at school, the programme can reduce some of the financial pressure on vulnerable households. Its support for local farmers and businesses also links it to wider goals on employment, agriculture and local economic development.

The need for social interventions such as school feeding remains important. UNICEF estimates that 73.4 per cent of children in Ghana experience multidimensional poverty, meaning they face deprivation in areas such as health, nutrition, education and living conditions. The rate is higher among rural children, at 81.5 per cent.

The programme has also expanded considerably since its introduction. According to UNICEF's 2024 Social Protection Budget Brief, the number of pupils covered increased from 1.68 million in 2016 to 4.03 million in 2024.

These figures show the scale of the intervention and also explain why effective monitoring has become increasingly important. Feeding millions of children requires more than food and funding. It requires proper planning, trained caterers, effective procurement, food safety measures and regular monitoring to ensure that the meals served meet the required standards.

The nutritional quality of meals is particularly important. UNICEF reports that 13 per cent of children under five in Ghana were stunted in 2022, while recent UNICEF reporting estimates that 2.4 million children under five experience child food poverty.

Although the School Feeding Programme mainly serves children in basic schools, these figures provide a wider picture of the nutrition challenges facing children in Ghana. They also reinforce the need to look beyond whether children are receiving food and consider the nutritional value of what they receive.

This is where the Ministry of Gender, Children and Social Protection is placing greater attention on how the School Feeding Programme is monitored and implemented. The focus is to ensure that resources reach the intended beneficiaries and that children receive meals that are safe, nutritious and suitable for their growth.

The approach reflects a growing understanding that the success of school feeding cannot be measured only by the number of meals served. The quality of those meals and their effect on children also matter.

Since its introduction in 2005, the Ghana School Feeding Programme has expanded from a small pilot into one of Ghana's major social protection interventions. The programme grew from 10 schools in 2005 to about 4.03 million pupils in 2024, according to UNICEF.

The programme has contributed to increased school enrolment, attendance and retention,

while providing children with a regular meal during the school day. Studies have also linked the programme to improved participation in learning and support for vulnerable households.

Beyond education and nutrition, the GSFP has created a market for local farmers and food suppliers, supporting livelihoods within the food supply chain.

However, evidence also shows that providing meals alone does not automatically improve learning outcomes. This makes nutrition quality, food safety, caterer training and effective monitoring important to ensuring that the programme delivers the intended benefits.

Recent nutrition training for school feeding caterers provides an example of this approach. The training covered nutrition, food safety, hygiene, balanced meals and healthy food preparation. The exercise brought together caterers from six regions and was supported by the World Bank and the Noguchi Memorial Institute for Medical Research.

The training gave caterers practical knowledge that they could apply in preparing meals for pupils. The aim was to move beyond simply filling children's stomachs to providing food that supports their health, growth and ability to learn.

During an inspection of the training in Tamale, the Minister for Gender, Children and Social Protection, Dr Agnes Naa Momo Lartey, said the quality of meals served to pupils remained a priority.

"I am happy to see that we are not only preparing meals for our children but also ensuring they meet the required nutritional standards," she said.

Her comments point to an important question for the School Feeding Programme. How can Ghana ensure that improvements made at the national level are reflected in the meals served in individual schools?

Monitoring allows authorities to identify gaps in food quality, hygiene, procurement, preparation and service. It can also help determine whether caterers are following nutritional guidelines and whether pupils are receiving the meals intended for them.

For a programme operating across many communities, this oversight is important. Conditions can differ from one school and district to another. Without regular checks, problems may remain unnoticed until they affect large numbers of children.

Monitoring can also provide information for better decision-making. Data from schools and districts can help the Ministry understand what is working, where challenges persist and where additional support is needed.

The focus on caterer training is therefore part of a wider effort to strengthen the programme. Caterers are at the point where policy is translated into a meal on a child's plate. Their knowledge of nutrition, food safety and hygiene can directly affect the quality of the service.

Dr Lartey's interaction with caterers also carried a message beyond the school environment. She encouraged them to apply the knowledge gained from the training in their homes and communities.

This wider benefit matters because lessons about balanced diets, hygiene and safe food preparation can influence household practices. A well-trained caterer can therefore contribute to better food choices beyond the school.

The School Feeding Programme also has an education dimension. When children have access to regular and nutritious meals, they are better placed to participate in school activities. For families facing economic pressures, the programme can also reduce some of the cost associated with keeping children in school.

This makes accountability within the programme important. Every resource committed to school feeding carries an expectation that it will produce a benefit for



children.

The Ministry's plan to strengthen monitoring must therefore remain focused on outcomes. It should not only ask whether food was delivered or whether a caterer was present. It should also ask whether pupils received the right quantity and quality of food, whether safety standards were followed and whether the programme is improving children's wellbeing.

There is also a need for communities to remain part of the process. Teachers, parents, school authorities and local stakeholders can provide information about the quality of meals and challenges faced by caterers. Their feedback can help strengthen monitoring at the local level.

For the GSFP, stronger monitoring could help close the gap between policy and practice. It could also provide the evidence needed to improve planning and ensure that support reaches schools where it is most needed.

The wider goal is straightforward. School feeding should give children a nutritious meal that supports their development and helps them remain ready to learn.

As Ghana continues to invest in the programme, attention to what happens after funds are allocated and food is procured will remain important. The real measure of success is what eventually reaches the child.

If monitoring is consistent, training is sustained and the information gathered is used to address problems, the School Feeding Programme can become more responsive to the needs of children and communities. Its success will ultimately be measured not only by the number of meals served, but by whether those meals help children eat better, attend school, learn and develop.

# After NGIC's 5G Monopoly: What Opens Up for Ghana's Communications Sector?

**By:** Sarah Safo Boamah




Ghana's telecommunications landscape is entering a new phase.

The National Communications Authority's decision to remove Next Gen Infraco Limited's (NGIC) exclusive rights to operate as the country's sole wholesale 5G infrastructure provider marks a significant shift in Ghana's approach to the deployment of next-generation mobile technology. Effective July 15, 2026, the decision effectively moved the country away from an exclusive wholesale model towards a more competitive communications environment.

The change is more than a regulatory adjustment. It raises an important question: what does the opening of Ghana's 5G market mean for consumers, telecommunications companies, businesses and the country's digital future?

Ghana's original 5G strategy was built around NGIC as a shared wholesale infrastructure provider. The model was intended to avoid unnecessary duplication of infrastructure and create a nationwide network that mobile operators could use to deliver 5G services.

However, the rollout did not progress at the pace initially anticipated. Following a review of developments in the telecommunications market, the NCA concluded that removing NGIC's exclusivity would better serve the public interest and create room for greater competition.

The decision does not abolish NGIC. Rather, it removes the provision that made the company the exclusive wholesale 5G infrastructure

provider. NGIC retains the remainder of its license, including its existing spectrum assignment and other obligations.

This distinction is important. Ghana is not abandoning 5G or shared infrastructure; it is changing the rules under which the market can develop.

Perhaps the most immediate consequence is the opportunity for other telecommunications operators and investors to participate more directly in Ghana's 5G development.

The NCA has opened a competitive licensing process covering spectrum in the 700 MHZ, 2.3 GHz and 3 GHz bands. The available spectrum is intended to support mobile broadband and 5G services, creating opportunities for operators capable of investing in network infrastructure and meeting regulatory requirements.

For Ghana, the significance extends beyond the telecommunications industry.

A stronger 5G ecosystem could stimulate investment in data centres, cloud computing, digital platforms, smart technologies and other technology-driven businesses. Faster and more reliable connectivity can also support sectors such as education, healthcare, financial services, manufacturing and agriculture.

The communications sector, therefore, should not be viewed simply as an industry that sells voice calls and data. It is increasingly the infrastructure upon which the wider digital economy depends.

For the ordinary Ghanaian, the biggest question is whether increased competition will translate into better services.

Competition can encourage operators to improve network quality, expand coverage, introduce innovative products and compete more aggressively on price. The NCA has specifically identified service quality, investment, innovation and wider access as objectives behind the policy change.




Competition alone does not automatically guarantee cheaper or better services.

The success of the new framework will depend on how spectrum is allocated, the investment commitments imposed on successful applicants and how effectively the regulator monitors compliance.

Consumers will ultimately judge the policy by tangible outcomes: better coverage, faster and more reliable connectivity, affordable data and improved customer service.

One of the most important tests will be whether the new competitive environment reaches beyond Ghana's major cities.

5G should not become another technology concentrated primarily in Accra and other commercially attractive urban centres. If the digital transformation agenda is to be genuinely inclusive, investment must extend to underserved communities.

The NCA has indicated that credible deployment plans and the expansion of connectivity to underserved and rural communities are important considerations in spectrum allocation.

This provides an opportunity to link spectrum licensing to broader national development objectives.

The question should not simply be who can pay the most for spectrum? It should also be who can deliver the greatest value to Ghana?

The competitive licensing process also has a financial dimension. The spectrum lots being offered have a combined reserve value of at least US$230 million, making the process potentially significant for government revenue. This data is from africareportersnetwork.com, yet spectrum should not be treated solely as a source of immediate revenue.

If licensing costs become too high, operators may have fewer resources available for actual network deployment. Government and the regulator must therefore strike a balance between generating revenue and ensuring that successful operators have sufficient capacity to invest in infrastructure.

The ultimate value of 5G to Ghana will not be measured only by how much money is raised through spectrum licensing, but by what the country gains from the networks that are subsequently built.

With competition comes greater regulatory responsibility. The NCA will have to ensure that the opening of the market does not simply replace one form of concentration with another. A competitive market requires fair access to spectrum, transparent licensing procedures, effective quality-of-service monitoring and safeguards against anti-competitive practices.

There will also be a need for continued attention to infrastructure sharing, cybersecurity, consumer protection and the affordability of digital services.

In other words, opening the market is only the beginning. The rules governing the market will determine whether the benefits of competition are actually realised.

Perhaps the most important lesson from Ghana's 5G experience is that communications policy must remain adaptable.

Technology changes rapidly, and regulatory models that appear appropriate at one stage may become less effective as market conditions evolve. The NCA's decision demonstrates a willingness to adjust the framework when circumstances change.

Ghana now has an opportunity to build a communications sector in which infrastructure providers, mobile operators, technology companies and investors compete to deliver value while the regulator protects the public interest.

The end of NGIC's 5G exclusivity should therefore not be viewed simply as the end of a monopoly. It should be seen as the beginning of a new experiment in how Ghana can combine competition, investment, innovation and digital inclusion.

The real measure of success will come in the years ahead if the new framework produces stronger networks, broader coverage, more innovation and better value for consumers, Ghana will have demonstrated that competition can accelerate digital transformation.

But if the market becomes concentrated in the hands of a few powerful players, or if high licensing costs discourage meaningful investment, the promise of an open 5G market could remain largely theoretical.

For now, the door has been opened. What Ghana does with that opportunity will determine whether the next chapter of its communications sector is defined by faster networks or by a genuinely more competitive digital economy.

# The Out-Grower Partnership Scheme: Can It Deliver for Smallholder Farmers?

**By:** Sarah Safo Boamah



FOR decades, smallholder farmers in the agriculture sector have remained at the heart of Ghana's agricultural economy. Yet, despite their contribution to food production, many continue to face persistent challenges, including limited access to finance, improved inputs, technology, extension services and reliable markets.

It is against this background that the out-grower partnership model has emerged as an important approach to agricultural development. The model seeks to connect smallholder farmers with commercial farmers, agribusinesses, processors and financial institutions, creating a structured relationship in which farmers receive support to produce for an identified market.

Ghana has experimented with variations of this model through initiatives such as the Ghana Commercial Agriculture Project (GCAP), the Outgrower and Value Chain Fund (OVCF) and the Ghana Agriculture Sector Investment Programme (GASIP). These programmes have sought to strengthen links between smallholders and commercial actors while improving access to finance, inputs, technical support and markets.

The concept, the Out-Grower Partnership Model appears straightforward. The commercial partner provides farmers with inputs, technical guidance and sometimes financing, while the farmers produce according to agreed standards and sell their output to the partner or designated market.

On paper, it is a mutually beneficial arrangement. The farmer gains access to resources that may otherwise be difficult to obtain, while the commercial partner secures a more reliable supply of agricultural produce.

An Out-grower is a smallholder farmer who produces crops or livestock under an organized agreement with a larger agricultural business, commercial farmer, processing, or buyer. In the

agricultural value chain, the out-grower is mainly on the production side of the value chain.

One of the greatest attractions of the out-grower model is its potential to address the financing gap confronting smallholder farmers.

A farmer may have land and farming experience but lack the money to purchase quality seeds, fertiliser, machinery or other inputs at the beginning of the production season. An organised out-grower arrangement can help bridge this gap by linking production to financing and markets.

Ghana's Out-grower and Value Chain Fund (OVCF), for instance, is structured around a three-way relationship involving out-grower associations, a technical operator that provides inputs, technical advice and purchases produce, and a participating financial institution.

The model can also improve access to technology and knowledge. Instead of individual farmers operating in isolation, farmers can receive technical guidance and adopt improved production practices.

Evidence from Ghana's GASIP also points to the potential benefits of timely access to inputs and technical support, with the programme reporting significant increases in yields among beneficiaries.

There is another important advantage with market access. For many smallholder farmers, producing the crop is only one part of the problem in the value chain. Finding a buyer at a fair price after harvest can be equally difficult. A functioning out-grower arrangement can reduce this uncertainty by connecting production to an established buyer in the value chain.

Despite its potential, the out-grower model is not without risks. The central question is whether the smallholder farmer enters the partnership as an equal economic participant or remains the weaker party in the relationship.

Large commercial operators generally possess greater financial resources, technical expertise and market information. Smallholder farmers, on the other hand, may have limited bargaining power.

This imbalance can become problematic if contract terms are unclear, prices are poorly negotiated, or farmers have limited alternatives for selling their produce.

The World Bank has similarly noted that while agribusiness can help smallholder farmers move up agricultural value chain, weak infrastructure, concentrated markets, limited finance and inadequate bargaining power can result in larger firms capturing a greater share of the value.

Consequently, the success of an out-grower scheme should not be measured simply by the number of farmers registered or the volume of crops produced. The more important question is: are participating farmers becoming more productive, profitable and economically secure?

Price remains one of the most sensitive issues in any agricultural partnership.

A farmer may receive seeds, fertiliser and technical assistance, but if the final price paid for the produce does not adequately cover production costs and provide a reasonable return, the arrangement may not produce sustainable benefits.

Transparent pricing mechanisms are therefore essential. Farmers should understand from the beginning how prices will be determined, what deductions will be made and how input costs or loans will be recovered. Farmer organisations can play an important role by strengthening collective bargaining and ensuring that members understand contractual obligations.

For the out-grower model to deliver transformative benefits, Ghana must also look beyond increasing farm-level production.

Smallholder farmers need opportunities to

participate in higher-value segments within the agricultural value chain.

If farmers only produce raw commodities while processing, packaging, branding and marketing remain concentrated in the hands of larger businesses, much of the economic value generated by agriculture may remain outside the farming community.

The partnership model should therefore increasingly connect farmers not only to markets, but also to storage, processing, quality certification, technology and value addition.

The out-grower scheme should not be viewed as a substitute for strong public agricultural institutions. Rather, it should complement government investment in extension services, rural infrastructure, irrigation, agricultural research, finance and farmer organisations.

There is already evidence that Ghana's agricultural programmes recognise the importance of linking smallholders to commercial agriculture. For example, GCAP has supported nucleus farmers and thousands of out-growers across several regions, while other programmes have promoted out-grower arrangements in rice, maize and soyabean production.

The challenge now is to make these partnerships sufficiently transparent, accountable and farmer-centred to deliver lasting results.

Can it deliver? The answer is yes—but only if the partnership remains genuinely mutual.

An effective out-grower scheme can give smallholder farmers access to finance, improved inputs, technology, extension services and reliable markets. It can also help commercial agriculture expand without completely excluding smaller producers.

But success cannot be assumed simply because a contract exists between a farmer and an agribusiness.

For the model to deliver, farmers must have a meaningful voice in negotiations, transparent contracts, fair pricing, timely payments and access to independent support when disputes arise. Strong farmer-based organisations and effective regulation are equally important.

As Ghana seeks to transform agriculture into a more productive, commercially viable and job-creating sector, the smallholder farmer must remain at the centre of that transformation.

The real measure of the out-grower partnership, therefore, is not how much produce leaves the farm.

It is whether the farmer who produced it is better off at the end of the season.

With Ghana's new AgriConnect Compact for 2026–2030 placing emphasis on agricultural transformation, private investment, value addition and collaboration among government, agribusinesses and farmer organisations, the question of how such partnerships translate into tangible gains for smallholders will become even more important.

# A closer look at the Defense University Bill, 2026

**By:** Doreen Asare



FOR more than twenty years, Ghana's military colleges trained officers with seriousness and reach, but without a university of their own. Degrees arrived by affiliation. Standards lived in separate rooms. On 26 August 2026, that arrangement formally ended when President John Dramani Mahama assented to the National Defense University Bill, 2026.

The law does something deceptively simple. It gathers the Ghana Military Academy, the Ghana Armed Forces Command and Staff College, the Kofi Annan International Peacekeeping Training Centre, the National College of Defense Studies, and the military health schools under one degree-awarding house. What used to be a scatter of accredited programs, often tied to GIMPA or the University of Ghana, becomes a single institution with the power to confer its own diplomas, bachelor's, master's, and doctorates in defense, security, leadership, peacekeeping, and strategy.

The idea is older than the Act. Former President Nana Akufo-Addo announced a National Defense University in November 2023. A Presidential Charter followed on 19 December 2024, after the Ghana Tertiary Education Commission judged the colleges ready to stand alone. Air Vice Marshal Felix Adom Asante has been acting president while the legal frame caught up. Cabinet approved the Bill on 19 May 2026. Parliament gave it first reading on 25 June and passed it on 17 July. Assent came a month later.

The Bill is a joint product of the Ministries of

defense and Education. Its drafters argued that Ghana lacked a central authority to set academic standards across military tertiary training. The Joint Committee of Parliament agreed, calling the legislation "a crucial step towards advancing tertiary education in the field of defense and security." The same report said the university should keep the discipline of military life while meeting ordinary rules of academic governance. That balance is the heart of the statute.

The campus plan points to Teshie, with GH¢25 million from the 2026 GETFund allocation for the first phase of construction. Officials have already studied Kenya's Joint Command and Staff College. The ambition is larger than a Ghanaian barracks school. The university is meant to train not only men and women in uniform, but police, prisons officers, and civilian professionals, and to become a regional center for security education in West Africa.

What changes on the ground will take time. Affiliation arrangements will wind down. Quality-assurance systems will have to hold across colleges that have long run themselves. Research, policy work, and postgraduate study will need to look like a university, not only like a staff college. The law, however, has already done the essential thing. It has given Ghana's defense education a name, a charter, and a single door through which degrees now pass.

The National Defense University is no longer a proposal. It is an institution waiting to be built out in full.

# Ghana EXIM Bank, OPRI and the Tree Crops Authority: A New Push for Agribusiness Financing.

**By:** Doreen Asare

FOR years, Ghana's tree crop farmers and processors have faced the same challenges. Financial Challenges. Research exists, regulation exists, but affordable, long-term financial resources are unavailable. Government resolves the financial crisis by lining up three institutions that works in the same area — the Ghana Export-Import Bank (GEXIM), the CSIR-Oil Palm Research Institute (OPRI) and the Tree Crops Development Authority (TCDA).

The plan is to invest some GHC 5.56 billion to expand plantations, processing and increase local supply, with a long-term target of 100,000 hectares and create thousands of jobs. The financing, research and technical assistance will be delivered through the Tree Crops Development Authority, the Oil Palm Research Institute and the Ghana EXIM Bank.

The Tree Crops Development Authority will regulate and promote six crops — cashew, oil palm, rubber, shea, mango and coconut and also be responsible for certifying seedlings, farmer training, traceability and market linkages. The Chief Executive Officer, Dr Andy Osei Okrah, has stressed that Ghana must move beyond raw exports to processing its own products and that the Tree Crop authority will work with our partners EXIM Bank,

OPRI (Oil Palm Research Institute), based at Kusi near Kade in the Eastern Region, is the backbone for oil palm and coconut. They produce high-yielding hybrid seedlings far above the yield of the local types and with Ghana Sumatra Limited can supply large volumes of pre-germinated seed nuts.
Director Dr Isaac Danso has said the institute can produce about one million hybrid seedlings a year and that the 100,000-hectare oil-palm ambition can be planted with materials sourced in Ghana. OPRI has also begun work on rubber,



*Dr Isaac Danso — Director, CSIR–Oil Palm Research Institute (OPRI)*

widening its role in the tree-crop agenda.

Ghana EXIM Bank is the money and market arm. Unlike commercial banks, it does not take deposits. Its mandate is development finance for non-traditional exports and value addition — oil palm, cashew, mango, shea and processed cocoa among them. Facilities include pre- and post-shipment credit, export development finance for farm expansion and processing, and advisory services. Under CEO Sylvester Adinam Mensah, the Bank has narrowed lending to high-impact agribusiness and import-substitution sectors and talks of "patient capital" longer tenors that match the years it takes a tree crop to mature.

Tree crops take time. Farmers who plant oil palm or cashew cannot repay a one-year commercial loan at high interest before the first harvest. Processors need working capital, equipment and buyers.

By putting TCDA (organization and regulation), OPRI (science and seed) and GEXIM (finance and export support) on the same policy page, government is trying to treat the value chain as one system. Cooperatives are the intended bridge for organized groups are easier to train, easier to finance and easier to link to processors than scattered individual farms.

This sits beside other efforts, The World Bank supported Tree Crop Diversification Project, matching grants for SMEs, GIRSAL's de-risking of agricultural lending, and GEXIM's own five-year export-led growth strategy, which targets stronger non-traditional agro-exports and fewer rice and poultry imports.

Access to funds will still depend on the organization requirements. Banks and the Authority prefer groups with records, land clarity and a clear use of funds. Interest rates at GEXIM have historically been lower than many commercial offers but not always single-digit, exporters in horticulture continue to press for cheaper, long-term money.

Quality of seedlings also matters. TCDA has moved to insist on certified planting material. OPRI's hybrids only deliver if farmers follow good agronomy and if credit arrives in time for land preparation and inputs.

Past agribusiness lending in Ghana has sometimes been stained by weak projects and political loans. The new push will be judged on disbursement to real farms and factories, not announcements.

If the three institutions stay aligned — research that feeds finance, finance that follows certified production, and regulation that opens markets rather than only issuing rules — Ghana can cut palm-oil imports, raise rural incomes and add more processed cashew, shea and coconut to the export list. If they drift apart again, farmers will be left with the old story: good policy on paper, tight credit on the ground.

# The New GIPA Act: What Changes for Investors in Ghana

**By:** Doreen Asare



IN a landmark move aimed at repositioning Ghana as a premier investment destination in West Africa and beyond, President John Dramani Mahama assented to the Ghana Investment Promotion Authority Act, 2026 (Act 1173) in July 2026. The new law repeals the Ghana Investment Promotion Centre Act, 2013 (Act 865) and transforms the Ghana Investment Promotion Centre (GIPC) into the Ghana Investment Promotion Authority (GIPA).

This is no mere name change. Act 1173 expands the institution's mandate, streamlines processes, lowers certain entry barriers, strengthens investor protections, and aligns Ghana's investment framework with the African Continental Free Trade Area (AfCFTA) and modern global standards. For both local and foreign investors, the reforms carry practical implications that could reshape how businesses enter, operate, and expand in the country.

- **From Centre to Authority: A Broader Mandate**

GIPA now serves as the principal body for promoting, facilitating, coordinating, regulating, and monitoring investments into and within Ghana. It is designated as the national focal point for the AfCFTA Protocol on Investment, reinforcing Ghana's role as a gateway to a market of over 1.4 billion people.

The Authority's functions now explicitly include outward investment promotion to help Ghanaian enterprises expand regionally and globally, regulation of technology transfer agreements, operation of a one-stop shop for investors, and administration of a statutory Investor Grievance Mechanism. A National Investment Registry has also been established to improve tracking and monitoring of investments.

Chief Executive Officer of GIPA, Mr Simon Madjie, has described the enactment as a significant milestone that positions the Authority to respond to investors with greater speed, transparency, and consistency while ensuring benefits are shared more broadly across Ghanaian communities.

**Capital Requirements: Lower Barriers for Most Investors**

One of the most consequential changes is the abolition of the previous blanket minimum capital requirements for foreign investors in most sectors.

Under the old GIPC Act, foreign investors needed at least GHC 2.22 billion for joint ventures with Ghanaian partners and GHC 5.56 billion for wholly foreign-owned enterprises. These thresholds have been removed entirely.

The change is expected to open the door wider to smaller investors, technology start-ups, professional services firms, fintech companies, and knowledge-based businesses that create value through expertise and innovation rather than large capital outlays.

Trading enterprises, however, remain subject to a minimum capital requirement. This has been reduced from GHC 11.13 million to GHC 5.56 million and the investment must now be made strictly in cash as equity capital at the commencement of the business. The previous option of meeting the threshold partly through capital goods has been discontinued.

On employment, the rigid rule requiring trading enterprises to employ at least 20 skilled Ghanaians has been replaced with a more flexible provision: At least 75% of the skilled workforce must be Ghanaian.

Activities reserved exclusively for Ghanaian citizens and wholly Ghanaian-owned enterprises have largely been retained, with limited adjustments. Fronting arrangements remain prohibited and attract administrative penalties.

- **Easier Operations: Quotas, Registration and Dispute Support**

Expatriate quotas have been expanded and linked more clearly to the size of investment. Enterprises can now qualify for between two and twelve automatic expatriate positions, depending on paid-up capital levels ranging from approximately GHC 556,872 to more than GHC 111,370. This is a substantial increase from the previous maximum of four. Quotas are generally valid for five years and renewable.

Registration with GIPA is now subject to annual renewal, rather than every two years. Existing enterprises registered under the old regime are expected to comply with the new requirements and any transitional arrangements issued by the Authority.

A key innovation is the statutory Investor Grievance Mechanism. Investors can submit investment-related complaints against public institutions within six months of the incident. GIPA must acknowledge receipt within five days and works to facilitate resolution, with unresolved matters reported periodically to the Office of the President. This provides a structured first point of contact instead of investors navigating multiple agencies on their own.

The Act also reforms the framework for technology transfer agreements, broadening the definition to include software and trademarks, reducing the minimum duration threshold to 12 months, and setting registration validity at five years (renewable). Remittance of related fees without proper registration is restricted.

• **Citizenship by Investment and Support for Local Enterprise**

The law introduces a provision for citizenship by investment. The Ministry of the Interior, in consultation with GIPA and in accordance with the Constitution, is expected to develop the detailed legislative framework. No specific thresholds or pathways are set out in Act 1173 itself.

GIPA is also mandated to support the scaling up of wholly Ghanaian-owned enterprises and to promote inclusive growth, sustainable investment, technology and skills transfer, and social inclusion. Investors are expected to comply with domestic laws, labor standards, environmental protection, human rights, and good corporate governance.

▪ **What It Means for Investors.**

For foreign investors, the removal of general minimum capital thresholds lowers the cost and complexity of entry into many sectors, while sector-specific licensing and regulatory requirements remain in force. The expanded expatriate quotas and one-stop shop should ease operational start-up, particularly for larger projects. The grievance mechanism and clearer protections against unlawful expropriation (with requirements for public purpose, due process, and compensation) aim to boost confidence.

Local investors and Ghanaian-owned businesses stand to benefit from improved facilitation services, support for outward expansion, and the Authority's focus on inclusive participation in the investment ecosystem.

Trading businesses face a still-significant but reduced capital hurdle and a clearer local employment ratio. Compliance with annual registration and any technology transfer rules will require closer attention.

Overall, Act 1173 modernizes a framework that had remained largely unchanged for more than a decade. By cutting certain red tape, strengthening institutional capacity, and aligning with AfCFTA, the government seeks to attract quality investment, create jobs, and position Ghana as a competitive regional hub.

As implementation unfolds and GIPA issues further guidance, investors—both existing and prospective—would do well to review their structures, registration status, and operational plans against the new requirements. The message from the reforms is clear: Ghana is opening its doors wider, but with clearer rules, stronger oversight, and an expectation that investment contributes meaningfully to national development.

## Our Vision

A smart modern ISD and the preferred choice for trusted and credible source of government information.

## Our Mission

ISD exists to promote public participation and engagement through awareness creation of government policies, programs and activities for national development.

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