



Home Office

Country Policy and Information Note

Ghana: Internal relocation

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Executive summary

Ghana is an ethnically diverse country that is largely politically and socially stable. It covers an area approximately the same size as the UK and has a population estimated to be over 32 million. Freedom of movement is generally possible, although it is sometimes hindered by poor road infrastructure or criminality.

A person is likely to be able to internally relocate to escape persecution or serious harm by a rogue state and/or non-state actors. This is because, in general, there are parts of Ghana, including larger cities such as, but not limited to, Accra and Kumasi, where it will be reasonable to expect the person to relocate. This will depend on the nature of the threat and the person's circumstances.

Relocation may be more difficult for single women, elderly people and people with disabilities, unless they have access to support networks.

Guidance and information on internal relocation for lesbian, gay, bisexual, trans and intersex people is available in a [Country policy and information note](#) on those groups.

All cases must be considered on their individual facts.

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Assessment

About the assessment

This section considers the evidence relevant to this note – that is the [country information](#), refugee/human rights laws and policies, and applicable caselaw – and provides an assessment of whether, **in general**, internal relocation is possible to avoid persecution/serious harm by non-state actors

Decision makers **must**, however, consider all claims on an individual basis, taking into account each case's specific facts.

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1. Material facts, credibility and other checks/referrals

1.1 Credibility

1.1.1 For information on assessing credibility, see the instruction on [Assessing Credibility and Refugee Status](#).

1.1.2 Decision makers must also check if there has been a previous application for a UK visa or another form of leave. Asylum applications matched to visas should be investigated prior to the asylum interview (see the [Asylum Instruction on Visa Matches, Asylum Claims from UK Visa Applicants](#)).

1.1.3 Decision makers must also consider making an international biometric data-sharing check (see [Biometric data-sharing process \(Migration 5 biometric data-sharing process\)](#)).

1.1.4 In cases where there are doubts surrounding a person's claimed place of origin, decision makers should also consider language analysis testing, where available (see the [Asylum Instruction on Language Analysis](#)).

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1.2 Exclusion

1.2.1 Decision makers must consider whether there are serious reasons for considering whether one (or more) of the exclusion clauses is applicable. Each case must be considered on its individual facts.

1.2.2 If the person is excluded from the Refugee Convention, they will also be excluded from a grant of humanitarian protection (which has a wider range of exclusions than refugee status).

1.2.3 For guidance on exclusion and restricted leave, see the Asylum Instruction on [Exclusion under Articles 1F and 33\(2\) of the Refugee Convention](#),

[Humanitarian Protection](#) and the instruction on [Restricted Leave](#).

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The information in this section has been removed as it is restricted for internal Home Office use.

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2. Internal relocation

- 2.1.1 A person is likely to be able to internally relocate to escape persecution or serious harm by a rogue state and/or non-state actors. It may be difficult for single women, elderly people and people with disabilities, unless they have access to support networks.
- 2.1.2 This is because there are parts of Ghana, including larger cities such as, but not limited to, Accra and Kumasi, where it will be reasonable to expect the person to relocate.
- 2.1.3 Guidance and information on internal relocation for lesbian, gay, bisexual, trans and intersex people is available in a [Country policy and information note](#) on those groups.
- 2.1.4 Ghana is an ethnically diverse country that is largely politically and socially stable, in a highly unstable region of Africa. It covers an area approximately the same size as the UK and has a population estimated to be over 32 million. Almost 60% of the population live in urban areas including the capital Accra, which has almost 2.7 million residents, and Kumasi and Sekondi-Takoradi, which have populations of around 4 million and one million, respectively. English is the main language used, including Ghanaian Pidgin English. Beyond early primary school, English is the language of instruction in education. Akan and Éwé are widely spoken indigenous languages (see [Geography](#), [Demography](#) and [Education](#).)
- 2.1.5 Christians comprise around 70% of the population and reside throughout the country. Roughly 20% of the population are Muslims, a majority of whom live in Accra, Kumasi and Sekondi-Takoradi and in the northern regions. Approximately 5% of the population adhere to traditional beliefs and mostly reside in rural areas. Inter-religious relations are generally good (see [Religion](#)).
- 2.1.6 Three ethnic groups (Akan, Mole-Dagbani and Ewe) account for more than three-quarters of the population. There are 6 other major ethnic groups, which in turn are divided into multiple subgroups. Ethnic communities have traditional homelands but have become intermingled across the country through internal migration. There is discrimination against the minority Fulani (Fulbe), who the Ghanaian authorities do not officially recognise as an ethnicity (see [Ethnic groups](#) and [Insecurity and crime](#)).
- 2.1.7 Following almost 4 decades of sustained economic growth, Ghana experienced macroeconomic crises in 2022 and underwent what one source,

Reuters news agency, describes as the ‘worst economic crisis in a generation’. Ghana saw improvements in economic conditions throughout 2023, but challenges remain, including elevated inflation, subdued growth and increasing debt. The authorities’ stabilisation efforts are being supported by an International Monetary Fund credit facility programme, and there are signs that economic growth is strengthening. The northern regions are less developed than the rest of the country (see [Economic indicators and outlook](#)).

- 2.1.8 As a result of the economic crisis, poverty levels have increased and living standards have declined in the last 4 years. According to the World Bank, one-third of the population of Ghana is likely to be classed as living in extreme poverty (earning less than US\$2.15 a day (around £1.67)) in 2024. Data covering quarter 4 of 2023 shows more than 4 out of 10 Ghanaians lived in multidimensional poverty, meaning they were classed as deprived in one-third or more of indicators relating to health, education and living standards. This figure was lower – less than 3 in 10 – in urban areas (see [Socioeconomic conditions](#)).
- 2.1.9 The unemployment rate in the formal sector is estimated to be 9.8% in rural areas and 18.3% in urban areas. Job-seeking assistance provided by the state is available to returnees. The proportion of workers classed as being in ‘vulnerable employment’ (defined as self-employed workers with no employees, and contributing family workers) is estimated to be 58% for men and 77% for women. In Greater Accra and the Ashanti region, where Kumasi is located, the most common occupation category is services and sales. Agricultural work is the most common occupation in regions such as Western, Northern and Bono (see [Employment](#)).
- 2.1.10 Women earn significantly less than men and some reportedly experience employment discrimination and sexual harassment in the workplace. A gender equity law was enacted in September 2024 to address unfair treatment. At the time of writing, its impact is not yet known. People with disabilities and HIV-positive people reportedly face discrimination in employment (see [Employment](#)).
- 2.1.11 The public welfare system primarily covers employees in the formal sector. Support for the elderly, the disabled and the unemployed is generally the responsibility of extended families and civil society organisations (see [Social support / protection](#)). There is a public health insurance system, and primary, secondary and tertiary level healthcare is available. Increased government expenditure has seen urban healthcare infrastructure modernise, though rural areas typically lack modern healthcare facilities (see [Healthcare](#) and the Country Information Note [Ghana: Medical treatment and healthcare](#)).
- 2.1.12 Food insecurity is minimal in major cities in the south of Ghana, and in most of the south and central areas of the country. There are higher levels of food insecurity – including ‘critical’ in 3 districts – in some areas of northern Ghana. Food insecurity disproportionately affects women and the elderly. In areas where traditional leaders regulate land access and usage within their tribal areas, women are reportedly less likely than men to receive access rights to large plots of fertile land (see [Food insecurity](#)).

- 2.1.13 Free state education is available, but some families struggle with additional costs, such as transport in rural areas. Around 7 in 10 people over the age of 6 are literate, and almost 8 in 10 have previously attended school or currently attend. Literacy and attendance rates are lower for women and girls and for those living in the northern regions. Higher education is available, and women's enrolment in universities is on the rise (see [Education](#)).
- 2.1.14 While there is a range of accommodation, at least 1 in 3 urban residents live in informal settlements or slums. It is difficult for low and middle income earners to afford housing, particularly in Accra. Almost half of those living in urban areas rent their homes. According to one study, landlords in Sunyani discriminate against women, non-Akan ethnicities, disabled people and older tenants but it is unclear how representative this is of the general housing market (see [Housing and living conditions](#)).
- 2.1.15 Although Ghana is generally stable and peaceful, certain locations, particularly in northern regions, continue to experience chieftaincy and land disputes, which in some cases also relate to ethnicity. The disputes result in some deaths and injuries (see [Insecurity and crime](#)).
- 2.1.16 The law provides for freedom of movement. Poor road infrastructure and banditry can make travel outside the capital and tourist areas difficult, and the police sometimes set up illegal checkpoints to demand bribes. However, many Ghanaians migrate within and between regions of the country, including to the larger cities for economic and other reasons (see [Insecurity and Crime](#) and [Freedom of Movement](#)).
- 2.1.17 For further guidance on considering internal relocation and factors to be taken into account see the Asylum Instruction on [Assessing Credibility and Refugee Status](#).

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Country information

About the country information

This section contains publicly available or disclosable country of origin information (COI) which has been gathered, collated and analysed in line with the [research methodology](#). It provides the evidence base for the assessment.

The structure and content follow a [terms of reference](#) which sets out the general and specific topics relevant to the scope of this note.

This document is intended to be comprehensive but not exhaustive. If a particular event, person or organisation is not mentioned this does not mean that the event did or did not take place or that the person or organisation does or does not exist.

The COI included was published or made publicly available on or before **30 September 2024**. Any event taking place or report published after this date will not be included.

Decision makers must use relevant COI as the evidential basis for decisions.

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3. Geography

3.1 Size and capital

- 3.1.1 Ghana has an area of 238,533 square kilometres, about the same as the UK¹ ².
- 3.1.2 The capital is Accra³. Other large cities include Kumasi, Sekondi-Takoradi, Sunyani and Tamale⁴.
- 3.1.3 A US Central Intelligence Agency (CIA) map of Ghana, showing the capital, other major cities, major rivers and international boundaries, is reproduced below:

¹ CIA, [The World Factbook – Ghana](#) (Geography), updated 8 July 2024

² CIA, [The World Factbook – United Kingdom](#) (Geography), updated 10 July 2024

³ Encyclopaedia Britannica, Editors, [Accra ...](#), updated 19 June 2024

⁴ Maier, DJ, and Boateng, EA, EB, [Ghana ...](#) (Settlement patterns), updated 17 July 2024



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3.2 Geographic regions

3.2.1 Donna J Maier and Ernest Amano Boateng, in the Encyclopaedia Britannica entry for Ghana (Maier and Boateng 2024), updated 17 July 2024, stated: 'Ghana has three major geographic regions – coastal, forest, and northern savanna – the boundaries of which are not always clearly defined.' They reported that '[b]y far the smallest of the regions' is the coastal zone⁶.

3.2.2 The same source stated: 'Farther inland, occupying about one-third of the country, is the forest region ... The northern savanna covers some two-thirds of the country...'⁷

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⁵ CIA, [Ghana \(Small Map\)](#), 2016

⁶ Maier, DJ, and Boateng, EA, EB, [Ghana ...](#) (Settlement patterns), updated 17 July 2024

⁷ Maier, DJ, and Boateng, EA, EB, [Ghana ...](#) (Settlement patterns), updated 17 July 2024

3.3 Administrative divisions

- 3.3.1 The Ghanaian Ministry of Foreign Affairs and Regional Integration, in an entry on its website dated 2024, stated: 'Ghana is divided into 16 administrative regions, subdivided into a total of 261 districts.'⁸
- 3.3.2 Privately-owned⁹ online news portal YEN.com.gh, in an article dated 28 March 2023, featured a Ghanamissionun.org map of the regions, modified by YEN.com.gh to show regional capitals. It is reproduced below¹⁰:



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⁸ MFA, [Regions](#), 2024

⁹ YEN.com.gh, [About Yen.com.gh](#), 2024

¹⁰ YEN.com.gh, [All 16 regions in Ghana and their capitals: Complete guide](#), 28 March 2023

3.4 Distances by road between major cities

3.4.1 From Accra:

- to Kumasi – 250 kilometres¹¹
- to Sekondi-Takoradi – 223km¹²
- to Sunyani – 371km¹³
- to Tamale – 627km¹⁴

3.4.2 From Kumasi:

- to Accra – 250km¹⁵
- to Sekondi-Takoradi – 287km¹⁶
- to Sunyani – 123km¹⁷
- to Tamale – 395km¹⁸

3.4.3 From Sekondi-Takoradi:

- to Accra – 223km¹⁹
- to Kumasi – 288km²⁰
- to Sunyani – 394km²¹
- to Tamale – 684km²²

3.4.4 From Sunyani:

- to Accra – 371km²³
- to Kumasi – 123km²⁴
- to Sekondi-Takoradi – 395km²⁵
- to Tamale – 319km²⁶

3.4.5 From Tamale:

- to Accra – 628km²⁷

¹¹ Google Maps, [Accra, Ghana to Kumasi, Ghana](#), accessed 9 September 2024

¹² Google Maps, [Accra, Ghana to Sekondi-Takoradi, Ghana](#), accessed 9 September 2024

¹³ Google Maps, [Accra, Ghana to Sunyani, Ghana](#), accessed 9 September 2024

¹⁴ Google Maps, [Accra, Ghana to Tamale, Ghana](#), accessed 9 September 2024

¹⁵ Google Maps, [Kumasi, Ghana to Accra, Ghana](#), accessed 10 September 2024

¹⁶ Google Maps, [Kumasi, Ghana to Sekondi-Takoradi, Ghana](#), accessed 10 September 2024

¹⁷ Google Maps, [Kumasi, Ghana to Sunyani, Ghana](#), accessed 10 September 2024

¹⁸ Google Maps, [Kumasi, Ghana to Tamale, Ghana](#), accessed 10 September 2024

¹⁹ Google Maps, [Sekondi-Takoradi, Ghana to Accra, Ghana](#), accessed 10 September 2024

²⁰ Google Maps, [Sekondi-Takoradi, Ghana to Kumasi, Ghana](#), accessed 10 September 2024

²¹ Google Maps, [Sekondi-Takoradi, Ghana to Sunyani, Ghana](#), accessed 10 September 2024

²² Google Maps, [Sekondi-Takoradi, Ghana to Tamale, Ghana](#), accessed 10 September 2024

²³ Google Maps, [Sunyani, Ghana to Accra, Ghana](#), accessed 10 September 2024

²⁴ Google Maps, [Sunyani, Ghana to Kumasi, Ghana](#), accessed 10 September 2024

²⁵ Google Maps, [Sunyani, Ghana to Sekondi-Takoradi, Ghana](#), accessed 10 September 2024

²⁶ Google Maps, [Sunyani, Ghana to Tamale, Ghana](#), accessed 10 September 2024

²⁷ Google Maps, [Tamale, Ghana to Accra, Ghana](#), accessed 10 September 2024

- to Kumasi – 408km²⁸
- to Sekondi-Takoradi – 696km²⁹
- to Sunyani – 332km³⁰

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4. Demography

4.1 Population

- 4.1.1 Maier and Boateng 2024 stated that the estimated population of Ghana in 2024 was just over 32.82 million³¹. The CIA World Factbook population estimate for 2024 was almost 34.59 million, comprising just over 16.90 million males and almost 17.69 million females³².
- 4.1.2 In 2023, the urban population was 59.2% of the total population³³.
- 4.1.3 With regard to the population of major cities, the World Health Organization, in a report, 'WHO Urban Health Initiative in Accra: Summary of Project Results' (WHO urban health report 2022), dated 9 December 2022, based on various sources, stated: 'More than 4 million people live in Accra (17% of all Ghana) and the population is expected to grow to 9.6 million by 2050. Accra is ... one of the fastest growing cities in Africa, with an annual population increase of more than 2%.'³⁴
- 4.1.4 The CIA World Factbook provided 2023 estimates of the populations of the following major urban areas:
- Kumasi – 3.77 million
 - Accra – 2.66 million
 - Sekondi-Takoradi – 1.08 million³⁵
- 4.1.5 There were no recent population estimates for other urban areas (urban agglomerations) in the sources consulted (see [Bibliography](#)).
- 4.1.6 The Ghana Statistical Service (GSS), in Volume 3A of their general census report, 'Population of Regions and Districts', dated November 2021, provided population data at the regional level, including for the following 5 regions where major cities are located:
- Greater Accra (where Accra is located) – 5,455,692
 - Ashanti (where Kumasi is located) – 5,440,463
 - Northern (where Tamale is located) – 2,310,939
 - Western (where Sekondi-Takoradi is located) – 2,060,585

²⁸ Google Maps, [Tamale, Ghana to Kumasi, Ghana](#), accessed 10 September 2024

²⁹ Google Maps, [Tamale, Ghana to Sekondi-Takoradi, Ghana](#), accessed 10 September 2024

³⁰ Google Maps, [Tamale, Ghana to Sunyani, Ghana](#), accessed 10 September 2024

³¹ Maier, DJ, and Boateng, EA, EB, [Ghana ...](#) (sidebar), updated 17 July 2024

³² CIA, [World Factbook – Ghana](#) (People and society), updated 8 July 2024

³³ CIA, [World Factbook – Ghana](#) (People and society), updated 8 July 2024

³⁴ WHO, [Accra, Ghana](#) (page 2), 9 December 2022

³⁵ CIA, [World Factbook – Ghana](#) (People and society), updated 8 July 2024

- Bono (where Sunyani is located) – 1,206,649³⁶
- 4.1.7 The same source provided population data at the district level, including for the following districts:
- Kumasi Metropolitan – 443,961
 - Tamale Metropolitan – 374,744
 - Accra Metropolitan – 284,124
 - Sekondi-Takoradi Metropolitan – 245,382
 - Sunyani Municipal – 136,022³⁷
- 4.1.8 For a complete set of population data for all regions and districts, see pages 35 to 74 of the [Census general report volume 3A](#).

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4.2 Population density

- 4.2.1 GSS, in Volume 3A of their general census report, 'Population of Regions and Districts' (GSS population report 2021), dated November 2021, stated that national population density was 129 people per square kilometre. They reported that this represented an increase from 103 people per square kilometre in 2010³⁸.
- 4.2.2 The GSS population report 2021 provided population density data (people per square kilometre) at the regional level, including for the following 5 regions where major cities are located:
- Greater Accra – 1,681.3
 - Ashanti – 223.1
 - Bono – 108.8
 - Western – 148.9
 - Northern – 87.1³⁹
- 4.2.3 The same source provided population density data (people per square kilometre) at the district level, including for the following districts:
- Accra Metropolitan – 13,895.5
 - Kumasi Metropolitan – 6,542.6
 - Sekondi-Takoradi Metropolitan – 3,797.4
 - Sunyani Municipal – 382.9
 - Tamale – 825.0⁴⁰

³⁶ GSS, [Census general report volume 3A](#) (page 35-36), November 2021

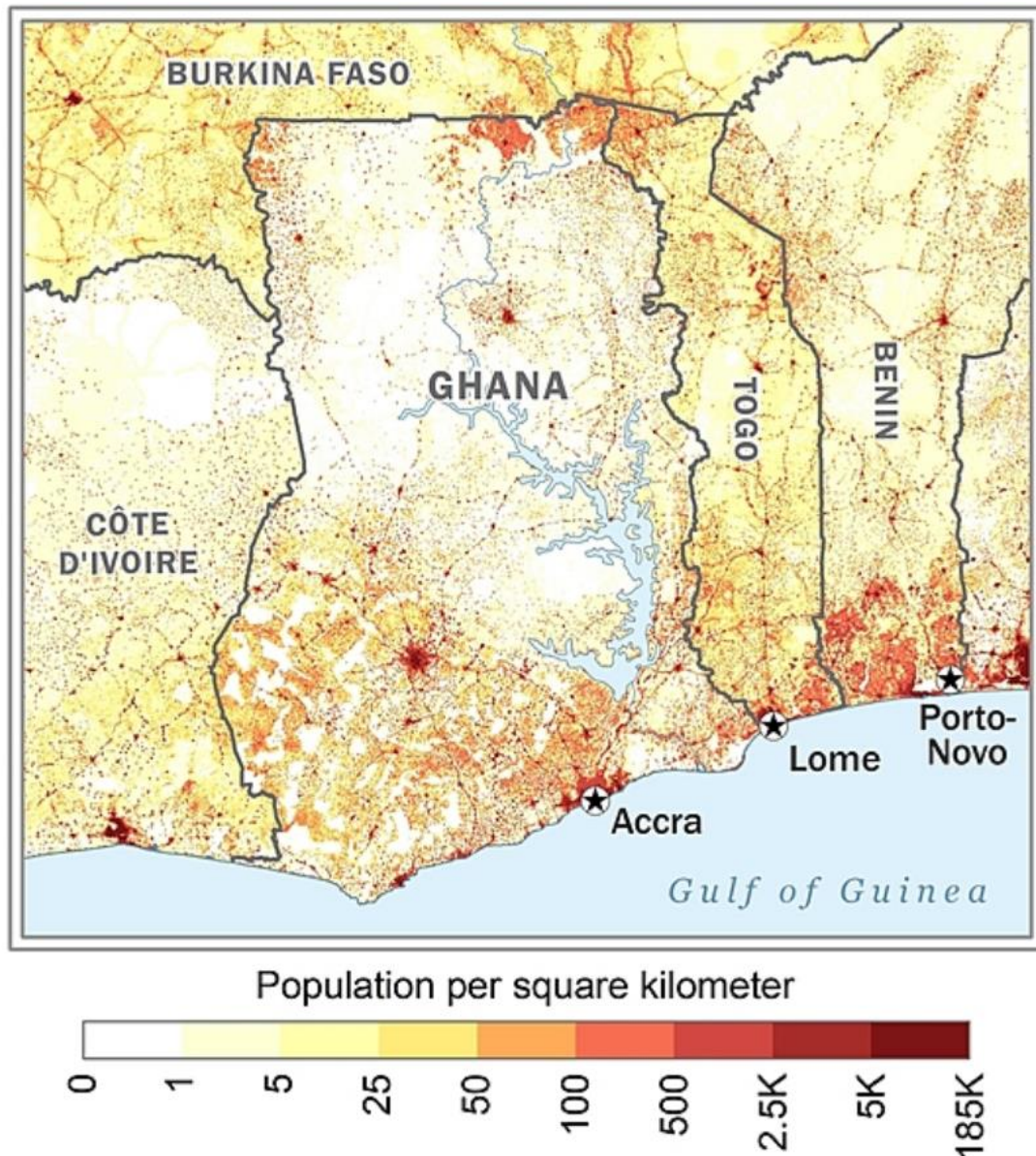
³⁷ GSS, [Census general report volume 3A](#) (pages 77-92), November 2021

³⁸ GSS, [Census general report volume 3A](#) (page 31), November 2021

³⁹ GSS, [Census general report volume 3A](#) (page 76), November 2021

⁴⁰ GSS, [Census general report volume 3A](#) (pages 77-92), November 2021

- 4.2.4 For a complete set of population density data for all regions and districts, see pages 76 to 96 of [Ghana 2021 Population and Housing Census General Report Volume 3A: Population of Regions and Districts](#).
- 4.2.5 The population density of the UK was 279 people per square kilometre as of mid-2022. The comparable figure for London was 5,640⁴¹.
- 4.2.6 The CIA World Factbook stated: '[P]opulation is concentrated in the southern half of the country, with the highest concentrations being on or near the Atlantic coast'⁴². The same source provided a map showing population density, which is reproduced below:



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- 4.2.7 Maier and Boateng 2024 stated that the northern savanna geographic region '... has a harsh environment because of its low precipitation. The southern

⁴¹ ONS, [Population estimates for the UK ...](#), 26 March 2024

⁴² CIA, [World Factbook – Ghana](#) (People and society), updated 8 July 2024

⁴³ CIA, [World Factbook – Ghana](#) (People and society), updated 8 July 2024

area, which immediately adjoins the forest zone, forms part of the disease-ridden “middle belt” of western Africa that combines the worst features of both the forest and the savanna environments; it is especially unattractive for settlement.⁴⁴

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4.3 Age distribution

4.3.1 GSS, in Volume 3B of their general census report, ‘Age and Sex Profile’ (GSS age report 2021), dated November 2021, stated: ‘Six out of 10 persons (60.4% - 18,619,021) are 15-64 years. In six regions, the proportions are higher than the national average: Greater Accra (66.5%), Western (62.2%), Ashanti (61.4%), Bono (61.3%), Western North (60.8) and Eastern (60.6%)

...

‘At the national level, 4.3 percent are 65 years and above ...’⁴⁵

4.3.2 The CIA World Factbook provided the following 2024 age distribution estimates:

- 0-14 years: 37.4%
- 15-64 years: 58.2%
- 65 years and over: 4.4%⁴⁶

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4.4 Ethnic groups

4.4.1 GSS, in Volume 3C of their general census report, ‘Background Characteristics’ (GSS background characteristics report 2021), dated November 2021, stated: ‘Three (Akan, Mole-Dagbani and Ewe) out of the nine major ethnic groups constitute more than three-quarters (77%) of the population.’ It gave the following percentages for population by major ethnic group:

- Akan – 45.7%
- Mole-Dagbani – 18.5%
- Ewe – 12.8%
- Ga-Dangme – 7.1%
- Gurma – 6.4%
- Guan – 3.2%
- Grusi – 2.7%
- Mande – 2.0%
- Other – 1.6%⁴⁷

⁴⁴ Maier, DJ, and Boateng, EA, EB, [Ghana ...](#) (Settlement patterns), updated 17 July 2024

⁴⁵ GSS, [Census general report volume 3B](#) (page 33), November 2021

⁴⁶ CIA, [World Factbook – Ghana](#) (People and society), updated 8 July 2024

⁴⁷ GSS, [General Report Volume 3C](#) (page 36), November 2021

- 4.4.2 Minority Rights Group, an international non-governmental organisation⁴⁸, in the Ghana entry on its website (Minority Rights Group Ghana entry 2020), stated: ‘The six main ethnic categories used in Ghana mask a complex diversity of more than 90 ethnic groups and sub-groups. For example, the Akan group includes (Asante) Ashanti, Fanti, Brono, Akyem, Akwapim, Kwahu, Denkyira, Wassa, Nzima and Sefwi among others.’⁴⁹
- 4.4.3 Maier and Boateng 2024 stated:
 ‘Ethnically, the people of Ghana may be said to belong to one broad group within the African family, but there is a large variety of subgroups. On the basis of language, it is possible to distinguish at least 75 of these. Many of these are very small, and only 10 of them are numerically significant. The largest of these groups are the Akan (which includes the Anyi, Asante [Ashanti], Baule, Fante, and Guang), Mole-Dagbani (see Dagomba), Ewe, Ga-Adangme (see Ga and Adangme), and Gurma ...’⁵⁰
- 4.4.4 Regarding ethnic distribution, the Minority Rights Group Ghana entry 2020 stated: ‘While Ghana’s ethnic communities have traditional homelands, internal migration has rendered these regions somewhat less relevant over time as ethnic communities have become intermingled throughout the country.’⁵¹
- 4.4.5 In relation to the coastal zone, Maier and Boateng 2024 reported: ‘From east to west the principal ethnic groups are the Ewe, Adangme (Adangbe), Ga, Efutu, Fante, Ahanta, and Nzima.’⁵²
- 4.4.6 Regarding the forest region, the same Maier and Boateng 2024 report stated: ‘West of the Volta these states consist mostly of Akan peoples; to the east the Ewe predominate.’ They added: ‘Apart from the Ewe, the major ethnic groups are the Akwapim and Kwahu in the east, the Akim in the south, the Asante and Brong in the centre and north, and the Wasaw and Sefwi in the west.’⁵³
- 4.4.7 In relation to the northern savanna, Maier and Boateng noted: ‘There, the largest ethnic groups are the Dagomba and the Guang (Gonja), related to the Mossi people of Burkina Faso.’⁵⁴
- 4.4.8 The GSS background characteristics report 2021 provided the following data for population by major ethnic group in 5 regions in which large cities are located:
- Greater Accra region
 - Akan – 2,201,688
 - Ga-Dangme – 1,316,003
 - Ewe – 1,083,251

⁴⁸ Minority Rights Group, [About us](#), no date

⁴⁹ Minority Rights Group, [Ghana](#) (Communities), October 2020

⁵⁰ Maier, DJ, and Boateng, EA, EB, [Ghana ...](#) (Settlement patterns), updated 17 July 2024

⁵¹ Minority Rights Group, [Ghana](#) (Communities), October 2020

⁵² Maier, DJ, and Boateng, EA, EB, [Ghana ...](#) (Settlement patterns), updated 17 July 2024

⁵³ Maier, DJ, and Boateng, EA, EB, [Ghana ...](#) (Settlement patterns), updated 17 July 2024

⁵⁴ Maier, DJ, and Boateng, EA, EB, [Ghana ...](#) (Settlement patterns), updated 17 July 2024

- Guan – 83,183
- Gurma – 98,350
- Mole-Dagbani – 307,960
- Grusi – 65,202
- Mande – 55,464
- Others – 143,273
- Ashanti region
 - Akan – 3,883,274
 - Ga-Dangme – 59,358
 - Ewe – 187,067
 - Guan – 53,045
 - Gurma – 204,895
 - Mole-Dagbani – 670,009
 - Grusi – 129,073
 - Mande – 143,078
 - Others – 82,826
- Bono region
 - Akan – 880,563
 - Ga-Dangme – 8,120
 - Ewe – 17,221
 - Guan – 4,159
 - Gurma – 11,976
 - Mole-Dagbani – 175,152
 - Grusi – 26,452
 - Mande – 62,704
 - Others – 14,422
- Western region
 - Akan – 1,594,154
 - Ga-Dangme – 51,402
 - Ewe – 129,869
 - Guan – 7,790
 - Gurma – 32,094
 - Mole-Dagbani – 169,520
 - Grusi – 23,066
 - Mande – 15,155

- Others – 20,571
 - Northern region
 - Akan – 39,650
 - Ga-Dangme – 4,796
 - Ewe – 23,309
 - Guan – 38,978
 - Gurma – 681,418
 - Mole-Dagbani – 1,431,628
 - Grusi – 15,096
 - Mande – 41,507
 - Others – 15,336⁵⁵
- 4.4.9 For data on population by ethnicity for all regions, see pages 58 to 61 of the [Ghana 2021 Population and Housing Census General Report Volume 3C: Background Characteristics](#).
- 4.4.10 Regarding the Fulani people, ‘also commonly referred to as the Fulbe or the Peuhl’⁵⁶, Fondation pour la Recherche Stratégique (Foundation for Strategic Research), a French independent non-profit organisation⁵⁷, in a report, ‘Fulani people and Jihadism in Sahel and West African countries’, dated 8 February 2019, stated that there were about 4,600 Fulani in Ghana⁵⁸.
- 4.4.11 The Minority Rights Group Ghana entry 2020 stated: ‘...Herders and traders who migrate throughout the West African Sahel region, Fulani today have populations in several regions of Ghana ... Fulani are not one of the recognized ethnicities in Ghana ...’⁵⁹
- 4.4.12 For information on ethnic relations, see [Insecurity and crime](#).

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4.5 Language

- 4.5.1 Mohammed Sadat and Abigail Ayiglo Kuwornu, of the University of Professional Studies, Accra, in a paper, ‘Views from the Streets of Accra on Language Policy in Ghana’, published in the Journal of Education and Practice (JEP) in 2017, based on various sources, stated:

‘Ghana has about 50 indigenous languages (Dakubu, 1996), and the major ones are Akan, Ewe, Ga, Dagaare, and Dagbani, with English as the official language. Out of these languages, only 11 languages are taught in the schools and few of them are used on the radio and television ...

‘There are other non-Ghanaian languages like Hausa, which is spoken as a lingua franca among in the zongos [Hausa migrant settlements], and in northern Ghana, and Arabic, which is learnt in Islamic schools across Ghana

⁵⁵ GSS, [General Report Volume 3C](#) (page 58), November 2021

⁵⁶ USCIRF, [Factsheet: Fulani Communities in West and Central Africa](#) (page 1), September 2020

⁵⁷ Reliefweb, [Fondation pour la Recherche Stratégique](#), 2024

⁵⁸ FRS, [Fulani people and Jihadism in Sahel and West African countries](#), 8 February 2019

⁵⁹ Minority Rights Group, [Ghana](#) (Current issues), October 2020

but mainly used for religious purposes, (Yankah, 2006) ... Talking about the significant role played by English and Hausa in Ghana, Anyidoho and Dakubu (2008:143) affirm that “besides the indigenous languages, two languages belonging to very different language families are used throughout the country: Hausa ... and English ...”⁶⁰

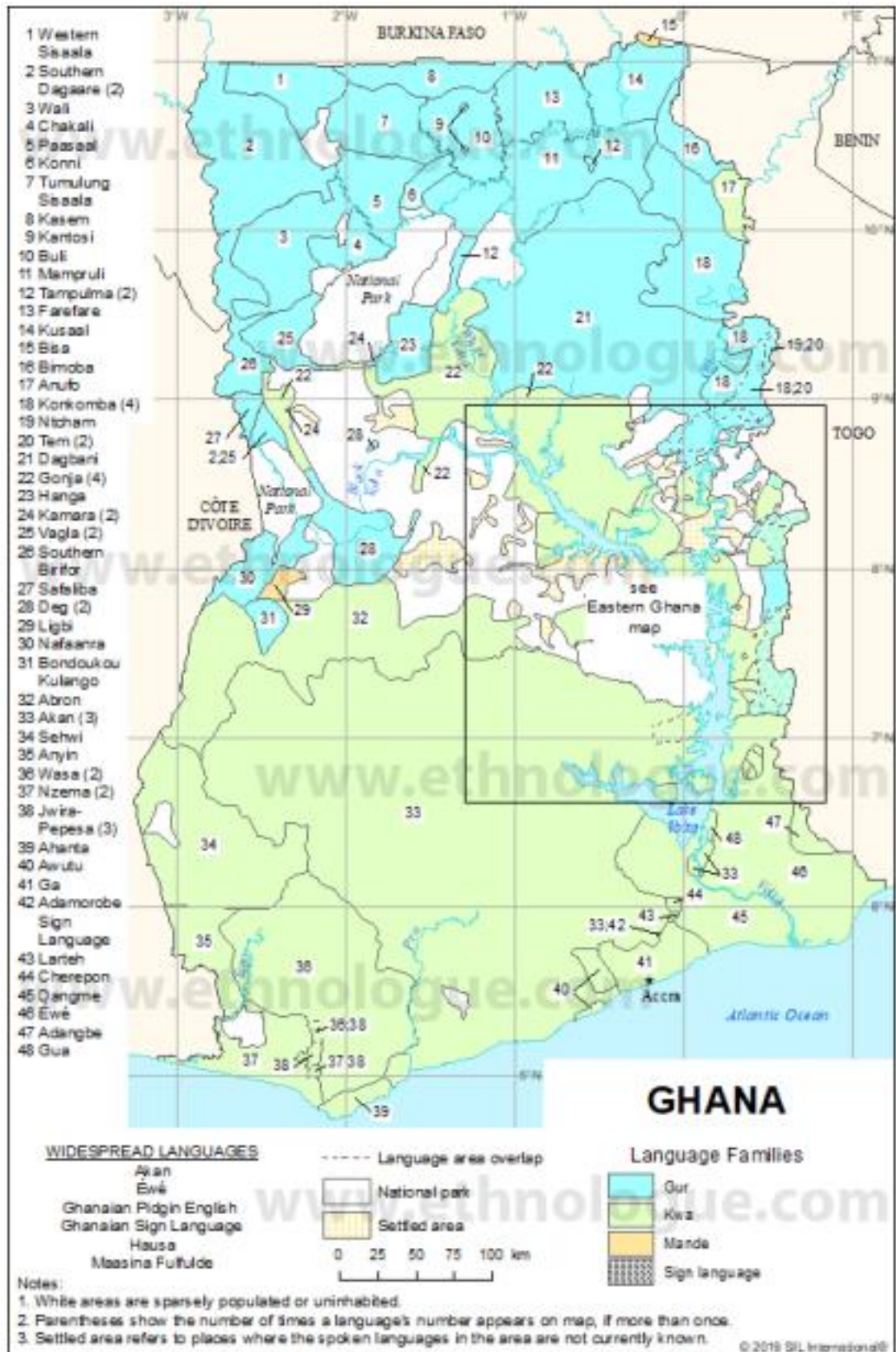
- 4.5.2 For more information on language in education, see [Education system and funding](#).
- 4.5.3 David M Eberhard, Gary F Simons and Charles D Fennig, in the online version of ‘Ethnologue: Languages of the World, 26th edition (2023)’, reported that Ghana has 73 living indigenous languages. They stated that it also has 10 living non-indigenous languages, including English⁶¹.
- 4.5.4 The CIA World Factbook provided the following percentage estimates from 2010 for languages spoken in Ghana:
- Asante – 16%,
 - Ewe – 14%
 - Fante – 11.6%
 - Boron (Brong) – 4.9%
 - Dagomba – 4.4%
 - Dangme – 4.2%,
 - Dagarte (Dagaba) – 3.9%
 - Kokomba – 3.5%
 - Akyem – 3.2%
 - Ga – 3.1%
 - other – 31.2%⁶²
- 4.5.5 The US Agency for International Development (USAID), in a report, ‘Language of Instruction Country Profile: Ghana’ (USAID language report 2020), dated May 2020, based on various sources, stated:
- ‘The national language and lingua franca of Ghana is English, which has 9.8 million second language (L2) speakers ... Ghanaian Pidgin English is also widely spoken, with 5 million first language (L1) speakers. Akan is the most widespread indigenous language in Ghana, with 8.1 million L1 speakers. Other widely spoken indigenous languages include Éwé (3.32 million speakers), Dagbani (1.16 million speakers), Dangme (1.02 million speakers), and Dagare (924,000 speakers) ...’⁶³
- 4.5.6 With regard to languages spoken by geographical area, the USAID language report 2020 featured a linguistic map of Ghana from the 23rd edition of ‘Ethnologue: Languages of the World’ (2020), which is reproduced below:

⁶⁰ Sadat, M, and Kuwornu, AA, JEP, [Views from the Streets of Accra ...](#) (page 1), 2017

⁶¹ Eberhard, DM, and others, [Ethnologue: Languages of the World - Ghana](#), 2023

⁶² CIA, [World Factbook – Ghana](#) (People and society), updated 8 July 2024

⁶³ USAID, [Language of Instruction Country Profile - Ghana](#) (page 4), May 2020



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4.6 Religion

- 4.6.1 The Bertelsmann Stiftung Ghana Country Report 2024 (BTI Ghana report 2024), dated 19 March 2024, covering the period 1 February 2021 to 31 January 2023, stated: 'Ghanaian society is deeply religious, and the emergence and strength of the Pentecostal and Charismatic churches have contributed to this characteristic.'⁶⁵
- 4.6.2 The US State Department's 2023 Report on International Religious Freedom (USSD IRF report 2023), dated 30 June 2024, stated:
- '... According to the latest government census in 2021, approximately 71 percent of the population is Christian, 20 percent Muslim, 3 percent adhere to indigenous or animistic religious beliefs, and 6 percent belong to other religious groups or profess no religious beliefs. Smaller religious groups include Baha'is, Buddhists, Jews, Hindus, and followers of Shintoism, Eckankar, and Rastafarianism.
- 'According to census data, Christian denominations include Pentecostals/Charismatics (44 percent of Christians), other Protestants (24 percent), Roman Catholics (14 percent), and others (18 percent). Protestant denominations include African Methodist Episcopal Zion, Anglican, Baptist, Evangelical Presbyterian, Lutheran, Methodist, Presbyterian, and Seventh-day Adventist. Other Christian denominations include African Faith Tabernacle Church, Church of Christ, The Church of Jesus Christ of Latter-day Saints, Church Universal and Triumphant, Jehovah's Witnesses, Kristo Asafo, Musama Disco Christo Church, Twelve Apostles Church, Mennonite, Eastern Orthodox, African independent churches, the Society of Friends, and numerous nondenominational Christian groups.
- 'Muslim communities include Sunnis, Ahmadiyya, Shias, and Sufis (Tijaniyyah and Qadiriyya orders).
- 'Many individuals who identify as Christian or Muslim also practice some aspects of indigenous beliefs. There are other groups that combine elements of Christianity or Islam with traditional beliefs. Zetahil, a belief system unique to the country, combines elements of Christianity and Islam.'⁶⁶
- 4.6.3 Ernest Amano Boateng and John D Fage, in the Encyclopaedia Britannica entry 'Religion of Ghana' (Boateng and Fage 2024), updated 12 August 2024, stated: 'More than one-half of the population is Christian, about one-fifth is Muslim, and a small segment adheres to the traditional indigenous religions ...'⁶⁷
- 4.6.4 The US Congressional Research Service, in a report, 'Ghana: Overview and U.S. Policy' (USCRS report 2023), updated 17 April 2023, based on various sources, stated that the Fulani are 'a predominately Muslim group'⁶⁸
- 4.6.5 Regarding geographical distribution, the BTI Ghana report 2024 stated that Muslims are dominant in the north of the country, whereas Christians

⁶⁵ Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 7), 19 March 2024

⁶⁶ USSD, [International Religious Freedom - Ghana](#) (Section I), 30 June 2024

⁶⁷ Boateng, EA, and Fage, JD, EB, [Religion of Ghana ...](#), updated 12 August 2024

⁶⁸ USCRS, [Ghana: Overview and U.S. Policy](#) (page 10), updated 17 April 2024

comprise a majority in the south⁶⁹.

- 4.6.6 The USSD IRF report 2023 stated: 'There is no significant link between ethnicity and religion, but geography is often associated with religious identity. Christians reside throughout the country; a majority of Muslims reside in the urban centers of Accra, Kumasi, and Sekondi-Takoradi and in the northern regions. Most followers of traditional religious beliefs reside in rural areas.'⁷⁰
- 4.6.7 Boateng and Fage 2024 reported: '... Christian influence is most dominant in the southern part of the country, while Islam is strongest in the extreme north and in the larger urban centres, which contain some immigrant populations from Muslim regions of western Africa.'⁷¹
- 4.6.8 The 2021 GSS Census report provided the following statistics for population by religious affiliation in 5 regions in which large cities are located:
- Greater Accra
 - Christian – 4,587,515
 - Muslim – 631,591
 - traditionalist – 14,767
 - other religion – 152,511
 - no religion – 50,700
 - Ashanti region
 - Christian – 4,238,927
 - Muslim – 866,117
 - traditionalist – 22,270
 - other religion – 251,678
 - no religion – 49,189
 - Bono region
 - Christian – 980,272
 - Muslim – 154,145
 - traditionalist – 7,707
 - other religion – 48,732
 - no religion – 14,606
 - Western region
 - Christian – 1,705,912
 - Muslim – 193,794
 - traditionalist – 6,591

⁶⁹ Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 7), 19 March 2024

⁷⁰ USSD, [International Religious Freedom - Ghana](#) (Section I), 30 June 2024

⁷¹ Boateng, EA, and Fage, JD, EB, [Religion of Ghana ...](#), updated 12 August 2024

- other religion – 129,112
 - no religion – 19,454
 - Northern region
 - Christian – 419,216
 - Muslim – 1,532,977
 - traditionalist – 265,766
 - other religion – 80,636
 - no religion – 8,213⁷²
- 4.6.9 Regarding the ‘other religion’ category, the GSS report stated: ‘Examples include Eckankar, Baha’i, Shintoism, Buddhism, Hinduism, etc.’⁷³
- 4.6.10 For the full dataset on religious affiliation by region, see pages 58 to 61 of the [Ghana 2021 Population and Housing Census General Report Volume 3C: Background Characteristics](#).
- 4.6.11 For information on relations between religious groups, see [Insecurity and crime](#).

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5. Socioeconomic conditions

5.1 Economic indicators and outlook

- 5.1.1 The CIA World Factbook, in its ‘Economic overview’ for Ghana, updated 7 August 2024, provided the following summary: ‘West African lower-middle income economy; major gold, oil and cocoa exporter; macroeconomic challenges following nearly four decades of sustained growth; recent progress in debt restructuring, fiscal reforms, financial stability, and curbing runaway inflation under 2023-26 IMF credit facility program’⁷⁴.
- 5.1.2 UN Data, in an undated entry on its website, reported that gross domestic product per capita was US\$2,202.6 [GBP1,711.96, converted at the rate prevailing on 14 August 2024⁷⁵] in 2019, based on ‘current dollar’ figures⁷⁶.
- 5.1.3 The CIA World Factbook, which provided data in 2021 US dollars, reported that ‘real’ GDP per capita (based on purchasing power parity (PPP)) was an estimated US\$6,700 [GBP5,207.55, converted at the rate prevailing on 14 August 2024⁷⁷] in 2023, unchanged from 2022⁷⁸. The 2023 figure placed Ghana 161st among 222 countries ranked by the World Factbook for GDP per capita on a PPP basis⁷⁹.
- 5.1.4 The World Bank, on its data website, reported that based on current dollar figures, GDP per capita was US\$2,238.2 [GBP1,741.69, converted at the

⁷² GSS, [General Report Volume 3C](#) (page 58), November 2021

⁷³ GSS, [General Report Volume 3C](#) (page 26), November 2021

⁷⁴ CIA, [Ghana - The World Factbook](#) (Economy), updated 7 August 2024

⁷⁵ Xe.com, [Currency Converter](#), converted 14 August 2024

⁷⁶ UN Data, [UNData Ghana](#), no date

⁷⁷ Xe.com, [Currency Converter](#) converted 14 August 2024

⁷⁸ CIA, [Ghana - The World Factbook](#) (Economy), updated 7 August 2024

⁷⁹ CIA, [Real GDP per capita Comparison](#), no date

rate prevailing on 14 August 2024⁸⁰] in 2023. The same source reported that the comparable figure for sub-Saharan Africa was US\$1,636.8 [GBP1,636.8 as of 14 August 2024⁸¹]. The comparable figure for the UK was US\$48,866.6 [GBP37,981.1 as of 14 August 2024⁸²]⁸³.

- 5.1.5 The World Bank, in its Ghana overview (World Bank Ghana overview 2024), updated 27 March 2024, stated:

‘Following the macroeconomic crises experienced in 2022, Ghana witnessed some improvements in its economic conditions throughout 2023. However, persistent challenges remain, notably characterized by elevated inflation, subdued growth, and substantial pressure on public finances and debt sustainability. The country encountered significant external shocks that exacerbated existing fiscal and debt vulnerabilities, resulting in a constrained access to international markets, limited domestic financing options, and an increased reliance on monetary measures to support government expenditures.

‘Ghana is in debt distress and public debt is unsustainable. In response, the Government has embarked on a comprehensive debt restructuring, a significant fiscal consolidation program, and the implementation of reforms to foster economic stability and resilience. The authorities’ stabilization efforts are being supported by an Extended Credit Facility (ECF) program of the [International Monetary Fund] IMF for approximately [US]\$3 billion [GBP2.32 billion as of 16 August 2024⁸⁴].

‘The crisis has taken a toll on the pace of economic growth’⁸⁵

- 5.1.6 Regarding inflation, the World Bank Ghana overview 2024 stated: ‘Year-on-year inflation fell from 53.4% in January 2023 to 23.2% in December 2023, reflecting more stable exchange rates and the effects of monetary policy tightening in 2022-23. Over the first months of 2024, the deceleration of inflation has stalled due to pass-through of the depreciation on prices of imported goods, on non-food inflation while food inflation marginally fell.’⁸⁶
- 5.1.7 GSS, in their ‘Statistical Bulletin: Consumer Price Index (CPI) July 2024’, dated 14 August 2024, stated: ‘The year-on-year inflation rate as measured by the CPI was 20.9 percent in July 2024 ... The Food and Non-alcoholic beverages inflation rate recorded a year-on-year inflation rate of 21.5 percent in July 2024 ... At the regional level, the year-on-year inflation rate ranged from 10.6 percent in the North East Region to 26.9 percent in the Upper East Region.’⁸⁷
- 5.1.8 With regard to the outlook for the economy, the World Bank Ghana overview 2024 stated:

⁸⁰ Xe.com, [Currency Converter](#), converted 14 August 2024

⁸¹ Xe.com, [Currency Converter](#), converted 14 August 2024

⁸² Xe.com, [Currency Converter](#), converted 14 August 2024

⁸³ World Bank, [GDP per capita \(current US\\$\)](#), no date

⁸⁴ Xe.com, [Currency Converter](#), converted 16 August 2024

⁸⁵ World Bank, [Ghana Overview: Development news, research, data](#), updated 27 March 2024

⁸⁶ World Bank, [Ghana Overview: Development news, research, data](#), updated 27 March 2024

⁸⁷ GSS, [CPI Bulletin July 2024](#), 14 August 2024

'Growth is expected to remain weak in 2024 at 2.8 % as the ongoing fiscal consolidation, high inflation rates, elevated interest rates, and lingering macroeconomic uncertainties are all projected to dampen private consumption and investment, limiting non-extractive sector growth. However, growth will gradually rebound to its long-term potential of approximately 5% by 2026 as prevailing conditions stabilize. The fiscal deficit is projected to decline further to 5% of GDP in 2024 due to the ongoing fiscal consolidation reforms and the external debt restructuring. By 2026, the authorities expect to generate a primary surplus of 1.6% of GDP, a fiscal adjustment exceeding 4 percentage points of GDP between 2023 to 2026.'⁸⁸

5.1.9 Reuters news agency, in an article dated 23 July 2024, stated:

'Ghana's finance minister raised the country's 2024 growth [to] 3.1% in 2024, above its previous forecast of 2.8%.

"Growth continues to exceed our expectations," he said, adding that inflation was declining, and a target of 15% inflation was possible by the end of the year, from 22.8% in June ...

'Ghana's budget deficit stood at 3.4% of gross domestic product in the first half of the year, Adam said.

'Leslie Dwight Mensah, economist and research fellow at the Institute for Fiscal Studies in Accra, said Ghana's economic growth was expected to strengthen further.

"Ghana's economic growth has historically moved in step with macroeconomic stabilisation. This is what we're witnessing as the economy continues its recovery," Mensah said.'⁸⁹

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5.2 Economic activities in major cities

5.2.1 The United Nations Economic Commission for Africa (ECA), in an article dated 26 November 2021, stated:

'A new study, supported by the United Nations Economic Commission for Africa (ECA) and produced in collaboration with Accra Metropolitan Authority, for the first time reveals that Accra's represents about one-third of Ghana's annual gross domestic product (GDP) ...

'According to the findings, Accra represented between 34 to 39 per cent of Ghana's economy from 2015 and 2020. In terms of GDP per capita, Accra's economic output per person was three times that of Ghana's national average.

'The services sector accounts for the largest share – on average 63 per cent – of Accra's GDP, while the manufacturing industry's contribution stood at 20.5 per cent.'⁹⁰

5.2.2 The Editors of the Encyclopaedia Britannica, in their entry for Accra, updated 13 September 2024, stated: 'The city contains the head offices of all of the

⁸⁸ World Bank, [Ghana Overview: Development news, research, data](#), updated 27 March 2024

⁸⁹ Reuters, [Ghana revises 2024 growth forecast higher as economy rebounds](#), 23 July 2024

⁹⁰ ECA, [New study shows Accra generates one-third of Ghana's GDP](#), 21 November 2021

large banks and trading firms, the insurance agencies, the electricity corporation, the general post office [and] the large open markets to which most of the food supply comes ... The city's chief manufactures are processed food, lumber, and textiles.⁹¹

5.2.3 The same source stated: ' ... [T]he port city of Tema, 17 miles (27 km) to the east ... has taken over Accra's port function.'⁹²

5.2.4 Kumasi Metropolitan Assembly (KMA), in an undated entry on its website, stated:

'There are concentrations of economic activities in the city. The first and most important location is the Central Business District (CBD), which embraces the Kejetia Lorry Park, the Central Market and the Adum Shopping Centre. The other economics nodes include the Suame Magazine (Vehicle repair centre) the Kaase/Asokwa Industrial Area and the Anloga Wood Market. Most industries which deal in Timber processing, logging, Food processing and Soap making are concentrated at the Kaase/Asokwa Industrial Area. There is also number of satellite markets in the metropolis. These include Asafo Market, Bantama Market, Oforikrom Market and Atonsu Markets.'⁹³

5.2.5 The Editors of the Encyclopaedia Britannica, in their entry for Kumasi, updated 23 September 2024, stated: 'The wealth of Kumasi is derived from its location at the junction of Ghana's main roads and from cacao farming in the hinterland. Trade and mining contribute to the local economy. Handicrafts, such as traditional kente cloth, are significant sources of income.'⁹⁴

5.2.6 The Editors of the Encyclopaedia Britannica, in their entry for Sekondi-Takoradi (Encyclopaedia Britannica Sekondi-Takoradi entry 2022), updated 7 February 2022, stated that the old port of Sekondi is used by fishing boats, while Takoradi has quay berths and lee facilities for loading bauxite and discharging oil. They added: 'Sekondi-Takoradi also has light industrial, agricultural, and fishing enterprises', as well as a busy market and street vending activities⁹⁵.

5.2.7 Sunyani Municipal Assembly (SMA), in an undated entry on its website, stated: 'The Municipal economy is predominantly agrarian with 40% engaged in agriculture while the rest are distributed in service, commerce and industry.'⁹⁶

5.2.8 The Editors of the Encyclopaedia Britannica, in their entry for Tamale (Encyclopaedia Britannica Tamale entry 2024), updated 21 August 2024, stated: 'The town is a focus for agricultural trade and has cotton-milling and shea-nut enterprises.'⁹⁷

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⁹¹ Encyclopaedia Britannica, Editors, [Accra](#), updated 13 September 2024

⁹² Encyclopaedia Britannica, Editors, [Accra](#), updated 13 September 2024

⁹³ KMA, [Brief on KMA](#), no date

⁹⁴ Encyclopaedia Britannica, Editors, [Kumasi](#), updated 23 September 2024

⁹⁵ Encyclopaedia Britannica, Editors, [Sekondi-Takoradi](#), updated 7 February 2022

⁹⁶ SMA, [About Us](#), no date

⁹⁷ Encyclopaedia Britannica, Editors, [Tamale](#), updated 21 August 2024

5.3 Monetary poverty and inequality

- 5.3.1 The World Bank Ghana overview 2024 stated: ‘The immediate implications of the macroeconomic crises and debt distress in the country are worsening the poverty levels and living standards of the population. The “international poverty” rate [indicating extreme poverty, defined by the World Bank as below USD2.15 per person per day based on 2017 prices⁹⁸] is estimated at 31.4% in 2023, a worsening of 4 percentage points since 2022.’⁹⁹
- 5.3.2 It further stated: ‘Poverty is expected to change little between 2024 and 2025 and is expected to come down slowly by 2026.’¹⁰⁰
- 5.3.3 The World Bank, in its ‘Macro Poverty Outlook for Ghana: April 2024 – Datasheet’ (World Bank Ghana outlook 2024), dated 3 April 2024, stated that the international poverty rate for Ghana was estimated as 30.3% for 2023 and forecast as 32.9% for 2024¹⁰¹.
- 5.3.4 The CIA World Factbook stated: ‘Poverty has declined in Ghana, but it remains pervasive in the northern region, which is susceptible to droughts and floods and has less access to transportation infrastructure, markets, fertile farming land, and industrial centers.’¹⁰²
- 5.3.5 For information on in-work poverty, see [Earnings and in-work poverty](#).
- 5.3.6 Regarding inequality, the World Bank DataBank stated that Ghana had a Gini Index of 43.5 as of 2016, the most recent figure available¹⁰³. The Gini Index ‘measures the extent to which the distribution of income or consumption among individuals or households within an economy deviates from a perfectly equal distribution. A Gini index of 0 represents perfect equality, while an index of 100 implies perfect inequality.’¹⁰⁴ The World Bank classifies countries with a Gini Index greater than 40 as ‘highly unequal’¹⁰⁵.
- 5.3.7 Regarding wealth, migration consultancy Henley & Partners, in their ‘Africa Wealth Report 2024’, dated April 2024, based on data from wealth research firm New World Wealth, ranked Ghana eighth among African countries for resident US dollar millionaires. The report stated that, rounded to the nearest 100, Ghana was home to 2,700 such millionaires as of December 2023. It also had 6 ‘centi-millionaires’, or individuals with wealth of at least USD100 million (GBP76.10 million at the exchange rate prevailing on 13 September 2024¹⁰⁶), but no US dollar billionaires¹⁰⁷.

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5.4 Development and developmental disparities

- 5.4.1 The United Nations Development Programme, in their ‘2023 Ghana National Human Development Report’ (UNDP Ghana development report 2023),

⁹⁸ World Bank, [Measuring Poverty Overview](#), updated 14 December 2023

⁹⁹ World Bank, [Ghana Overview: Development news, research, data](#), updated 27 March 2024

¹⁰⁰ World Bank, [Ghana Overview: Development news, research, data](#), updated 27 March 2024

¹⁰¹ World Bank, [Macro Poverty Outlook for Ghana : April 2024 - Datasheet](#) (page 2), 3 April 2024

¹⁰² CIA, [World Factbook - Ghana](#) (Demographic profile), updated 5 September 2024

¹⁰³ World Bank DataBank, [Gini index - Ghana](#), accessed 13 September 2024

¹⁰⁴ World Bank DataBank, [Glossary](#), 2024

¹⁰⁵ World Bank Blogs, [Inside the World Bank's new inequality indicator](#), 17 June 2024

¹⁰⁶ Xe.com, [Currency Converter](#), converted 13 September 2024

¹⁰⁷ Henley & Partners, [Top 10 | Africa Wealth Report 2024](#), April 2024

dated 26 June 2024, stated that Ghana's 2022 Human Development Index (HDI) (in which 1.0 represents the highest possible level of development and 0.0 the lowest¹⁰⁸) was 0.669¹⁰⁹. The comparable figure for sub-Saharan Africa was 0.549. The comparable figure for the UK was 0.940¹¹⁰.

5.4.2 With regard to regional disparities in development, the BTI Ghana report 2024 stated that the north of the country was 'poorly developed', whereas the south was 'better-developed'¹¹¹.

5.4.3 The UNDP, in a policy brief, 'Peace and Development Analysis in Ghana' (UNDP policy brief 2022), dated 14 April 2022, based on various sources, stated:

'While successive governments have introduced economic policies to produce accelerated growth and improve the standard of living, the economic benefits of growth policies are not evenly distributed. Ghana's effort at maintaining its middle-income status with growth in many sectors have come with some negative indicators: widening gap between the rich and the poor, high rate of unemployment, especially among the youth, among others ... The situation in the North in particular does not demonstrate inclusive development leading to perceived marginalisation of the area ... Available evidence indicates that economic growth has produced strains on communities in Northern Ghana leading to North-South disparities. The widening inequality gap leaves more people behind resulting in not only economic but social, political and cultural exclusion.' The government(s)' attempt to steer through the dilemma between the adoption of pro-growth policies, austerity and neo-liberal recipes introduced several policies to alleviate poverty. However, poor implementation of policies to reduce inequalities not only fails at improving people's quality of life but also negatively affects social and political stability putting strains on social cohesion ...'¹¹²

5.4.4 The UNDP Ghana development report 2023 stated: 'Spatial disparities exist in levels of human development with the five regions of the north lagging behind those in the south in education, health, and economic opportunities; this is partly due to history and partly from skewed policies which have favoured the south to the disadvantage of the north. The disparity is reflected in the differences in levels of human development and poverty between the northern and southern sectors of the country.'¹¹³

5.4.5 For more information on regional disparities in education and health, see [Education](#) and [Healthcare](#).

5.4.6 In relation to regional changes in HDI, the UNDP Ghana development report 2023 further stated:

'The pace of improvement in HDI in some regions appeared better than others, while some experienced faster/slower pace of change than others. A

¹⁰⁸ UNDP, [The 2023 Ghana National Human Development Report](#) (page 82), 26 June 2024

¹⁰⁹ UNDP, [The 2023 Ghana National Human Development Report](#) (page 83), 26 June 2024

¹¹⁰ UNDP, [Human Development Report 2023-24](#) (pages 274, 277), 13 March 2024

¹¹¹ Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 7), 19 March 2024

¹¹² UNDP, [Peace and Development Analysis in Ghana](#) (page 2), 14 April 2022

¹¹³ UNDP, [The 2023 Ghana National Human Development Report](#) (page 82), 26 June 2024

general feature, though, is the increase in HDI in all the regions (with different rates of increase). The exception is the Ashanti Region which experienced a high rate in 2010 (0.70) but declined thereafter to the same level as that of total Ghana. The Greater Accra Region consistently recorded HDI rates above the national average (0.718 in 2022) and became the only region to achieve high HD status [indicated by a value between 0.700 and 0.799¹¹⁴]. UNECA [United Nations Economic Commission for Africa] (2021) estimates that Accra accounted for 34–39 percent of the GDP of Ghana between 2015 and 2020. The rest of the regions – Ashanti, Eastern, Ahafo, Volta, Bono, Western, Central and Western North – recorded rates close to the national average. These are the regions in the forest belt where the leading export crops, cocoa, oil palm and cashew are grown. Six regions – Upper East, North East, Upper West, Bono East, Oti and Western North regions had low rates far below the national average. The region with the worst rates, North East, recorded around 0.30 in 2007, which later increased steadily to around 0.55 in 2022.¹¹⁵

- 5.4.7 With regard to multidimensional poverty, GSS published a series of [multidimensional poverty factsheets](#) (GSS factsheets 2023) covering each of Ghana’s 261 districts, dated 2023, based on data from the 2021 census. The factsheets considered indicators relating to 4 dimensions of poverty: education, health, living conditions and employment. Households defined in the [methodology](#) as deprived in one-third or more of 13 weighted indicators were considered multidimensionally poor¹¹⁶. The national incidence of multidimensional poverty was 24.3%. In rural areas, the incidence of multidimensional poverty was 36.7%, whereas the figure for urban areas was 14.6%¹¹⁷.
- 5.4.8 In their ‘2023 Multidimensional Poverty Report (Quarter 4 Bulletin)’, dated 8 July 2024, based on data from the GSS 2023 Annual Household Income and Expenditure Survey, GSS used a different model based on indicators relating to 3 dimensions: living conditions, health and education¹¹⁸. Households defined as deprived in one-third or more of 12 weighted indicators in these 3 dimensions were considered multidimensionally poor¹¹⁹. The bulletin stated that the national incidence of multidimensional poverty fell consistently throughout 2023, from 47.3% in Quarter 1 (January to March) to 41.3% in Quarter 4 (October to December)¹²⁰. In Quarter 4 2023, the incidence of multidimensional poverty in rural areas was 59.8%, whereas the figure for urban areas was 26.9%¹²¹.
- 5.4.9 Regarding regional disparities in multidimensional poverty, the GSS factsheets 2023 provided the following incidence data for 5 regions in which major cities are located:

¹¹⁴ UNDP, [The 2023 Ghana National Human Development Report](#) (page 82), 26 June 2024

¹¹⁵ UNDP, [The 2023 Ghana National Human Development Report](#) (page 86), 26 June 2024

¹¹⁶ OPHI, [Ghana MPI](#) (Ghana MPI structure: dimensions and indicators), 2024

¹¹⁷ GSS, [Fact Sheets on 261 Districts](#) (Accra Metropolitan Area factsheet, page 1), 2023

¹¹⁸ GSS, [2023 Multidimensional Poverty Report \(Q4\)](#) (page 16), 8 July 2024

¹¹⁹ OPHI, [Ghana MPI](#) (Ghana MPI structure: dimensions and indicators), 2024

¹²⁰ GSS, [2023 Multidimensional Poverty Report \(Q4\)](#) (page 2), 8 July 2024

¹²¹ GSS, [2023 Multidimensional Poverty Report \(Q4\)](#) (page 3), 8 July 2024

- Greater Accra
 - total – 11.7%
 - urban – 10.5%
 - rural – 24.4%¹²²
- Ashanti region
 - total – 18.3%
 - urban – 11.9%
 - rural – 28.1%¹²³
- Western region
 - total – 25.7%
 - urban – 15.8%
 - rural – 35.9%¹²⁴
- Bono region
 - total – 17.1%
 - urban – 12.4%
 - rural – 23.6%¹²⁵
- Northern region
 - total – 38.4%
 - urban – 24.3%
 - rural – 36.7%¹²⁶

5.4.10 The factsheets provided data on the incidence of multidimensional poverty at district level, including for the following districts:

- Accra Metropolitan Area – 11.1%¹²⁷
- Kumasi Metropolitan Area – 8.9%¹²⁸
- Sekondi-Takoradi Metropolitan Area – 10.4%¹²⁹
- Sunyani Municipal District – 10.9%¹³⁰
- Tamale Metropolitan Area – 21.0%¹³¹

5.4.11 For a full dataset on multidimensional poverty in all regions and districts, see the [GSS factsheets 2023](#).

¹²² GSS, [Fact Sheets on 261 Districts](#) (Accra Metropolitan Area factsheet, page 1), 2023

¹²³ GSS, [Fact Sheets on 261 Districts](#) (Kumasi Metropolitan Area factsheet, page 1), 2023

¹²⁴ GSS, [Fact Sheets on 261 Districts](#) (Sekondi-Takoradi Metropolitan Area factsheet, page 1), 2023

¹²⁵ GSS, [Fact Sheets on 261 Districts](#) (Sunyani Municipal District factsheet, page 1), 2023

¹²⁶ GSS, [Fact Sheets on 261 Districts](#) (Tamale Metropolitan Area factsheet, page 1), 2023

¹²⁷ GSS, [Fact Sheets on 261 Districts](#) (Accra Metropolitan Area factsheet, page 1), 2023

¹²⁸ GSS, [Fact Sheets on 261 Districts](#) (Kumasi Metropolitan Area factsheet, page 1), 2023

¹²⁹ GSS, [Fact Sheets on 261 Districts](#) (Sekondi-Takoradi Metropolitan Area factsheet, page 1), 2023

¹³⁰ GSS, [Fact Sheets on 261 Districts](#) (Sunyani Municipal District factsheet, page 1), 2023

¹³¹ GSS, [Fact Sheets on 261 Districts](#) (Tamale Metropolitan Area factsheet, page 1), 2023

6. Employment

6.1 Labour force participation and unemployment

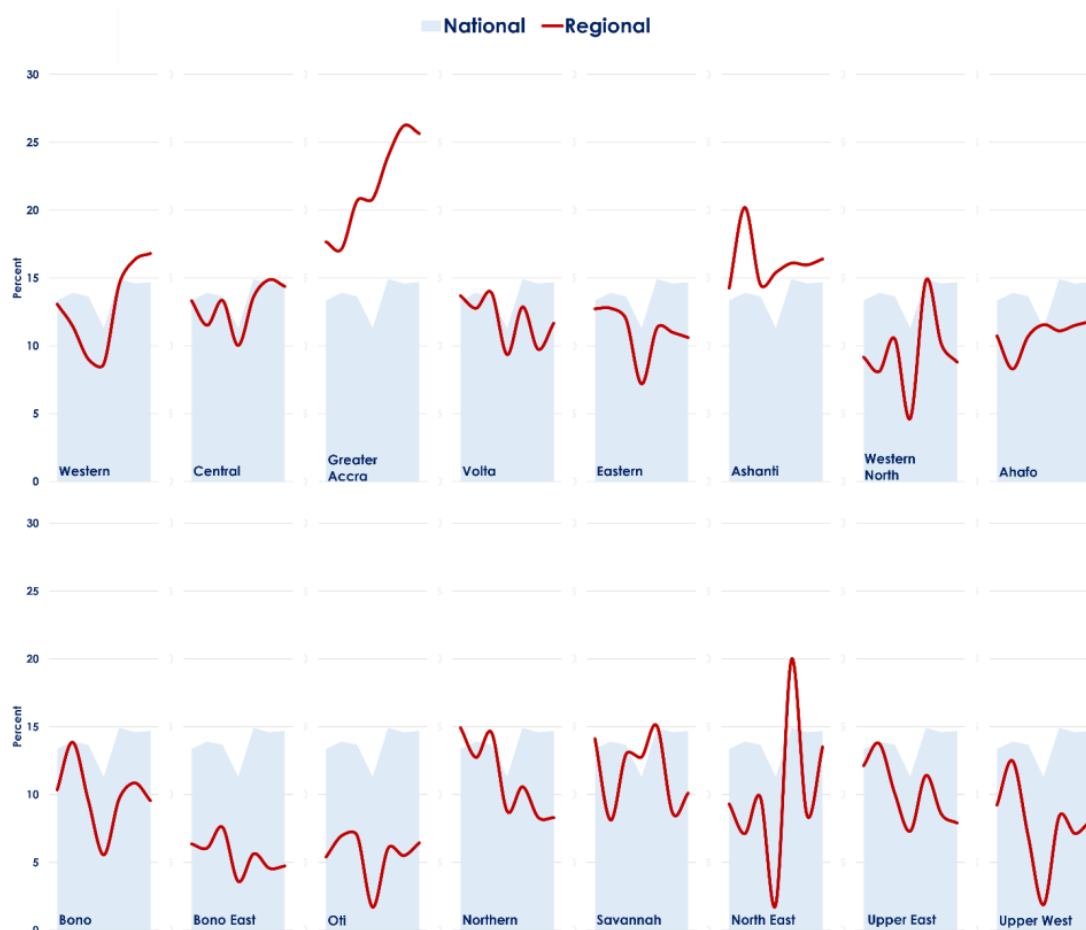
6.1.1 Ghana Statistical Service, in its ‘Ghana 2023 Annual Household Income and Expenditure Survey: Labour Statistics 2023 Quarter 3 Bulletin’ (GSS Q3 labour bulletin 2023), dated February 2024, stated that the labour force participation rate was 72.9%¹³².

6.1.2 The same source reported that the unemployment rate for Quarter 3 of 2023 was 14.7%. The rate for males was 10.9% and the rate for women was 17.7%¹³³.

6.1.3 The GSS Q3 labour bulletin 2023 stated that the rural unemployment rate was 9.8%, whereas the urban unemployment rate was 18.3%¹³⁴.

6.1.4 The bulletin provided the following charts showing unemployment by region from the period Quarter 1 2022 to Quarter 3 2023:

FIGURE 7: UNEMPLOYMENT RATE BY REGION, 2022 Q1 TO 2023 Q3



¹³² GSS, [Labour Statistics 2023 Q3 Bulletin](#) (page 5), February 2024

¹³³ GSS, [Labour Statistics 2023 Q3 Bulletin](#) (page 6), February 2024

¹³⁴ GSS, [Labour Statistics 2023 Q3 Bulletin](#) (page 7), February 2024

¹³⁵ GSS, [Labour Statistics 2023 Q3 Bulletin](#) (page 8), February 2024

- 6.1.5 The GSS Q3 labour bulletin 2023 stated: ‘Across all quarters [Quarter 1 2022 to Quarter 3 2023], four regions (Eastern, Bono East, Oti, and Upper West) recorded unemployment rates lower than the national rate. Conversely, Greater Accra and Ashanti regions consistently recorded unemployment rates higher than the national average during this same period.’¹³⁶
- 6.1.6 The bulletin reported that the unemployment rate among 15- to 24-year-olds in Quarter 3 of 2023 was 29.7%¹³⁷.

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6.2 Types of occupation

6.2.1 GSS, in Volume 3E of their general census report, ‘Economic Activity’, dated December 2021, provided data on the occupation categories of employed people aged 15 or over by region. The first, second and third most common occupation categories for 5 regions where major cities are located are listed below:

- Greater Accra:
 - service and sales workers
 - craft and related trades workers
 - professionals
- Ashanti:
 - service and sales workers
 - skilled agricultural, forestry and fishery workers
 - craft and related trades workers
- Western:
 - skilled agricultural, forestry and fishery workers
 - service and sales workers
 - craft and related trades workers
- Northern:
 - skilled agricultural, forestry and fishery workers
 - service and sales workers
 - craft and related trades workers
- Bono:
 - skilled agricultural, forestry and fishery workers
 - service and sales workers
 - craft and related trades workers¹³⁸

¹³⁶ GSS, [Labour Statistics 2023 Q3 Bulletin](#) (page 8), February 2024

¹³⁷ GSS, [Labour Statistics 2023 Q3 Bulletin](#) (page 11), February 2024

¹³⁸ GSS, [Census general report volume 3E](#), December 2021

6.2.2 The GSS Q3 labour bulletin 2023 reported that the proportion of people in ‘vulnerable employment’ nationwide in Quarter 3 2023 was 68.5%¹³⁹. It defined vulnerable employment as ‘the sum of the employment status groups of own-account workers [self-employed workers with no employees¹⁴⁰] and contributing family workers¹⁴¹. The bulletin featured tables showing the percentages of people in vulnerable employment by region and sex from Quarter 1 2022 to Quarter 3 2023, which are reproduced below¹⁴².

	Both Sexes						
	2022				2023		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Ghana	66.7	67.5	63.6	68.0	66.9	68.0	68.5
Western	65.2	63.5	58.3	63.0	61.6	62.8	63.3
Central	66.6	67.0	66.1	67.3	64.6	66.1	68.4
Greater Accra	45.6	47.5	43.7	45.5	49.1	48.5	47.7
Volta	65.6	72.0	64.2	70.9	70.5	70.8	72.9
Eastern	68.2	68.7	66.8	68.1	68.1	66.8	67.9
Ashanti	62.8	62.6	54.0	62.2	60.1	61.3	60.8
Western North	79.9	79.2	78.5	83.0	79.9	79.1	79.5
Ahafo	76.1	72.6	72.1	81.4	78.0	77.1	76.7
Bono	76.1	76.4	65.5	69.6	76.1	75.8	75.1
Bono East	80.9	79.5	78.3	82.4	76.3	78.0	79.0
Oti	86.1	82.5	80.9	83.4	88.5	91.2	92.2
Northern	79.0	82.9	78.5	84.2	83.9	85.1	86.6
Savannah	86.4	88.5	86.7	90.6	84.9	88.3	90.3
North East	88.4	89.2	89.6	92.1	86.7	91.4	90.7
Upper East	78.0	75.0	80.0	82.5	77.7	79.1	81.8
Upper West	73.6	76.8	79.7	81.6	76.4	81.3	81.5
	Q1	Q2	Q3	Q4	Q1	Q2	Q3
	2022				2023		

¹³⁹ GSS, [Labour Statistics 2023 Q3 Bulletin](#) (page 36), February 2024

¹⁴⁰ World Bank DataBank, [Glossary](#), 2024

¹⁴¹ GSS, [Labour Statistics 2023 Q3 Bulletin](#) (page 36), February 2024

¹⁴² GSS, [Labour Statistics 2023 Q3 Bulletin](#) (page 29), February 2024

Male						
2022				2023		
Q1	Q2	Q3	Q4	Q1	Q2	Q3
56.1	56.0	51.9	56.5	55.4	56.9	57.6
53.6	48.8	44.8	45.9	45.9	47.9	48.8
53.9	53.4	50.7	53.2	50.4	52.1	53.4
29.9	28.7	26.8	23.6	31.5	30.3	28.8
53.1	62.6	54.5	58.2	57.2	57.6	60.5
55.7	54.8	50.6	54.7	54.5	52.9	54.6
51.0	50.6	38.9	49.6	46.3	47.6	48.4
71.9	71.8	71.6	77.5	73.2	71.2	71.6
67.8	62.8	64.9	75.9	68.6	67.7	67.2
69.5	70.1	58.8	59.4	68.6	69.4	69.0
73.8	71.9	72.0	77.3	69.7	72.3	73.8
80.4	77.0	77.3	79.7	85.2	89.0	90.7
71.0	76.0	73.7	79.6	77.2	79.9	81.8
82.4	84.8	82.6	86.7	80.5	84.8	87.6
82.7	84.9	86.1	90.2	82.5	89.2	87.8
70.3	62.8	72.3	76.3	70.8	72.0	75.7
68.4	71.1	76.9	78.1	71.2	77.0	78.0
Q1	Q2	Q3	Q4	Q1	Q2	Q3
2022				2023		

Female							
2022				2023			
Q1	Q2	Q3	Q4	Q1	Q2	Q3	
76.2	77.7	73.9	78.1	76.8	77.8	77.8	Ghana
75.8	76.5	70.8	77.9	75.8	77.1	76.0	Western
77.0	77.8	77.9	79.1	76.1	77.9	80.7	Central
59.2	63.3	58.7	63.6	62.9	63.4	63.1	Greater Accra
75.6	79.6	72.0	80.6	80.6	80.5	81.9	Volta
78.5	80.5	79.9	79.0	79.3	78.1	78.4	Eastern
73.1	73.2	67.8	72.9	72.0	72.9	71.4	Ashanti
88.0	86.5	85.3	88.3	87.0	87.2	87.2	Western North
84.2	81.6	78.3	86.2	86.3	85.5	84.7	Ahafo
81.4	81.4	70.9	77.0	81.9	80.8	79.7	Bono
88.0	87.2	84.3	87.5	82.7	83.7	84.0	Bono East
92.4	88.1	84.8	87.6	92.1	93.7	94.0	Oti
86.7	89.6	83.2	88.9	90.1	90.1	91.3	Northern
90.8	92.4	90.9	94.4	89.0	91.7	92.8	Savannah
93.6	93.0	92.6	93.9	90.5	93.5	93.4	North East
85.2	86.0	87.0	88.7	84.2	86.4	87.6	Upper East
79.0	82.0	82.4	84.8	81.2	85.2	84.7	Upper West
Q1	Q2	Q3	Q4	Q1	Q2	Q3	
2022				2023			

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- 6.2.3 The USSD human rights report 2023 stated: ‘Most [workers in the informal sector] were self-employed. Some labor laws, such as legislation governing working hours, applied to the informal sector, but authorities did not enforce the minimum wage law in the informal sector. Employers widely flouted labor law in the informal sector, and the government did not enforce it.’¹⁴⁴
- 6.2.4 With regard to migrant workers in Accra, Maya Turolla, postdoctoral researcher at the Centre for International Conflict Analysis and Management at Radboud University Nijmegen in the Netherlands¹⁴⁵, and Lisa Hoffman, in

¹⁴³ GSS, [Labour Statistics 2023 Q3 Bulletin](#) (page 29), February 2024

¹⁴⁴ USSD, [Ghana](#) (section 7), 23 April 2024

¹⁴⁵ African Studies Centre Leiden, [Maya Turolla](#), no date

an article, “The cake is in Accra”: a case study on internal migration in Ghana’ (Turolla and Hoffman 2023), published in the Canadian Journal of African Studies on 6 August 2023, based on various sources including 20 interviews with internal migrants living in Accra, stated: ‘When it comes to improving one’s livelihood, several of our female respondents mentioned that potential work opportunities differ by gender. One of our female interviewees explains that men are more likely to find jobs as motorcycle taxi drivers or cleaners, whereas women mostly sell goods, prepare meals or work as carriers.’¹⁴⁶

6.2.5 For more information on migration, see [Freedom of movement](#).

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6.3 Inequalities for women and minority groups

6.3.1 The World Bank Blogs, in an entry dated 30 March 2023 (World Bank blog entry 2023), based on various sources, stated:

‘Ghana has strengthened women’s legal rights and opportunities in the labor market and women are now participating in the labor market at higher rates (65%) compared to other SSA [sub-Saharan African] countries (63%). This positive trend however has not translated into better economic opportunities for all women.

‘Women are more vulnerable in the labor market as their employment is precarious: 77% of women are in vulnerable jobs compared to 58% of men. Likewise, rural women are mostly self-employed and earn less due to the informality of their work. Women often choose self-employment to balance income generation with childcare and other domestic tasks, and this prohibits them from working in the formal sector and getting high-pay jobs to improve their livelihoods.

‘In addition to facing barriers that put women in low-earning jobs mostly in the informal agriculture sector, a vast majority of women-owned businesses lack access to fundamental assets to improve their productivity for higher revenues.

‘Limited access to land, and other productive assets exacerbates women’s financial exclusion as they are unable to use property as collateral. Although the law protects women’s property rights and ownership, restrictive social norms restrict their right to own and use property. About 8% of women own land compared to 30% of men.’¹⁴⁷

6.3.2 For more information on access to land, see [Discrimination in access to farmland](#).

6.3.3 The BTI Ghana report 2024 stated:

‘Gender inequalities persist outside the education system mainly due to economic and social issues rather than being the result of prohibitive laws. Women often work for subsistence wages in the informal sector – a pattern consistent with other African societies. Although a legal framework exists for labor and employment regulation, enforcement is difficult and mostly

¹⁴⁶ Turolla, M, and Hoffman, L, CJAS, [“The cake is in Accra”: a case study ...](#) (Results), August 2023

¹⁴⁷ World Bank Blogs, [To Reach Gender Equality Ghana Needs to Prioritize ...](#), 30 March 2023

inadequate. In modern urban areas, traditional values relating to family life and women's role in society remain prevalent, placing pressure on women to pursue a career while simultaneously shouldering the full responsibility of housework and raising children.¹⁴⁸

- 6.3.4 The USSD human rights report 2023 stated that under labour laws, among other legislation, women had the same legal status and rights as men¹⁴⁹. However, it further reported: 'Women in urban centers and those with skills and training encountered little overt bias, but resistance persisted to women entering nontraditional fields or seeking related vocational education or training. There were insufficient systems in place to protect women from sexual harassment and other violence in the workplace, and employment discrimination occurred.'¹⁵⁰ It did not provide further information about the nature or prevalence of such discrimination.
- 6.3.5 With regard to migrants finding work in Accra, Turolla and Hoffman 2023 stated: '... [I]nterviewees [for the study] do not consider either gender more likely to find work – it is just the type of work activities that differs.'¹⁵¹
- 6.3.6 For more information on work types, see [Types of occupation](#), above.
- 6.3.7 Freedom House (FH), in 'Freedom in the World 2024', Ghana (FH report covering events in 2023), stated: 'Despite equal rights under the law, women face societal discrimination, especially in rural areas ...' It added that in such areas, their opportunities for employment, among other things, were 'limited'¹⁵². It did not provide further information about this statement.
- 6.3.8 The BBC, in an article dated 20 September 2024, reported:
'Women's rights advocates are demanding the immediate implementation of a nearly 30-year-old gender equity bill which Ghana's president signed into law on Thursday [19 September] ... [P]rivate industries which enforce provisions of this law to employ women would benefit from tax incentives ...
'Subjecting an employee to gender-specific verbal attacks, stereotyping, hate speech or harsh rhetoric as well as discriminating against, intimidating or seeking to disqualify a candidate on grounds of gender are all banned under this law. Penalties include fines, and jail terms of between six and 12 months ... But some advocates and activist groups who welcome the law worry that it will not be properly enforced ...'¹⁵³
- 6.3.9 With regard to people with HIV/AIDS, the USSD human rights report 2023 stated: 'HIV-positive persons faced discrimination in employment and often were forced to leave their jobs...'¹⁵⁴ It did not give further information on the nature of this discrimination or the frequency with which HIV-positive workers were forced out of their jobs.
- 6.3.10 In relation to people with disabilities, the USSD human rights report 2023 stated: 'Few adults with disabilities had employment opportunities in the

¹⁴⁸ Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 25), 19 March 2024

¹⁴⁹ USSD, [Ghana](#) (section 6), 23 April 2024

¹⁵⁰ USSD, [Ghana](#) (section 6), 23 April 2024

¹⁵¹ Turolla, M, and Hoffman, L, CJAS, "[The cake is in Accra](#)": a case study ... (Results), August 2023

¹⁵² FH, [Ghana: Freedom in the World 2024 Country Report](#) (section F4), 2024

¹⁵³ BBC, [Sigh of relief for Ghana's \(not-so\) new gender equality law](#), 20 September 2024

¹⁵⁴ USSD, [Ghana](#) (section 6), 23 April 2024

formal sector, often due to bias and discrimination. Employers rarely offered reasonable accommodation to persons with disabilities.¹⁵⁵ It did not provide data on these statements and did not give information on the situation for disabled people in the informal sector.

6.3.11 For information on:

- earnings disparities, see [Earnings and in-work poverty](#), below
- the employment situation for lesbian, gay, bisexual, trans and intersex (LGBTI) people, see the Country Policy and Information Note [Ghana: Sexual orientation, gender identity and expression](#)

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6.4 Earnings and in-work poverty

6.4.1 The USSD human rights report 2023 stated: ‘The law provided for a national minimum wage for some sectors of the economy, and the minimum wage exceeded the government’s poverty line. There was widespread violation of the minimum wage law in the formal economy across all sectors.’¹⁵⁶

6.4.2 The GSS databank, Statsbank Ghana, in searchable data from the GSS Annual Household Income and Expenditure Survey, showed that median hourly earnings in Quarter 2 2023 were 6.9 cedis (GBP0.33 at the exchange rate prevailing on 27 September 2024¹⁵⁷) for both sexes, 8.7 cedis (GBP0.41¹⁵⁸) for men and 4.6 cedis (GBP0.22¹⁵⁹) for women¹⁶⁰. Its table of data by region for the same period is reproduced below:

¹⁵⁵ USSD, [Ghana](#) (section 6), 23 April 2024

¹⁵⁶ USSD, [Ghana](#) (section 7), 23 April 2024

¹⁵⁷ Xe.com, [Currency Converter](#), converted 27 September 2024

¹⁵⁸ Xe.com, [Currency Converter](#), converted 27 September 2024

¹⁵⁹ Xe.com, [Currency Converter](#), converted 27 September 2024

¹⁶⁰ Statsbank Ghana, [Median hourly earnings by ... Region and Sex](#), accessed 27 September 2024

Ghana	Both Sexes	6.9
	Male	8.7
	Female	4.6
Western	Both Sexes	6.9
	Male	8.7
	Female	4.6
Central	Both Sexes	5.8
	Male	6.2
	Female	3.5
Greater Accra	Both Sexes	8.1
	Male	9.2
	Female	5.2
Volta	Both Sexes	5.8
	Male	6.8
	Female	5.8
Eastern	Both Sexes	5.0
	Male	6.9
	Female	3.0
Ashanti	Both Sexes	5.8
	Male	7.5
	Female	4.0
Western North	Both Sexes	7.8
	Male	8.7
	Female	3.8
Ahafo	Both Sexes	5.8
	Male	5.8
	Female	5.0
Bono	Both Sexes	4.6
	Male	5.0
	Female	4.0
Bono East	Both Sexes	6.2
	Male	8.7
	Female	2.9
Oti	Both Sexes	3.5
	Male	4.0
	Female	2.5
Northern	Both Sexes	8.8
	Male	8.8
	Female	8.0
Savannah	Both Sexes	8.8
	Male	9.8
	Female	8.8
North East	Both Sexes	11.5
	Male	11.5
	Female	8.7
Upper East	Both Sexes	8.7
	Male	8.8
	Female	7.5
Upper West	Both Sexes	9.8
	Male	12.1
	Female	4.0

6.4.3 GSS, in a press release dated 26 September 2023, stated:

‘Data from the first quarter of the 2022 Annual Household Income and Expenditure Survey (AHIES) indicates that among paid workers, women earned 34.2 percent less than men. The estimated gender wage gap adjusts for age, approximate years of work experience, highest level of education attended, main occupation, industry, employment sector, and region of residence.

‘The gender wage gap is lowest among paid workers with tertiary education or more where women earn 12.7 percent less than their male counterparts. The wage gap is highest among workers with basic education (60.1%) followed by workers with no education (54.0%).’¹⁶²

6.4.4 The International Labour Organization’s ILOSTAT database, in its Ghana dataset on the working poverty rate (‘percentage of employed living below US\$2.15 PPP [purchasing power parity] (%) - Annual’), stated that based on ILO modelled estimates, 18% of those employed and aged 15 or over were in working poverty in 2023¹⁶³.

6.4.5 For more information on poverty, see [Poverty and inequality](#).

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6.5 Job-seeking assistance

6.5.1 The International Organization For Migration (IOM) Germany, in its ‘Ghana Country Fact Sheet 2023’ (IOM factsheet 2023), which provides information for prospective returnees to Ghana, stated:

‘The Public Employment Centres (PEC) under the Ministry of Employment and Labour Relations are mandated to provide job seeking assistance. Since 2019, the Government launched the Youth Employment Agency (YEA) with the intent to ... complement the PEAs [Private Employment Agencies] efforts in providing job matching services.

‘For general unemployment assistance any person (migrant or not) can visit the PECs under the Labour Department or the YEA to register. They both provide CV enhancement and job matching services for the public. There are also Private Employment Agencies (PEAs) that provide job matching services at a fee...’¹⁶⁴

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7. Social support / protection

7.1 Social support / protection provided by the state

7.1.1 The ILOSTAT database provided the following 2022 data from the ILO Social Security Inquiry Database:

- population covered by at least one social protection benefit – 25.2%

¹⁶¹ Statsbank Ghana, [Median hourly earnings by ... Region and Sex](#), accessed 27 September 2024

¹⁶² GSS, [Women in Ghana paid 34.2% less than men](#), September 2023

¹⁶³ ILOSTAT, [Ghana working poverty rate](#), accessed 26 September 2024

¹⁶⁴ IOM Germany, [Ghana - Country Information](#) (section 2), December 2023

- persons above retirement age receiving a pension – 15.7%
- persons with severe disabilities collecting disability social protection benefits – 0.1%
- poor persons covered by social protection systems – 23.6%
- vulnerable persons covered by social assistance – 9.8%
- mothers with newborns receiving maternity benefits – 69.1%¹⁶⁵

7.1.2 The ILOSTAT database provided the following 2023 data from the ILO Social Security Inquiry Database:

- unemployed receiving unemployment benefits – 0%
- children/households receiving child/family cash benefits – 30.4%¹⁶⁶

7.1.3 The BTI Ghana report 2024 stated:

‘... [I]n Ghana, the public welfare system is comparatively restrained, with the majority of programs taking the form of indirect contributions via the Social Security and National Insurance Trust systems. Consequently, numerous Ghanaians employed in the informal sector lack access to social welfare programs ...

‘The public welfare regime in Ghana primarily covers employees in the formal sector through the Social Security and National Insurance Trust programs. Although these schemes allow individuals in the informal sector to join as voluntary contributors, most do not. Consequently, the majority of Ghanaians working in the informal sector, which represents a significant portion of the population, are not included in social welfare programs ...

Additionally, a Planting for Food and Jobs campaign in rural areas aims to provide a livelihood to impoverished rural communities. However, these programs suffer from underfunding and significant bureaucratic inertia, which limits their effectiveness.’¹⁶⁷

7.1.4 The IOM factsheet 2023 reported: ‘The State ... does not provide special financial assistance to returnees or unemployed persons.’¹⁶⁸ It further stated: ‘Ghana does not have special housing facilities for returnees and no social housing system is available.’¹⁶⁹

7.1.5 The International Monetary Fund, in an article, ‘Ghana: Transforming a Crisis into a Journey Toward Prosperity’, dated 29 January 2024, reported:

‘... [T]he Ghanaian authorities are working hard to expand the most effective social protection programs. In 2023, they doubled the benefits under the existing targeted cash transfer program, the Living Empowerment Against Poverty, and these benefits are expected to be doubled again in 2024, increasing the benefit coverage from about 6 percent to 12 percent (of household pre-transfer consumption)—and helping to significantly reduce

¹⁶⁵ ILOSTAT, [Ghana social protection](#), accessed 26 September 2024

¹⁶⁶ ILOSTAT, [Ghana social protection](#), accessed 26 September 2024

¹⁶⁷ Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 24), 19 March 2024

¹⁶⁸ IOM Germany, [Ghana - Country Information](#) (section 2), December 2023

¹⁶⁹ IOM Germany, [Ghana - Country Information](#) (section 3), December 2023

poverty and inequality.

'In the education sector, allocations toward the Ghana School Feeding Program and the Capitation Grant also received a boost... These are critical interventions to protect the vulnerable which are regularly monitored under the IMF-supported program.'¹⁷⁰

- 7.1.6 For more information on health insurance and provision of care for the elderly, see the Country Information Note [Ghana: Medical treatment and healthcare](#).

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7.2 Other social support / protection

- 7.2.1 The IOM factsheet 2023 stated: 'Besides the governmental system there are traditional systems of Social Protection which are based on the help and support of the extended family.'¹⁷¹

- 7.2.2 The BTI Ghana report 2024 stated: 'Religious organizations, especially the growing number of Pentecostal and African Independent Churches, along with their accompanying institutions, play an increasingly vital role in providing essential social services.'¹⁷²

- 7.2.3 The USSD human rights report 2023 stated: 'There were three government-run shelters for survivors of domestic violence, the Madina Social Welfare Center, the Center for Abused Children, and the [Ghana Police Service Domestic Violence and Victims Support Unit] DOVVSU's national One-Stop Center collocated with the Criminal Investigations Department of the Police Service.'¹⁷³

- 7.2.4 It further stated: 'Police could refer survivors to government or NGO-operated shelters. In cases deemed less severe, survivors were returned to their homes. Authorities reported officers occasionally had no alternative but to shelter survivors in the officers' own residences until other arrangements could be made.'¹⁷⁴

- 7.2.5 Privately-owned website and podcast provider¹⁷⁵ Managingghana.com, in an article dated 19 April 2024, stated: 'The Ark Foundation which established the first shelter in Ghana for battered women and children in 1999 is celebrating its 25th anniversary this year.

'It offers vulnerable, distressed and abused persons, in particular women and children, compassionate care and empowering spaces to live without fear of violence or oppression from others.'¹⁷⁶

- 7.2.6 The following are other non-governmental organisations operating in Ghana. This list is not exhaustive:

¹⁷⁰ IMF, [Ghana: Transforming a Crisis into a Journey Toward Prosperity](#), 29 January 2024

¹⁷¹ IOM Germany, [Ghana - Country Information](#) (section 4), December 2023

¹⁷² Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 15), 19 March 2024

¹⁷³ USSD, [Ghana](#) (section 6), 23 April 2024

¹⁷⁴ USSD, [Ghana](#) (section 6), 23 April 2024

¹⁷⁵ Managingghana.com, [Overview](#), no date

¹⁷⁶ Managingghana.com, [Angela Dwamena-Aboagye's Remarkable Story...](#), 19 April 2024

- Youth Alive Ghana is an NGO working with vulnerable groups in the Upper East, Upper West and Northern regions. Its work includes supporting families with children’s school fees and textbooks¹⁷⁷.
- Care4Aged is an NGO that provides assistance to elderly people such as free home care services, medical care, food and clothing¹⁷⁸.
- Samba Africa Voluntary Organisation is a Kumasi-based non-profit NGO ‘which aims to provide best opportunities for the needy people in under privileged communities through better health, education, and sustainable development’¹⁷⁹.
- BasicNeeds-Ghana, which works in several regions across the country, ‘is a mental health and development advocacy organisation that implements and promotes initiatives to transform the lives of people with mental illness or epilepsy by providing access to integrated mental health care, social and economic services in the communities of Ghana’¹⁸⁰.

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8. Food security

8.1 Food security and malnutrition

- 8.1.1 The World Food Programme (WFP), in an undated Ghana entry on its website, stated 2 million people were food insecure and 657,000 children under 5 were chronically malnourished¹⁸¹.
- 8.1.2 CARE International, ‘a leading humanitarian organization fighting global poverty’¹⁸², in an evaluation, ‘Ghana: Inequalities in Food Insecurity’, dated 8 December 2023, stated: ‘... food insecurity in Ghana is not uniformly distributed. The highest levels of food insecurity [in 2022] were found in the northern regions, especially in the Upper East, Upper West, North East, and Northern regions ... Notably, food insecurity disproportionately affects women. In 2022, 400,000 more women than men suffered from moderate or severe food insecurity...’¹⁸³
- 8.1.3 For information on women’s access to fertile land, see [Inequalities in access to farmland](#), below.
- 8.1.4 Regarding food security among the elderly, GSS, in the report, ‘Thematic Brief: The Elderly in Ghana’, dated February 2024, stated: ‘About four in ten (41.5%) of the elderly population are food insecure. A higher proportion of females than males are food insecure nationally. More than two-thirds of males in Upper East (74.6%) and Upper West (68.1%) regions are food insecure. More than half of the elderly population in the Upper East, Upper West, North East and Western regions are food insecure.’¹⁸⁴

¹⁷⁷ Youth Alive, [Youth Alive Ghana](#), no date

¹⁷⁸ Care4Aged, [Care for Aged Outreach](#), no date

¹⁷⁹ SAVO, [About Us](#), no date

¹⁸⁰ BasicNeeds-Ghana, [Vision and Mission](#), no date

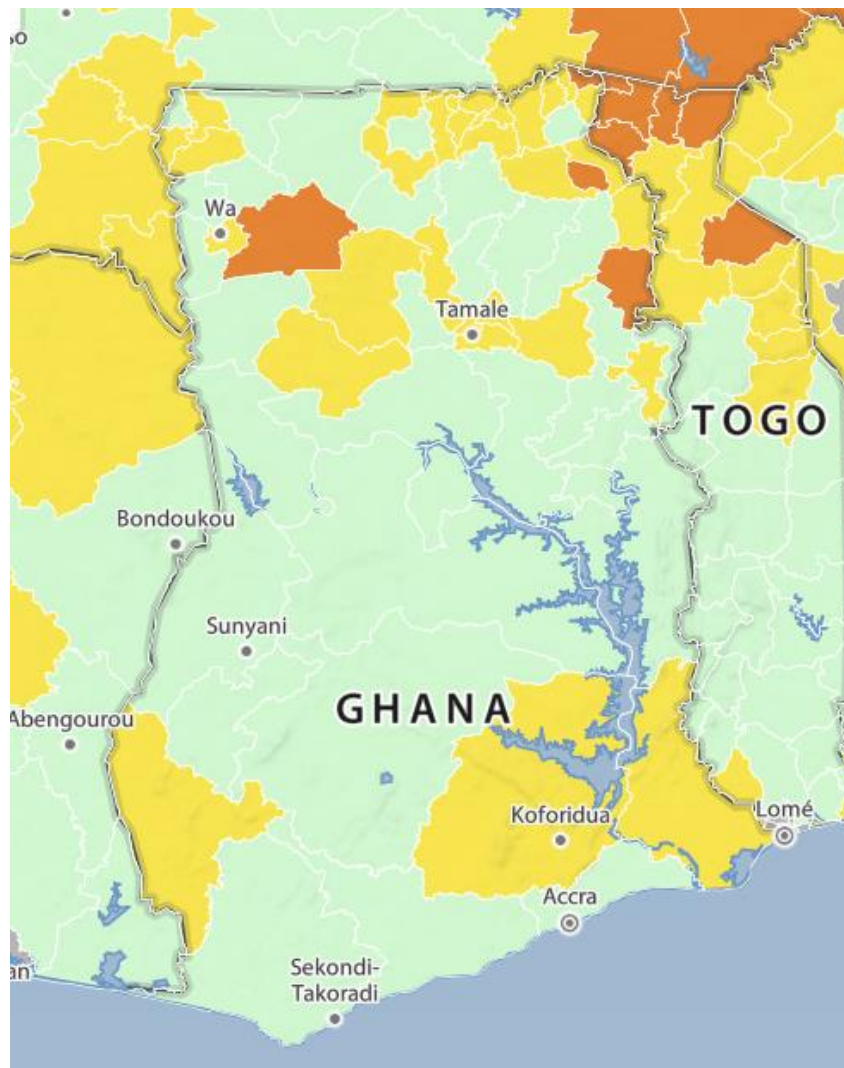
¹⁸¹ WFP, [Ghana](#), no date

¹⁸² CARE International, [About us](#), no date

¹⁸³ CARE International, [Ghana: Inequalities in Food Insecurity](#) (page 2), 8 December 2023

¹⁸⁴ GSS, [Thematic Brief: The Elderly in Ghana](#) (page 24), February 2024

8.1.5 The Integrated Food Security Phase Classification (IPC) initiative, in an entry on its website, presented the March 2024 Cadre Harmonisé (CH) projections for acute food and nutrition insecurity in the period June to August 2024 in a map, which is reproduced below¹⁸⁵:



CH Map Key: Acute Food and Nutrition Insecurity

Mapped Phase represents highest severity affecting at least 20% of the population

- 1-Minimal
- 2-Stressed
- 3-Crisis
- 4-Emergency
- 5-Famine
- Not analysed

¹⁸⁵ IPC, [Cadre Harmonisé](#) (projections for June to August 2024), March 2024

- 8.1.6 The analysis showed 3 districts in Ghana – Wa East, Yunyoo-nasuan and Saboba – were projected as being in Phase 3 (Crisis). The Western North, Volta and Eastern regions, as well as some districts in the north Ghana including Tamale Metropolitan, were projected as being in Phase 2 (Stressed). The cities of Accra, Kumasi, Sekondi-Takoradi and Sunyani were projected as being in Phase 1 (Minimal). For a searchable map of all areas, see the [Cadre Harmonisé projections](#). Definitions of phases are available in the Integrated Food Security Phase Classification (IPC) brochure [Understanding the IPC Scales](#).
- 8.1.7 The WFP, in its ‘WFP Ghana Country Brief’, dated May 2024, stated:
‘Despite national-level improvements, hunger and malnutrition persist, particularly in Northern Ghana and rural communities. In the North, where agriculture is the primary livelihood for 90 percent of families, numerous challenges such as climate change, low prices, poor infrastructure, and inadequate education prevail. Varying food availability leads to price fluctuations countrywide, impacting affordability, especially considering Ghana's status as a food deficit nation vulnerable to global price spikes, like those of imported rice.
‘Ghana faces the triple burden of malnutrition, with stunting among children under 5 decreasing nationally but remaining high in the Northern Region. Vitamin and mineral deficiencies, notably anaemia, disproportionately affect women and children, with higher rates in the North.’¹⁸⁶
- 8.1.8 With regard to sufficiency of food consumption, AGRA, an Africa-based institution whose stated mission is ‘to catalyze the growth of sustainable food systems across Africa ...’¹⁸⁷, in the July 2024 issue of its monthly report ‘Food Security Monitor’, published 12 August 2024, based on various sources, stated that 18.46% of the population were categorised as having insufficient food consumption. This represented an increase of 10% compared to a year earlier, but a decrease of 14.06% compared to July 2022¹⁸⁸. For more information on the classification of insufficient food consumption, see page 5 of the [AGRA July 2024 Food Security Monitor](#).

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8.2 Inequalities in access to farmland

- 8.2.1 The USSD human rights report 2023 stated that women had the same rights as men under family, property and inheritance laws, among others. However, it added: ‘While the government generally made efforts to enforce the law, predominantly male tribal leaders and chiefs were empowered to regulate land access and usage within their tribal areas. Within these areas women were less likely than men to receive access rights to large plots of fertile land.’¹⁸⁹
- 8.2.2 Jenn Williamson, vice president for gender and social inclusion with international development non-profit organisation¹⁹⁰ ACDI/VOCA, in an

¹⁸⁶ WFP, [Ghana country brief](#), May 2024

¹⁸⁷ AGRA, [About Us](#), no date

¹⁸⁸ AGRA, [Food Security Monitor - July 2024](#), 12 August 2024

¹⁸⁹ USSD, [Ghana](#) (section 6), 23 April 2024

¹⁹⁰ ACDI/VOCA, [Our Purpose](#), no date

article on the US government-funded¹⁹¹ Agrilinks platform, ‘Increasing Women’s Access to Land through Public-Private Partnerships in Ghana’, stated:

‘In Northern Ghana, women face many challenges accessing and owning land. Customary lands, which make up an estimated 80% of the country, are managed by traditional authorities and governed under cultural lineage and inheritance systems. In Northern Ghana, this system is largely patrilineal, which means that men receive exclusive rights to land and women have access to land mainly through male members of the family. Women’s access to land is, therefore, tied to their marriage and husband’s lineage.

‘Women’s lack of ownership and decision-making power over land has many negative impacts. Women who farm independently or raise crops in addition to their family’s acreage are often allocated plots of land that are less fertile and far from their homes. This adds significantly to female farmers’ time and work — particularly if it’s in addition to labor required to contribute to their husband’s or family’s farm — and places them at increased risk of violence as they travel between work and home. Because women remain the primary caregivers and are responsible for the majority of household labor, these additional time burdens also make it difficult for them to both farm and care for their families. Women’s access to land is also unstable, and they can lose access to land they have been living on or farming in the event of divorce or if the landowner — a husband, father or other male family member — passes away.’¹⁹²

- 8.2.3 Joseph M Soale and Helen Akolgo-Azupogo, lecturers at the Department of Planning and Land Administration, University for Development Studies (UDS), Tamale^{193 194}, in a paper, ‘Changes in Women Access to and Ownership of Land in Northern Ghana’, published in the Journal of Environment and Sustainable Development on 30 December 2022, based on various sources including focus group discussions in northern Ghana, stated:

‘Significant impact has been made in the fight against customs depriving women from accessing or owning lands in Northern Ghana...The improvements have been influenced by economic factors and advocacy interventions [by NGOs] on women’s rights. However, it can equally be concluded that, as much as more have evolved with regards to land customs, there are still practices limiting the capacity of women to access or own land in the areas of this study.’¹⁹⁵

- 8.2.4 The Ghana Compact, an initiative developed by the African Center for Economic Transformation (ACET), a pan-African policy institute¹⁹⁶, in partnership with other policy institutes and civil society organisations¹⁹⁷, in a

¹⁹¹ UNDRR, [Agrilinks | Global Platform for Disaster Risk Reduction](#), no date

¹⁹² Williamson, J, Agrilinks, [Increasing Women's Access to Land ...](#), 20 May 2021

¹⁹³ University for Development Studies, [Mr. Joseph Mohammed Soale](#), no date

¹⁹⁴ University for Development Studies, [Dr. Akolgo-Azupogo Helen](#), no date

¹⁹⁵ Soale, JM, and Akolgo-Azupogo, H, JESD, [Changes In Women ...](#) (page 8), 30 December 2022

¹⁹⁶ ACET, [African Center for Economic Transformation](#), no date

¹⁹⁷ Ghana Compact, [Compact Events](#), 6 December 2022

paper, ‘Gender Equality: Challenges and Potential Solutions for Ghana’, dated May 2023, stated:

‘... [W]omen’s access to land and property is continually threatened. Most women farm on the land of their husbands or relatives where they are not guaranteed ownership of the land. Women are obliged to work on their husband’s land, however, most of them have no right to the land or produce ...

‘With the increasing interest in large scale land acquisitions, migrant women as well as women working on family lands increasingly find that their interest in land is abandoned in favour of individuals able and willing to pay large sums of money to acquire the lands they are farming. Often, family heads sell this land without prior discussion with the women involved. These women therefore increasingly find themselves farming on smaller and smaller bits of land yet to be acquired by others ...

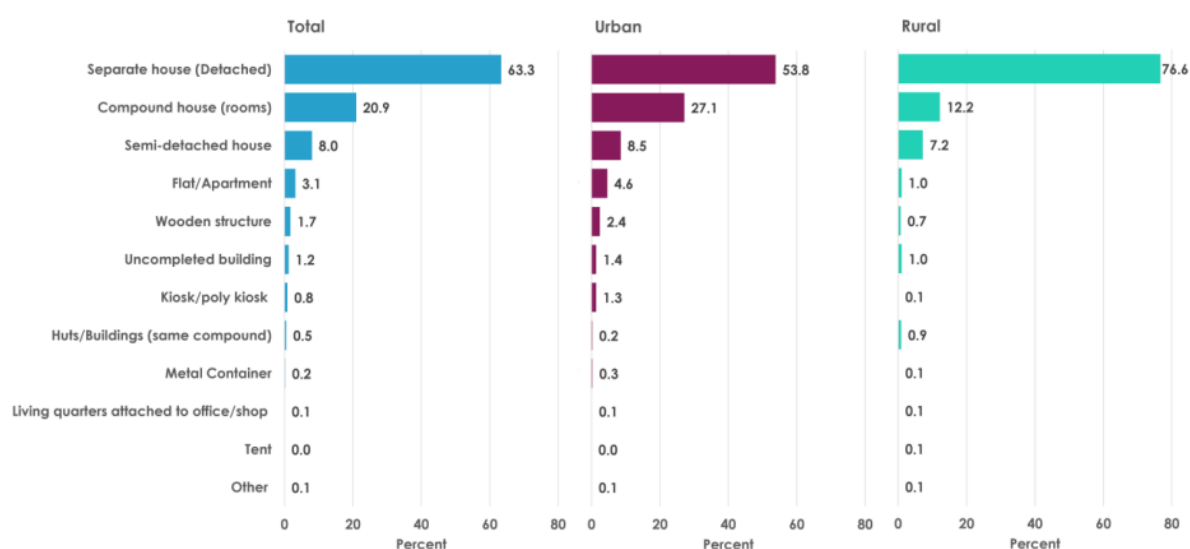
‘... In 2020, the Land Act (Act 1036) was passed. This Act consolidates all the previous enactments on land into a single law. The law has three goals: to ensure an effective and efficient land tenure system; to administer and manage land sustainably in the country; to enhance transparency and accountability in the various land governance institutions. If it is implemented to the letter, women’s land rights will improve dramatically.’¹⁹⁸

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9. Housing and living conditions

9.1 Housing

9.1.1 GSS, in Volume 3K of their 2021 general census report, ‘Housing Characteristics’ (GSS housing report 2022), dated February 2022, presented data on type of dwelling by type of locality in charts, which are reproduced below:



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¹⁹⁸ Ghana Compact, [Gender Equality: Challenges and Potential ...](#) (pages 11-13), May 2023

¹⁹⁹ GSS, [2021 Population and Housing Census report volume 3K](#) (page 30), February 2022

- 9.1.2 The same report stated: ‘Use of cement blocks/concrete for outer wall of dwelling units increased steadily from 39.1 percent in 2000 to 57.5 percent in 2010 and 64.1 percent in 2021. In contrast, the use of mud bricks/earth declined over the same period (50.0% in 2000; 34.2% in 2010 and 29.6 in 2021).’²⁰⁰ It further stated that the Greater Accra and Ashanti regions accounted for 47.5% of the dwelling units nationally that had cement blocks or concrete as the main construction material for their outer walls²⁰¹.
- 9.1.3 Lewis Abedi Asante, lecturer at Kumasi Technical University, and Richmond Juvenile Ehwi, in an article, ‘Ghana has a housing crisis: what we found in Kumasi, and what needs to change’ (Asante and Ehwi 2020), published in The Conversation on 29 October 2020, reported that compound houses comprised 57% of Ghana’s housing stock. They stated:
 ‘These are mostly single-storey structures with series of single-banked rooms surrounding a square and unroofed courtyard. One side of the enclosed units hosts shared amenities like toilets, kitchens and bathrooms.
 ‘Compound houses usually provide accommodation for about eight to 15 households. The units are developed incrementally using mostly inexpensive construction materials and local labour. The courtyards usually serve multiple purposes, such as a playground for children, an arena for social interactions, and spaces for cooking or doing laundry. These characteristics make compound houses particularly attractive to low-income occupants.’²⁰²
- 9.1.4 The CIA World Factbook stated:
 ‘With the rapid growth of population and the movement of large numbers of people from rural to urban areas, housing has been a problem in Ghana, especially in the large cities, where the problem is both quantitative and qualitative. In the rural areas the problem is mainly one of housing quality. There is distinct overcrowding in the urban areas. All but a small proportion of housing is provided by private individuals. To address the housing needs of the country, the government has focused on such areas as providing low-cost housing, developing suitable building materials, and creating a national building code.’²⁰³
- 9.1.5 For more information on housing supply, see [Supply and affordability](#).
- 9.1.6 The database of the United Nations Human Settlements Programme (UN-Habitat), in its May 2024 dataset on the proportion of urban population living in slums, informal settlements or inadequate housing, stated that in 2022, 33.5% of the urban population of Ghana lived in such conditions. The figure had remained unchanged since 2016. The 2022 figure for sub-Saharan Africa was 53.6%, and the world figure for the same year was 24.8%²⁰⁴.
- 9.1.7 Regarding Accra, the Kleinman Center for Energy Policy at the University of Pennsylvania in the United States, in a paper ‘Powering the Slum: Meeting SDG [Social Development Goal] 7 in Accra’s Informal Settlements’

²⁰⁰ GSS, [2021 Population and Housing Census report volume 3K](#) (page 32), February 2022

²⁰¹ GSS, [2021 Population and Housing Census report volume 3K](#) (page 31), February 2022

²⁰² Asante, LA, and Ehwi, RJ, [Ghana has a housing crisis ...](#), 29 October 2020

²⁰³ CIA, [The World Factbook – Ghana](#) (Government and society), updated 24 July 2024

²⁰⁴ UN-Habitat Urban Indicators Database, [Housing, Slums and Informal Settlements ...](#), May 2024

(Kleinman Center report 2021), dated 21 April 2021, based on various sources, stated:

‘Four out of ten residents live in informal settlements of varying maturity and size. These settlements are places where residents lack legal tenure or structures do not comply with local building and housing codes (People’s Dialogue 2016; UN Habitat, 2011). The AMA [Accra Metropolitan Area] is experiencing rapid urbanization with growth occurring through natural increase and rural-to-urban migration, both putting pressure on existing informal settlements and leading to new ones...’²⁰⁵

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9.2 Ownership, registration and forced eviction

9.2.1 The GSS housing report 2022 provided data showing the percentage of housing that is owner-occupied, including in the following regions in which major cities are located:

- Greater Accra – 36.4%
- Ashanti – 39.4%
- Western – 46.3%
- Northern – 77.1%
- Bono – 43.8%²⁰⁶

9.2.2 For ownership data for all regions, see page 36 of the [GSS housing report 2022](#).

9.2.3 The same report provided data showing the percentage of housing that is rented, including in the following regions in which major cities are located:

- Greater Accra – 47.6%
- Ashanti – 40.6%
- Western – 35.5%
- Northern – 13.6%
- Bono – 37.4%²⁰⁷

9.2.4 For rental percentages for all regions, see page 37 of the [GSS housing report 2022](#).

9.2.5 The FH report covering events in 2023 stated: ‘Although the legal framework generally supports property ownership ... weaknesses in the rule of law, corruption, and an underregulated property rights system are problems. Bribery is a common practice when ... registering property ... Land-rights issues and corruption in land acquisition persist as challenges despite the 2020 passage of the Land Act, which revised and consolidated land laws.’²⁰⁸

²⁰⁵ Kleinman Center, [Powering the Slum: Meeting SDG7 ...](#) (page 7), 21 April 2021

²⁰⁶ GSS, [2021 Population and Housing Census report volume 3K](#) (page 36), February 2022

²⁰⁷ GSS, [2021 Population and Housing Census report volume 3K](#) (page 36), February 2022

²⁰⁸ FH, [Ghana: Freedom in the World 2024 Country Report](#) (section G2), 2024

- 9.2.6 For more information on the Land Act, see [Inequalities in access to farmland](#).
- 9.2.7 Regarding forced evictions, the Amnesty International (AI) report ‘The State of the World’s Human Rights – Ghana 2022’ (AI Ghana report for 2022), dated 28 March 2023, stated: ‘Incidents of forced evictions continued. In June the Greater Accra Regional Security Council, directed by the regional minister, demolished hundreds of homes in an informal settlement in Frafraha, in the capital, Accra, located on land belonging to the Council for Scientific and Industrial Research. The residents were given 48 hours’ notice and were not relocated, therefore being made homeless.’²⁰⁹
- 9.2.8 There was no information on forced evictions in the AI report ‘The State of the World’s Human Rights – Ghana 2023’, dated 24 April 2024²¹⁰. Furthermore, there was no information on forced evictions in Ghana in 2023 or 2024 in the other sources consulted for this note (see [Bibliography](#)).

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9.3 Supply and affordability

- 9.3.1 The Centre for Affordable Housing Finance in Africa (CAHF), an independent South African think tank²¹¹, in its ‘2023 Housing Finance Yearbook: Ghana profile’ (CAHF Ghana profile 2023), dated 22 November 2023, stated: ‘Ghana has a housing deficit of 1.8 million units despite several public and private sector-driven initiatives cumulatively reducing the deficit by a third (33%)...Unaffordability is evident in the mismatch between the high price of houses, particularly in the capital city, Accra, and the low income of most of the country’s population ...’²¹²
- 9.3.2 The CAHF Ghana profile 2023 further reported: ‘Housing remains unaffordable for low and middle income families. Although affordable housing has been highlighted in most national level policy documents in the last two decades, few gains have been achieved. Despite efforts by the government and the private sector in affordable housing delivery, rental prices remain above the means of many low and middle income earners.’²¹³
- 9.3.3 The IOM factsheet 2023 stated:
- ‘Rent costs largely depend on the type of accommodation and the location. Rents in the city for a single self-contained room would cost an average of EUR 83 (GHS 1000) [GBP69.20²¹⁴] per month. It is common to pay 1 or 2 years of rent in advance...Demand for accommodation is quite high and far exceeds supply. It is not easy to find accommodation, especially in urban areas. However, the further away from the urban centers, the less the cost of living ...
- ‘Finding accommodation is usually done informally through friends and family members. One can also contact informal property agents who charge

²⁰⁹ AI, [The State of the World’s Human Rights; Ghana 2023](#), 28 March 2023

²¹⁰ AI, [The State of the World’s Human Rights; Ghana 2024](#), 24 April 2024

²¹¹ CAHF, [About CAHF](#), no date

²¹² CAHF, [2023 Housing Finance Yearbook: Ghana profile](#) (Overview), 22 November 2023

²¹³ CAHF, [2023 Housing Finance Yearbook: Ghana profile](#) (Affordability), 22 November 2023

²¹⁴ Xe.com, [Currency Converter](#), converted 27 September 2024

a service fee of 10% of the total rent of two years. For high-end apartments one will have to contact a formalized real estate agent. Their services are regulated and expensive. They usually charged in USD.

‘Ghana does not provide grants for housing. There are however a few institutions such as the Ghana Home Loans and other financial institutions that give mortgages. Clients however must have a stable and formal employment to benefit from the mortgage facilities. Interests on mortgages are high.’²¹⁵

9.3.4 The National Rental Assistance Scheme (NRAS), in an undated entry on its website, stated:

‘The National Rental Assistance Scheme was established by The Government of Ghana in 2022 to address and correct Rent Advance problem that has placed an undue financial burden on the people of Ghana for far too long ...

‘Ghanaians have been burdened with payment of Rent Advances for far too long. Landlords and property owners have demanded advance payments of rent in excess of 3 years from potential renters.

‘This undue burden has been partly due to shortage of affordable housing as both government and private developers have been unable to construct enough of these type of housing to accommodate the growth and demand for these types of housing needs.

‘It is currently estimated that there exists a deficit of about 5 million rooms in Ghana as of December 2022; assuming each room is shared by 2 occupants. And this deficit is expected to get worse as the population grows and rural-urban migration continues.

‘Based on these factors, National Rental Assistance Scheme was formed to offer rent relief to the ordinary Ghanaian renter; making it possible for rent payments to be made on monthly basis as rent is mostly paid throughout the world.’²¹⁶

9.3.5 State-owned²¹⁷ Ghana News Agency (GNA), in an article dated 25 July 2024, quoted Finance Minister Mohammed Amin Adam as telling Parliament that the NRAS had benefitted 2,074 individuals²¹⁸.

9.3.6 Regarding Accra, Tom Gillespie, Hallsworth Research Fellow at the University of Manchester, in an article, ‘Why Accra’s property boom hasn’t produced affordable housing’, published in The Conversation on 3 August 2021, based on various sources, stated:

‘In Ghana’s capital Accra ... there is an estimated deficit of 300,000 housing units ... The explanation lies in the mismatch between costs in the formal housing market and incomes in the informal economy ... Informal workers typically have very low and unstable incomes and can’t access housing finance. Most of the city’s residents are locked out from formal housing

²¹⁵ IOM Germany, [Ghana - Country Information](#) (section 3), December 2023

²¹⁶ NRAS, [About Us](#), no date

²¹⁷ GNA, [About Ghana News Agency](#), no date

²¹⁸ GNA, [National Rental Assistance Scheme benefits 2,074 individuals](#), 25 July 2024

markets: 58% live in informally-built housing, with 65% of households occupying a single room.

‘... [P]olicies intended to encourage a real estate boom by selling off state-owned land have failed to provide affordable housing. Instead, profit-seeking by developers and the use of land as a patronage resource have resulted in a glut of under-occupied luxury real estate ...

‘The privatisation of state-owned land had the desired effect of unleashing a construction boom in central Accra. Bungalows were demolished and replaced with gated estates of townhouses and blocks of luxury apartments. But it also worsened housing inequalities in the city. The new properties are typically marketed from upwards of US\$80,000 [GBP59,583.12²¹⁹] and are far beyond the means of the majority of Ghanaians. Wealthy individuals often buy these properties as rental investments and lease them to the employees of global corporations.’²²⁰

- 9.3.7 Miriam Maina, a consultant with Pegasys Consulting, South Africa, Ezana Haddis Weldeghebrael, Alexandre Apsan Frediani and Ola Uduku, in an unpublished working paper for the African Cities Research Consortium (ACRC), led by the University of Manchester, ‘Housing: Domain report’, dated July 2024, based on various sources including research conducted in Accra, stated:

‘In Accra, tenants pay one to three years’ rent as advance payment, instead of the six months stipulated by law. While this practice is unlawful, it is widely accepted and practised within the housing market. This is despite the existence of rent controls legislation, which is effectively unenforceable ...

‘In addition to paying high upfront fees to secure housing, tenants in many of the cities [in the research] face further rental increments from year to year. In ... Accra, researchers observed that arbitrary increases in rent are not matched by improvements in the quality of housing provided. In Accra, this escalates disputes between tenants – who are expected to pay higher costs for deteriorating housing conditions – and landlords – who feel that these price increases are necessary ...

‘In Accra, researchers observed that informal rental agents, who help renters to obtain vacant homes to rent, also charge them additional fees, thus increasing the cost of housing.’²²¹

- 9.3.8 Professional services provider²²² Deloitte, in a study, ‘Is affordable housing really affordable?’ (Deloitte affordability study 2024), published on privately-owned online platform²²³ JoyOnline on 17 April 2024, based on various sources, featured a chart showing prices of homes in areas of Greater Accra, which is reproduced below. It showed the median price was US\$86,394 [GBP64,804.14²²⁴] and the mean price was US\$116,795

²¹⁹ Xe.com, [Currency Converter](#), converted 25 August 2024

²²⁰ Gillespie, T, The Conversation, [Why Accra's property boom hasn't produced ...](#), 3 August 2021

²²¹ Maina, M and others, ACRC, unpublished, [Housing: Domain report](#) (page 40), July 2024

²²² Deloitte, [Who We Are](#), no date

²²³ Multimedia Group, [About Us](#), no date

²²⁴ Xe.com, [Currency Converter](#), converted 26 September 2024

[GBP87,607.93²²⁵]:



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9.3.9 Regarding Kumasi, Asante and Ehwi 2020 reported that some landlords had made structural changes to compound houses to provide tenants with their own bathrooms, toilets, kitchens and electricity meters instead of the traditional shared facilities. They stated:

‘When it came to rent, several landlords confirmed that they gained at least twice the rent previously charged after the transformation... We conclude that the ongoing adaptation of compound housing isn’t the solution to Ghana’s growing housing deficit. Rather, it is displacing poor and low-income households whose only option of decent housing are traditional compound houses. They are being forced to move into slums or becoming homeless.’²²⁷

9.3.10 The Deloitte affordability study 2024 featured a chart showing prices of homes in areas of the Ashanti region, which is reproduced below. It showed the median price was US\$19,208 [GBP14,407.92²²⁸] and the mean price was US\$20,377 [GBP15,284.79²²⁹]:

²²⁵ Xe.com, [Currency Converter](#), converted 26 September 2024

²²⁶ Deloitte, [Is affordable housing really affordable? ...](#), 17 April 2024

²²⁷ Asante, LA, and Ehwi, RJ, [Ghana has a housing crisis ...](#), 29 October 2020

²²⁸ Xe.com, [Currency Converter](#), converted 26 September 2024

²²⁹ Xe.com, [Currency Converter](#), converted 26 September 2024



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9.4 Access and inequalities

- 9.4.1 The USSD human rights report 2023 stated: ‘The constitution and law provided for the same legal status and rights for women as for men under ... property ... laws’. It added: ‘... [T]he government generally made efforts to enforce the law ...’ However, it stated: ‘Widows often faced expulsion from their homes by their deceased husband’s relatives, and they often lacked the awareness or means to defend property rights in court.’²³¹ It did not provide further details about frequency.
- 9.4.2 With regard to access to housing finance, the CAHF Ghana profile 2023 stated: ‘There is no specific policy focus on providing accessible housing finance for women in Ghana, who are uniquely disadvantaged because a large majority of women work in the informal sector and struggle to meet the creditworthiness requirements of banks ... A significant proportion (62%) of women have never accessed home loan facilities ...’²³²
- 9.4.3 Regarding people with HIV/AIDS, the USSD human rights report 2023 stated that HIV-positive people were ‘often’ forced to leave their homes. It did not give further details about frequency²³³.
- 9.4.4 In relation to housing discrimination in Sunyani, Ricky Yao Nutsugbodo, senior lecturer at the University of Energy and Natural Resources in Sunyani²³⁴, David Anafo, Sylvia Ankamah and Richard Kwasi Bannor, in a paper, ‘Discrimination in the rental housing market in the Sunyani Municipality, Ghana’ (Nutsugbodo and others 2022), published in the journal Urban, Planning and Transport Research on 13 May 2022, based on questionnaires returned by 173 landlords and 242 tenants in Sunyani in 2020, reported:

²³⁰ Deloitte, [Is affordable housing really affordable? ...](#), 17 April 2024

²³¹ USSD, [Ghana](#) (section 6), 23 April 2024

²³² CAHF, [2023 Housing Finance Yearbook: Ghana profile](#) (Access to finance), 22 November 2023

²³³ USSD, [Ghana](#) (section 6), 23 April 2024

²³⁴ UENR, [Dr. Ricky Yao Nutsugbodo](#), no date

'... [M]ales are about 6.3 times less likely to be discriminated against as compared to females by landlords ... [L]andlords are less likely to discriminate against a married tenant than an unmarried one. Equally, a to-be tenant who is an Akan is less likely to be discriminated against than a non-Akan by approximately 24 percent. Surprisingly, the disability status of tenants and discrimination were positively associated. Thus, landlords are more likely to discriminate against tenants who are disabled, ostensibly because their facilities might not be disability-friendly. The results also reveal that the age of tenants and discrimination are positively related. This means, that as tenants age, they are more prone to be discriminated against by landlords.'²³⁵

9.4.5 For information on:

- women's access to agricultural land, see [Inequalities in access to farmland](#) access to housing for LGBTI people, see the Country Policy and Information Note [Ghana: Sexual orientation, gender identity and expression](#)

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9.5 Conditions in Accra's informal settlements

9.5.1 Enoch Damte of the Center for Climate Change and Sustainability Studies, University of Ghana, Bob Offei Manteaw and Charlotte Wrigley-Asante, in a research article, 'Urbanization, climate change and health vulnerabilities in slum communities in Ghana', published in the March to April 2023 issue of the Journal of Climate Change and Health, based on various sources, stated:

'Rapid population growth, increased migration, surge urbanization and human settlement challenges have become defining features of most African cities. Accra, the capital of Ghana, is no exception as its fast-urbanizing processes and associated housing challenges have seen the emergence of slum communities in and around the city. While slum communities are not new in Accra nor in Ghana, what is worrying is the current pace of emergence, the state of such communities, population density and levels of vulnerability. Even more worrying are the observed impacts of climate-induced extreme weather events on such communities and attendant health consequences ...'²³⁶

9.5.2 Seth Asare Okyere, visiting lecturer at the University of Pittsburgh in the United States and adjunct associate professor at Osaka University, Japan²³⁷, Matthew Abunyewah, Justina Addai, Stephen Leonard Mensah, Louis Kusi Frimpong and Clement Kwang, in a research article, 'Faith-based organisations and disaster management in informal urban Accra' (Okyere and others 2024), published in Environmental Hazards in 2024, based on various sources, noted some of the issues that have affected the population of Accra including environmental factors linked to climate change such as floods, and associated water-borne diseases, drainage, sewerage and

²³⁵ Nutsugbodo, RY, and others, UPTR, [Discrimination in the rental housing market ...](#), 13 May 2022

²³⁶ Damte, E, and others, JCCH, [Urbanization, climate change and health ...](#), March 2023

²³⁷ The Conversation, [Seth Asare Okyere, PhD](#), 2024

contaminated water supplies and air pollution and associated diseases²³⁸. For more information see the full report.

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9.6 Electricity

9.6.1 Ghana's Energy Commission, in a report, 'National Energy Statistical Bulletin 2024', dated April 2024, based on data from the Ministry of Energy and other sources, stated that 88.85% of the national population had access to electricity. The report featured a map²³⁹ showing the proportion of the population with access to electricity in each region - 95.6% in Ashanti, where Kumasi is located, and 99.4% in Greater Accra.



²³⁸ Okyere, SA, and others, Environmental Hazards, [Faith-based ...](#) (page 7), 26 March 2024

²³⁹ Energy Commission, [2024 Energy Statistics](#), April 2024

9.6.2 Referring to access data from 2019 and 2020, the Kleinman Center report 2021 stated: ‘On the surface, the data on energy access are impressive. However, a deeper probe of the situation for informal settlements stimulates questions about the nature of the access ...’²⁴⁰

9.6.3 It added:

‘Unable to provide required documentation or reluctant to pay the high tariffs associated with legal connection, some 75% of informal settlers in the study areas [the informal settlements of Agbogloshie, Chorkor and Avenor in Accra] access electricity illegally. Either they purchase a meter from a middleman, often an ECG [Electric Company of Ghana] employee or a specialized “meter contractor,” at a highly inflated price, or they tap into a neighbor’s meter for a negotiated fee. Sometimes, for a price, ECG workers connect a line directly into the dwelling without installing a meter ...

‘Other illegal electricity connections ... take various forms of “tapping” into the system:

- U-Connection. The “U-connection” bypasses the meter completely. U-connections don’t generate bills, because energy use is behind the meter.
- Pin-Connection. The “pin connection” uses a nail to tap electricity from a wire that passes at the back of the wall.’²⁴¹

9.6.4 The report noted: ‘Illegal connections are massively unsafe, resulting in high incidences of electrocution and fire outbreaks (Yakubu, Badu, et al., 2018)’²⁴²

9.6.5 The report further stated that residents in the informal settlements ‘use electricity for lighting, ironing, freezing food, and powering television. Due to the high cost of electricity, they use charcoal and firewood for cooking and commercial activities, a practice that has well-known negative health effects. To deal with the city’s power outages (so frequent that they have a local name, “dumsor”, the Twi word for “on/off”) residents use generators, car batteries, and torchlights (Aidoo and Briggs 2020).’²⁴³

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9.7 Water, Sanitation and Hygiene (WASH)

9.7.1 GSS, in Volume 3M of their general census report, ‘Water and Sanitation’ (water and sanitation report 2021), dated November 2021, provided data on the proportion of households that used improved and unimproved sources of drinking water by region²⁴⁴. The report defined improved water as a ‘water source that is likely to be protected from outside contamination such as pipe borne water, borehole, tube well, protected well, rain water, protected spring, bottled water and sachet water’. It defined unimproved water as ‘water, the source of which is not adequately protected from outside contamination, such as unprotected well, unprotected spring, tanker supply, vendor-

²⁴⁰ Kleinman Center, [Powering the Slum: Meeting SDG7 ...](#) (page 5), 21 April 2021

²⁴¹ Kleinman Center, [Powering the Slum: Meeting SDG7 ...](#) (page 9), 21 April 2021

²⁴² Kleinman Center, [Powering the Slum: Meeting SDG7 ...](#) (page 6), 21 April 2021

²⁴³ Kleinman Center, [Powering the Slum: Meeting SDG7 ...](#) (page 9), 21 April 2021

²⁴⁴ GSS, [Census general report volume 3M](#) (page 28), November 2021

provided, dugout, pond, lake, dam, canal and river/stream²⁴⁵. It provided the following data on regions in which large cities are located:

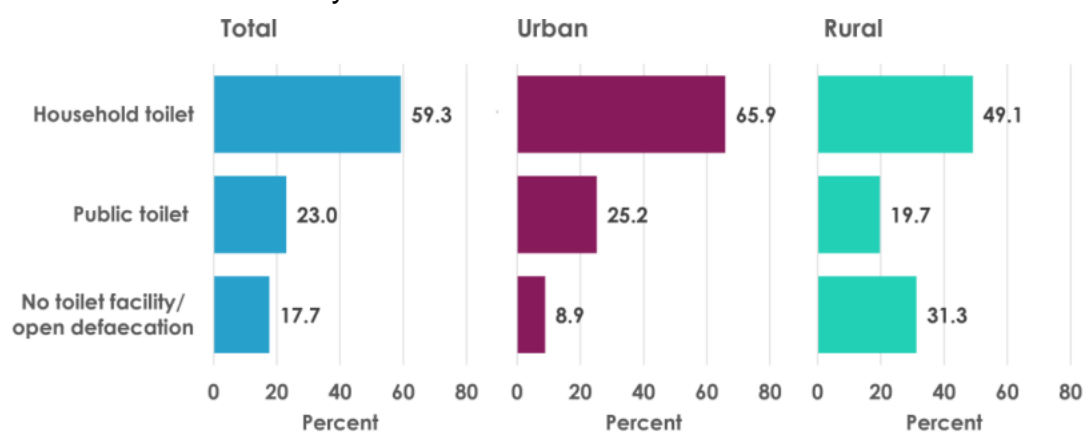
- Greater Accra – improved 98.3%, unimproved 1.7%
- Ashanti – improved 96.4%, unimproved 3.6%
- Western – improved 90.3%, unimproved 9.7%
- Northern – improved 79.0%, unimproved 21.0%
- Bono – improved 97.5%, unimproved 2.5%²⁴⁶

9.7.2 The same report provided data to show the proportion of households for which collecting drinking water from an improved source required a round trip of greater than 30 minutes, including for the following regions in which large cities are located:

- Greater Accra – 0.7%
- Ashanti – 1.9%
- Western – 2.4%
- Northern – 13.6%
- Bono – 4.2%²⁴⁷

9.7.3 For drinking water data on all regions, see the [Water and sanitation report 2021](#).

9.7.4 Regarding hygiene, the water and sanitation report 2021 provided data on the type of toilet facility used by households by type of locality²⁴⁸. ‘Household toilet’ referred either to a facility to which a household had exclusive access, or to a shared facility²⁴⁹.



²⁴⁵ GSS, [Census general report volume 3M](#) (page 25), November 2021

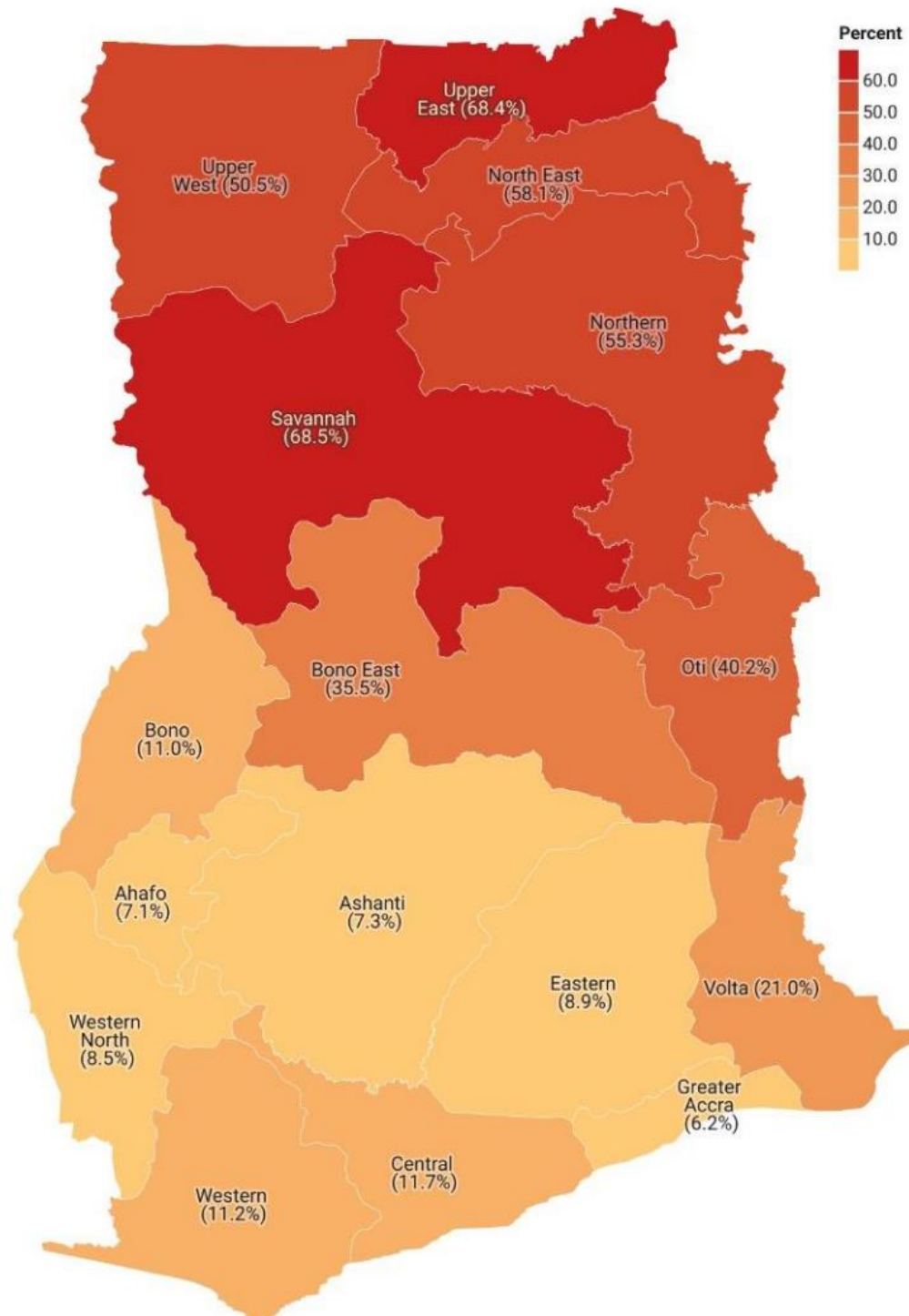
²⁴⁶ GSS, [Census general report volume 3M](#)https://census2021.statsghana.gov.gh/dissemination_details.php?disseminatereport=MjYzOTE0MjAuMzc2NQ==&Publications (page 28), November 2021

²⁴⁷ GSS, [Census general report volume 3M](#)https://census2021.statsghana.gov.gh/dissemination_details.php?disseminatereport=MjYzOTE0MjAuMzc2NQ==&Publications (page 33), November 2021

²⁴⁸ GSS, [Census general report volume 3M](#) (page 41), November 2021

²⁴⁹ GSS, [Census general report volume 3M](#) (page 25), November 2021

9.7.5 The report stated: 'In all 16 administrative regions open defaecation is prevalent, with five regions recording more than 50 percent.' It featured a map, reproduced below, showing the proportion of households that practise open defecation by region:



²⁵⁰ GSS, [Census general report volume 3M](#) (page 41), November 2021

²⁵¹ GSS, [Census general report volume 3M](#) (page 44), November 2021

9.7.6 UN Ghana, in a press briefing dated 22 March 2023, stated: 'For Ghana, the country has done well in water with 88% people accessing basic service (close to the global average of 90%), and 42% accessing safely managed water, far behind the global average of 74%, but higher than the Sub-Saharan average of 30%.

'However, the sanitation situation in Ghana is very poor, with only 25% having access to basic services, about 57% using shared or public facilities and 18% still defecating in open defecation. Poor sanitation conditions pose serious public health risks.

'In Ghana, according to WHO, 7,653 deaths were caused by WASH related illness in 2019, 21 people per day, almost one person every hour dying from preventable WASH-related diseases.'²⁵²

9.7.7 The Government of Ghana, in a press release dated 28 August 2024, stated:

'The President of the Republic of Ghana, H. E. Nana Addo Dankwa Akufo-Addo, today signed a historic Presidential Compact on Water Sanitation and Hygiene, as part of the government's commitment to improving public health, increasing climate resilience and ensuring that hard to reach communities have access to water, sanitation and hygiene services.

'Under the Presidential Compact, the third of its kind in Africa, the government will allocate an estimated US\$1.7 billion [GBP1.27 billion²⁵³] annually to water, sanitation and hygiene (WASH) initiatives until 2030. These funds will ensure that WASH services reach schools and healthcare facilities, as well as remote communities ...

'The Compact will establish a National Sanitation Authority, which will support the government's efforts to eliminate open defecation by 2030.

'Furthermore, Ghana's national climate strategy will now include building climate-resilient water and sanitation infrastructure and services, ensuring that the country is ready to address the challenges posed by increasing droughts and floods.'²⁵⁴

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10. Healthcare

10.1 Healthcare system and facilities

10.1.1 For information on the healthcare system and the availability of medical treatments, see the Country Information Note [Ghana: Medical treatment and healthcare](#).

10.1.2 The [EU Agency for Asylum \(EUAA\) MedCOI project](#) has also published a general medical report, 'Provision of Healthcare in Ghana', July 2023. Additionally, the EUAA have released a series of thematic reports published between January and July 2024 on:

- Neurology

²⁵² UN Ghana, [UN Ghana Water, Sanitation and Hygiene Support Programme](#), 22 March 2023

²⁵³ Xe.com, [Currency Converter](#), converted 25 September 2024

²⁵⁴ Government of Ghana, [President Akufo-Addo Signs Presidential Compact ...](#), 28 August 2024

- Paediatrics
- Psychiatry
- Nephrology
- Hepatitis
- Gastroenterology
- Cardiovascular Diseases

10.1.3 For listings of healthcare facilities by region and category, see the website [Ghana Hospitals](#).

10.1.4 Pacific Prime, a global health insurance brokerage, in an undated entry on its website, stated:

‘Ghana has one of the most advanced healthcare systems in Africa due to its public insurance system, known as the National Health Insurance Scheme (NHIS). Prior to the public insurance system, Ghana used a ‘cash and carry’ scheme that required payment for any treatment upfront, which prevented a lot of people from accessing care.

‘The government launched the NHIS in 2003, which focused on treatments for malaria, respiratory diseases, diarrhea, diabetes, hypertension, and other local needs. While individuals who are enrolled in the NHIS are more likely to seek treatment when sick, visit clinics, and obtain prescriptions, the out-of-pocket expenses remain high for many. Even though flexible premiums make it possible for low-income and self-employed individuals to access care, waiting lists can be up to six months for these groups.

‘Despite the fact that the expenditure on healthcare has increased in the past decade, Ghana’s healthcare infrastructure has yet to reach the same standards of developed nations. This is especially true outside of the capital city of Accra and other large urban areas.

‘Public hospitals in Ghana are typically funded by the government. Additionally, religious groups play a key role in providing medical assistance to the local population. Many expats that arrive in the country find that the standard of public healthcare facilities is inadequate in comparison to those found in Western countries ...

‘The standard of public healthcare facilities varies throughout the country. In large city centers like Accra, there are many clinics, hospitals, and pharmacies. Rural areas, on the other hand, are remote and typically do not have modern healthcare facilities. Instead of traveling long distances to reach healthcare facilities, the majority of the rural population uses traditional African treatments.

‘... Private clinics and hospitals in the country often provide a higher standard of treatment and have more modern equipment than public alternatives. While the standard of facilities varies even among private hospitals in Ghana, the ones found in large expat communities are well-equipped. Waiting times are also significantly shorter at private facilities

10.2 Access to healthcare

10.2.1 With regard to access for women, Joseph Asumah Braimah, postdoctoral fellow at the University of Toronto, Canada, Yujiro Sano, Kilian Nasung Atuoye and Isaac Luginaah, in a paper, 'Access to primary health care among women: the role of Ghana's community-based health planning and services policy', published in *Primary Health Care Research & Development* in February 2019, based on various sources including a survey of 805 women in the Upper West Region, stated:

'We found a significant association between household wealth and health care access with poor women less likely to access health care services compared to their richer counterparts ... Despite reports that the Ghana National Health Insurance Scheme and the maternal exemption policy under the scheme have improved women's access to health care, poor women may still be challenged in paying insurance premiums and renewals, transportation cost to health facilities, as well as user and prescription cost not covered by these pro-poor policies (Dixon et al., 2014; Atuoye et al., 2016).

'In addition, we found that marital status is associated with women's access to health care in the UWR [Upper West region] of Ghana. Disparities in levels of autonomy and personal agency in this predominantly patriarchal society could explain this finding (Sano et al., 2018b). Thus, despite the support married women may receive from their partners, the decision and means to access health care services still lies in the hands of male partners, household heads and older women (e.g., mothers in-law) in this context (Ganle et al., 2015). Unmarried women relative to their married counterparts are more likely to be mobile, easy to mobilise and have more control over their health choices. As noted by Shaikh et al. (2008), health care decision-making among partnered women causes delays in seeking care ... Our finding suggests that cultural processes perpetuating male dominance have adverse implications for the CHPS [Community-based Health Planning and Services] policy in the region.'²⁵⁶

10.2.2 The paper observed that the region studied 'is dominated by a patriarchal social system with its attendant effects on women's autonomy and control over the already-scarce household resources.'²⁵⁷

10.2.3 With regard to proximity to healthcare facilities, GSS, in a report on Volume 2 of the 2021 Population and Housing Census results, 'Proximity of Residential Structures to Essential Service Facilities' (GSS proximity report 2021), dated October 2021, stated: 'Nine regions have more than 95 percent of all their residential structures located within five kilometres of a health facility: Upper East (99.2%), Greater Accra (99.0%), Central (98.9%), Volta

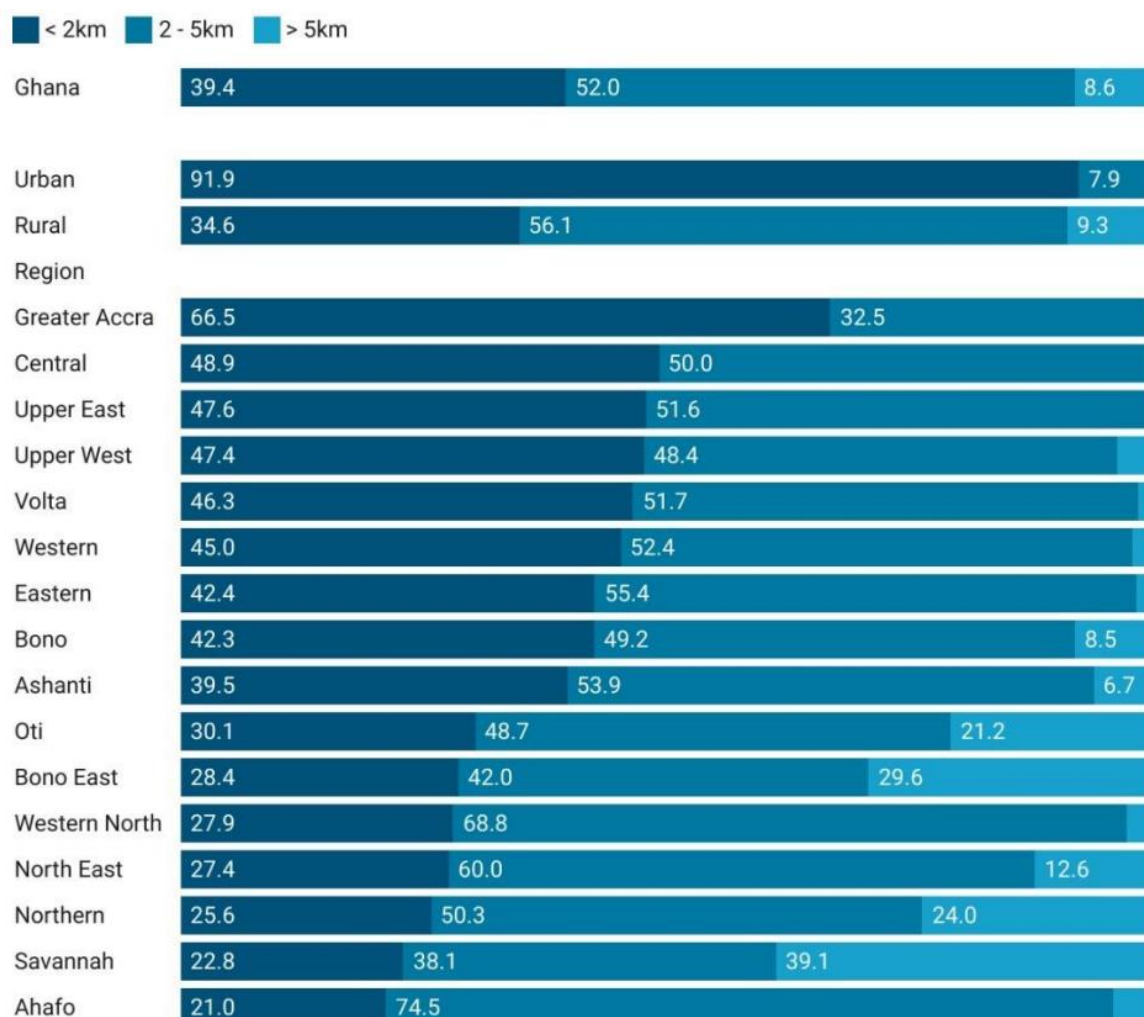
²⁵⁵ Pacific Prime, [Ghana Health Insurance](#), no date

²⁵⁶ Braimah, JA, and others, PHCRD, [Access to primary health care ...](#) (Discussion), June 2019

²⁵⁷ Braimah, JA, and others, PHCRD, [Access to primary health care ...](#) (Study area), June 2019

(98.0%), Eastern (97.8%), Western (97.4%), Western North (96.7%), Upper West (95.8%) and Ahafo (95.5%) ... ²⁵⁸

10.2.4 The same report provided a chart to show proximity to healthcare facilities by region, which is reproduced below:



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10.2.5 For information on:

- health insurance, see the Country Policy and Information Note [Ghana: Medical treatment and healthcare](#) and sections 3.1. and 3.2 of the EUAA MedCOI Report [Provision of Healthcare in Ghana](#)
- out-of-pocket health expenditure, see section 3.3 of the EUAA MedCOI Report [Provision of Healthcare in Ghana](#)

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²⁵⁸ GSS, [Proximity of Residential Structures to Essential Services Facilities](#) (page 36), October 2021

²⁵⁹ GSS, [Proximity of Residential Structures to Essential Services Facilities](#) (page 36), October 2021

11. Education

11.1 Education system and funding

11.1.1 The CIA World Factbook stated:

‘Ghana has one of the best-developed educational systems in West Africa. Basic education consists of two years of kindergarten, six years of primary education, and three years of junior secondary education. This is followed by three years of senior secondary education, which consists of vocational programs or courses that prepare students for university studies or other third-cycle coursework in high-level polytechnics and specialized institutions. Basic education is free and compulsory. Senior secondary education was made free in 2017.’²⁶⁰

11.1.2 Similarly, the US Embassy in Ghana, in an undated entry on its website, stated:

‘Ghana operates on a 6-3-4-4 System

- Primary School – 6 years
- Junior Secondary/High School – 3 years
- Senior Secondary School – 3 years
- (Senior High School entrants 2007-2009 – 4 years)
- University Bachelor’s Degree – 4 years

‘Language: The sole official language of instruction throughout the Ghanaian educational system is English. Students may study in any of eleven local languages for much of the first three years, after which English becomes the medium. Students continue to study a Ghanaian language as well as French as classroom subjects through at least the ninth grade. All textbooks and materials are otherwise in English.’²⁶¹

11.1.3 The IOM factsheet 2023 stated: ‘Student loans are available for tertiary students under the Social Security Trust Fund Student Loan Scheme ... Students Loan Trust Fund also provides loans for Tertiary education ...’²⁶²

11.1.4 The Ghana Compact initiative, in a paper ‘Youth, Education and Skills’ (Ghana Compact youth paper 2023), dated June 2023, reported that technical and vocational education and training had been made free of charge in line with free senior high school education²⁶³.

11.1.5 Regarding bribery in education, the FH report covering events in 2023, in its section relating to freedom of movement, including the ability of a person to change their place of education, stated: ‘Bribery is rife in the education sector.’²⁶⁴ It did not provide further information about this statement.

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²⁶⁰ CIA, [The World Factbook – Ghana](#) (Government and society), updated 24 July 2024

²⁶¹ US Embassy in Ghana, [Educational System of Ghana](#), no date

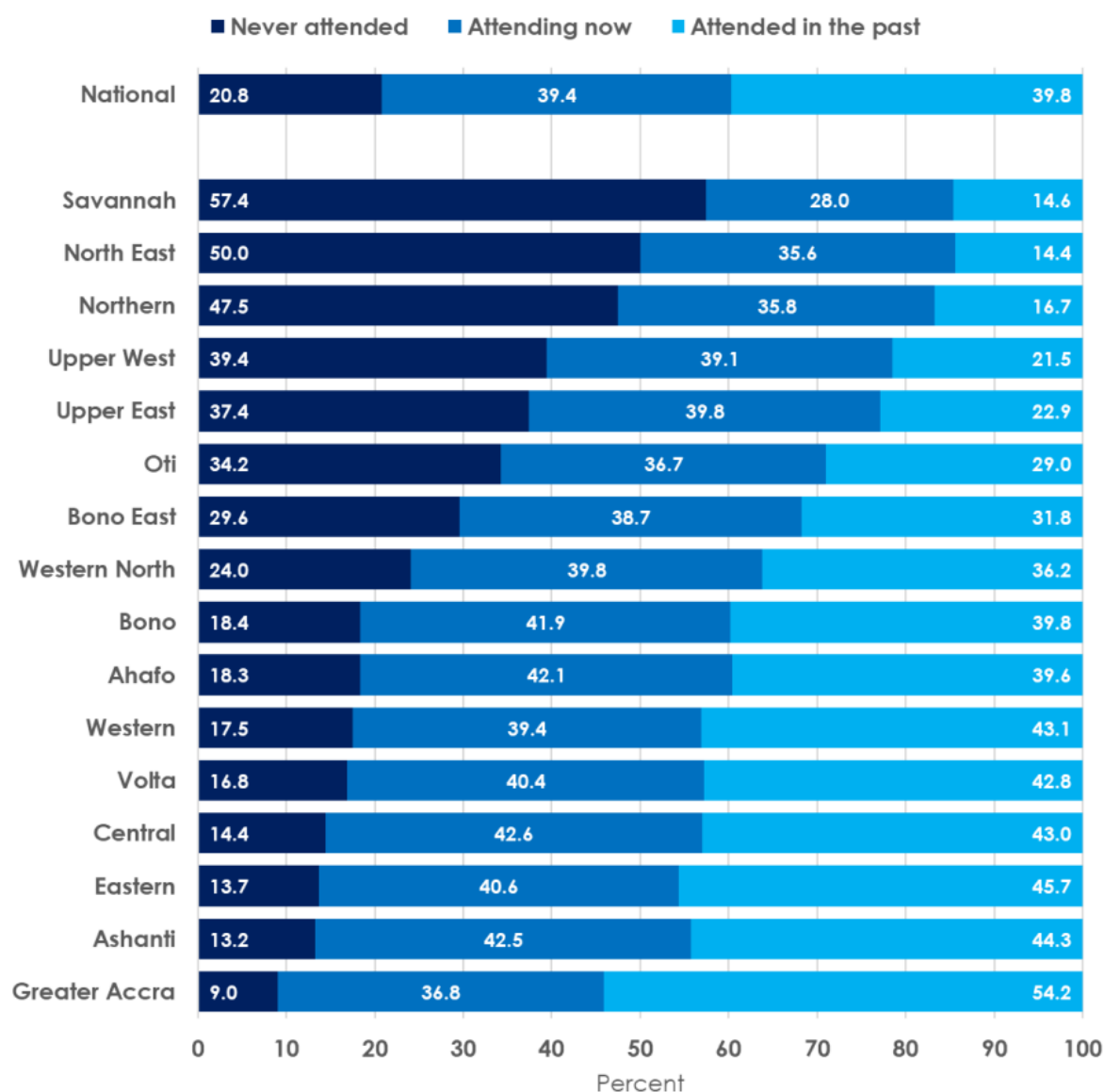
²⁶² IOM Germany, [Ghana - Country Information](#) (section 5), December 2023

²⁶³ Ghana Compact, [Youth, Education, and Skills](#) (page 3), May 2023

²⁶⁴ FH, [Ghana: Freedom in the World 2024 Country Report](#) (section G1), 2024

11.2 School attendance by region

11.2.1 GSS, in Volume 3D of their general census report, 'Literacy and Education' (GSS education report 2021), dated November 2021, provided a chart to show school attendance status of the population 3 years and older by region, which is reproduced below²⁶⁵:

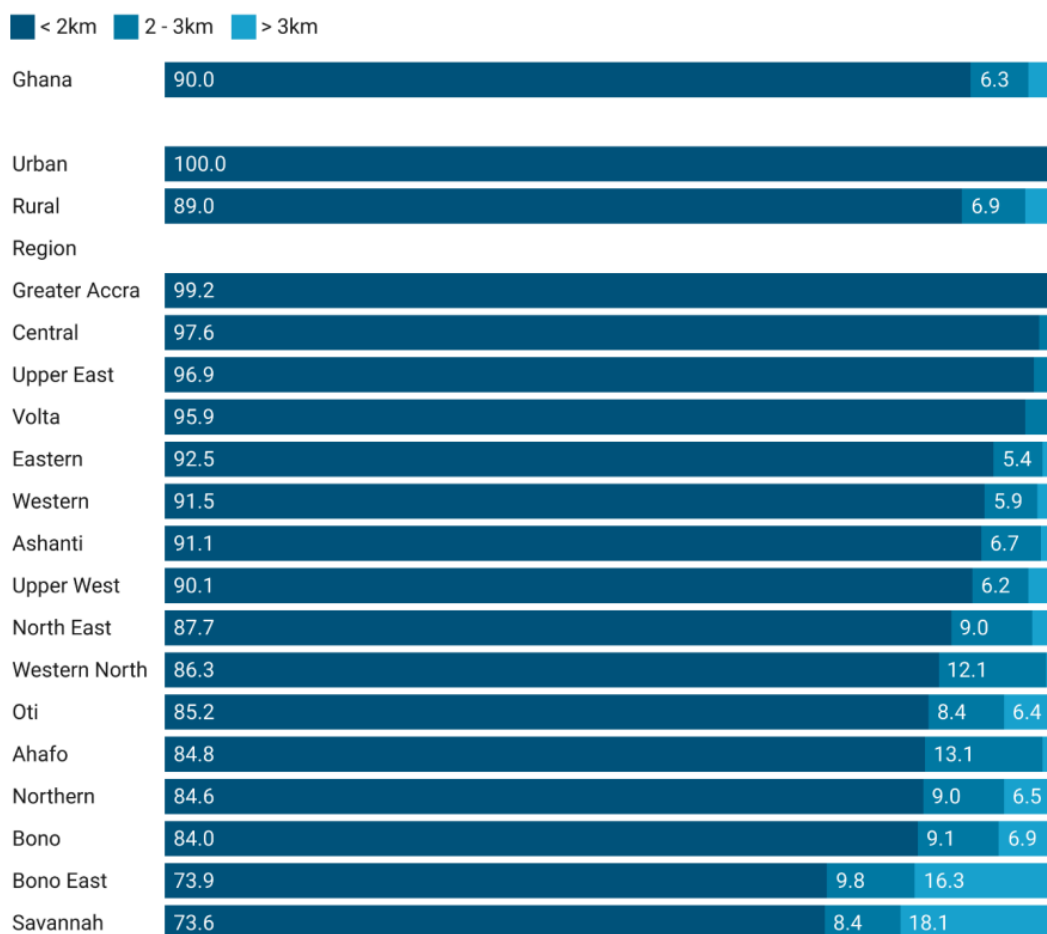


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11.3 Educational institutions

11.3.1 The GSS proximity report 2021 stated: 'National and regional capitals have primary schools located within one kilometre of residential structures. In other areas, the schools are predominantly within one to three kilometres.' The report featured a chart, reproduced below, to show proximity from residences to primary educational facilities by region (percentages):

²⁶⁵ GSS, [Census general report 3D](#) (page 35), November 2021

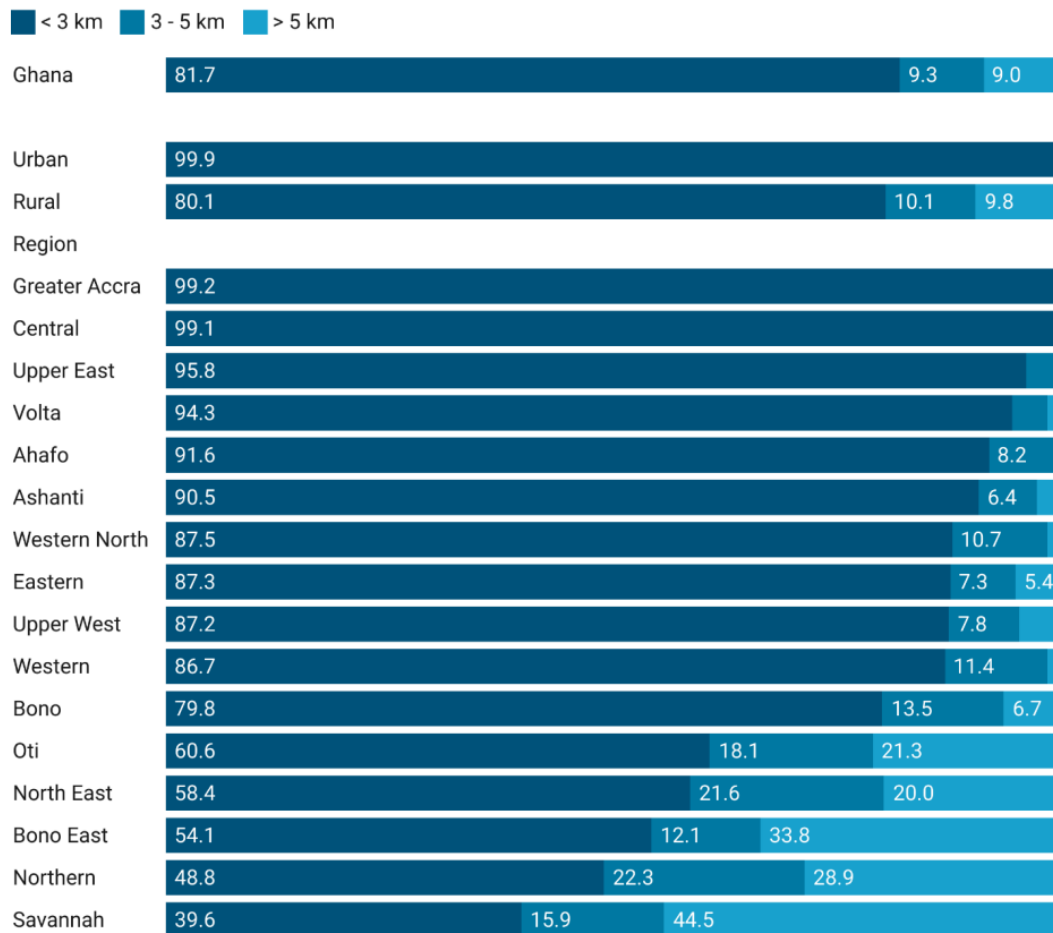


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11.3.2 With regard to junior high schools (JHSs, or junior secondary schools), the same report stated: 'In all the regional capitals, residential structures are within two kilometres of a JHS facility.'²⁶⁷ The report featured a chart, reproduced below, to show proximity from residences to junior high schools by region (percentages):

²⁶⁶ GSS, [Proximity of Residential Structures to Essential Services Facilities](#) (page 32), October 2021

²⁶⁷ GSS, [Proximity of Residential Structures to Essential Services Facilities](#) (page 35), October 2021



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11.3.3 With regard to universities, the CIA World Factbook stated:

‘University education is provided at institutions such as the University of Ghana, with campuses at Legon and Accra (established 1948), the Kwame Nkrumah University of Science and Technology at Kumasi (1951), the University of Cape Coast (1962), the University of Education at Winneba (1992), and the University for Development Studies at Tamale (1992). In addition, there are many technical and training colleges in the country, and Accra is home to the National Film and Television Institute (1978).’²⁶⁹

11.3.4 The Encyclopaedia Britannica Tamale entry 2024 stated that Tamale ‘is ... an educational centre, having several teacher-training colleges, several secondary schools, and facilities for artisan training’²⁷⁰.

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²⁶⁸ GSS, [Proximity of Residential Structures to Essential Services Facilities](#) (page 34), October 2021

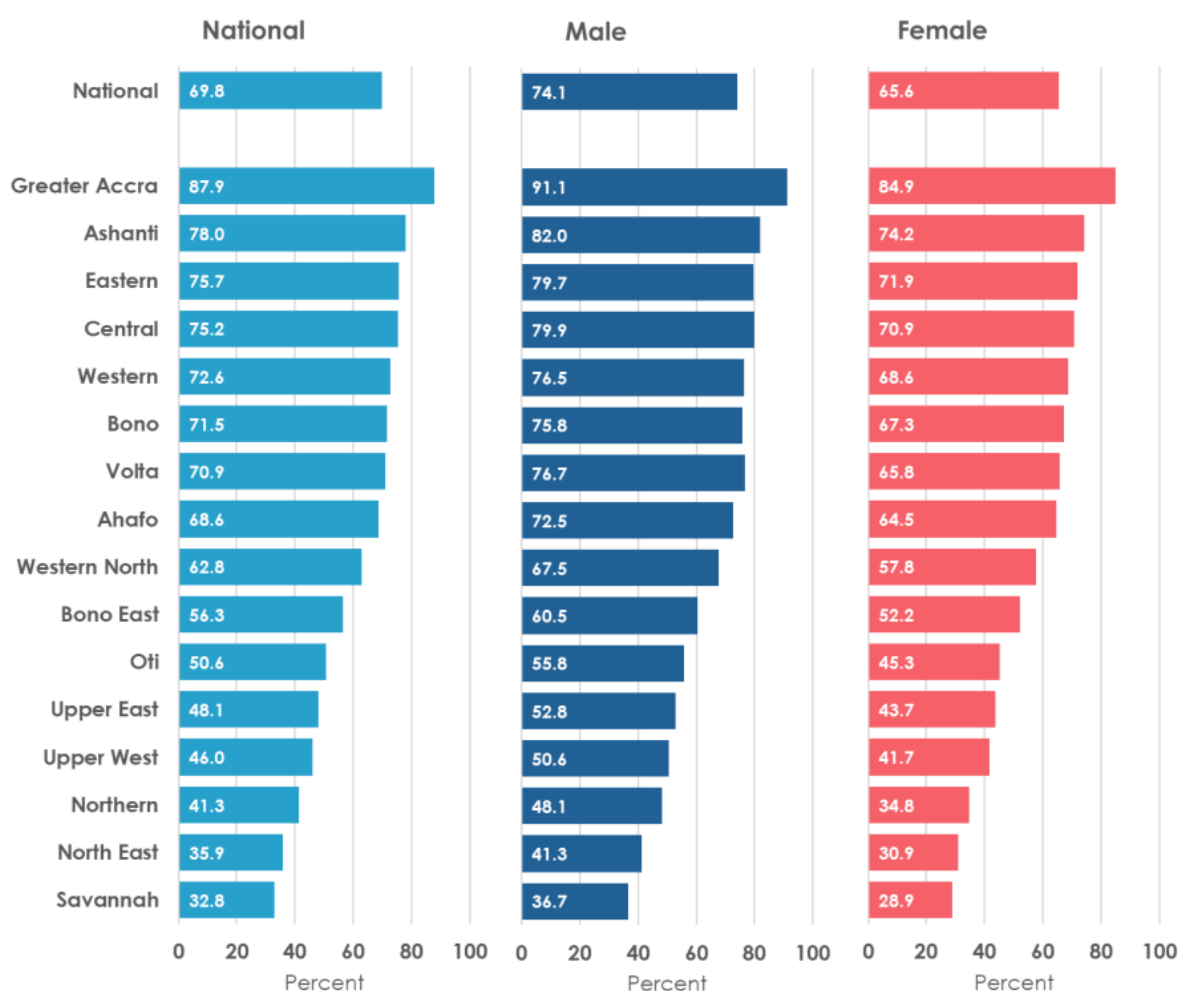
²⁶⁹ CIA, [The World Factbook – Ghana](#) (Government and society), updated 24 July 2024

²⁷⁰ Encyclopaedia Britannica, Editors, [Tamale](#), updated 21 August 2024

11.4 Access for girls and disadvantaged students

11.4.1 The GSS education report 2021 stated: ‘One in five persons (20.8%) 3 years and older have never attended school; 17.0 percent for males and 24.4 percent for females.’²⁷¹

11.4.2 Regarding literacy, the same report featured charts, reproduced below, to show the proportion of the population 6 years and older who are literate, by sex and region:



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11.4.3 The BTI Ghana report 2024 stated:

‘Ghana has made significant strides toward achieving gender parity in education. Primary and secondary public schools are now free, and the government provides free meals and transportation in marginalized areas. However, increases in enrollment have strained essential indicators such as the teacher-to-pupil ratio, as well as the condition of primary and secondary schools more generally. The rise in enrollment in secondary institutions has also put pressure on the already overburdened tertiary institutions. Although girls previously had limited access to secondary schools due to family

²⁷¹ GSS, [Census general report 3D](#) (page 34), November 2021

²⁷² GSS, [Census general report 3D](#) (page 28), November 2021

preferences for boys, free secondary education may offer a greater opportunity for a quality education than before.²⁷³

- 11.4.4 The FH report covering events in 2023 stated that in rural areas, women's opportunities for education are limited, adding: 'However, women's enrollment in universities has been increasing in recent years.'²⁷⁴
- 11.4.5 The World Bank blog entry 2023 stated 'Girls in rural areas lag in attendance, performance, and completion of both primary and secondary school, and are more likely to face socio-cultural barriers such as teenage pregnancy, child marriage, and uneven domestic burdens. Only 79% attend primary school in rural areas compared to 86% in urban areas ... '²⁷⁵
- 11.4.6 The USSD human rights report 2023 stated: 'Girls in the northern regions and rural areas throughout the country were less likely to continue and complete their education due to the weak quality of educational services, inability to pay expenses related to schooling, prioritization of boys' education, security problems related to distance between home and school, lack of dormitory facilities, and inadequate sanitation and hygiene facilities.'²⁷⁶
- 11.4.7 The Ghana Compact youth paper 2023 stated:
'Many disadvantaged students do not enroll [in senior secondary education] due to the hidden costs of secondary schooling, including long commutes to school.

'To benefit from the Free SHS [senior high school] policy, many students need boarding facilities to avoid long commutes, which puts additional pressure on the limited accommodation. Students who are offered school places as day students without considering the proximity to their homes are often forced to rent nearby private hostel accommodation out-of-pocket, which becomes a prohibitive cost for disadvantaged students. In many cases, the cost of rented hostels exceeds the Free SHS subsidy. Further hidden costs include purchasing equipment and tools for students in technical and vocational courses.'²⁷⁷
- 11.4.8 For more information on proximity to schools, see [Educational institutions](#).

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12. Insecurity and crime

12.1 Relations, tensions and insecurity

- 12.1.1 The UNDP policy brief 2022 stated: 'Across the West African sub-region, Ghana is referenced as an oasis of peace ... This atmosphere of peace has emerged and persisted, despite the history of sub-regional instability, due to the presence and persistence of an overall national infrastructure for peace, which has proven effective in strengthening the country's resilience to shocks and vulnerabilities while promoting inter-party, inter-religious, inter-

²⁷³ Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 25), 19 March 2024

²⁷⁴ FH, [Ghana: Freedom in the World 2024 Country Report](#) (section F4), 2024

²⁷⁵ World Bank Blogs, [To Reach Gender Equality Ghana Needs to Prioritize ...](#), 30 March 2023

²⁷⁶ USSD, [Ghana](#) (section 6), 23 April 2024

²⁷⁷ Ghana Compact, [Youth, Education, and Skills](#) (page 5), May 2023

ethnic and intergenerational social cohesion.²⁷⁸

- 12.1.2 Fund for Peace (FFP), a Washington-based, independent non-profit organisation²⁷⁹, in its 'State Resilience Index Annual Report 2022' (FFP resilience index 2022), dated 7 December 2022, based on various sources, stated: 'Ethnic and religious diversity themselves are not particularly unique to Ghana. What is unique is the country's successful incorporation of more than 90 multireligious ethnic groups in the political process. While minor conflict periodically erupts along religious lines, relations among Christians..., Muslims and adherents of animist and indigenous beliefs...likewise remain overwhelmingly civil.'²⁸⁰
- 12.1.3 The USCRS report 2023 stated: 'Ghana has earned a reputation as an island of stability in a sub-region in which multiple countries have faced military coups, internal conflict, and rising Islamist violent extremism.'²⁸¹
- 12.1.4 Regarding ethnic relations, Maier and Boateng 2024 stated: 'Despite the variety [of ethnicities], there were no serious ethnic dissensions when Ghana became independent. Ethnic consciousness persists in many areas...At all levels in government and in public life, an effort has been made to play down ethnic differences, a policy that has been helped by the adoption of English as the official language.'²⁸²
- 12.1.5 Commenting on statistics from the 2021 Ghana census showing ethnic diversity in the Bono region, Bono Regional Co-ordinating Council, in an undated entry on its website, stated: 'This clearly depicts the heterogeneous nature of Ghanaian societies and hospitality whereby stranger [sic] are easily accepted to settle all over the country.'²⁸³
- 12.1.6 The USSD human rights report 2023 stated: 'The law protected members of racial or ethnic minorities from violence and discrimination, but it was unclear whether the government enforced the law effectively.'²⁸⁴
- 12.1.7 The Institute for Economics and Peace (IEP), a Sydney-based non-profit think tank²⁸⁵, in its Global Peace Index 2024, 'ranks 163 independent states and territories according to their level of peacefulness ... [The index] measures the state of peace across three domains: the level of Societal Safety and Security; the extent of Ongoing Domestic and International Conflict; and the degree of Militarisation.'²⁸⁶ Ghana ranked 55th globally²⁸⁷. It placed 4th among 44 sub-Saharan states and territories²⁸⁸.
- 12.1.8 Regarding northern Ghana, the UNDP policy brief 2022 stated:
'Despite the historical resilience of Ghana's architecture for peace and security, there has been evidence of insecurity and pockets of conflicts in

²⁷⁸ UNDP, [Peace and Development Analysis in Ghana](#) (page 1), 14 April 2022

²⁷⁹ FFP, [Who We Are](#), no date

²⁸⁰ FFP, [State Resilience Index Annual Report 2022](#) (page 23), 7 December 2022

²⁸¹ USCRS, [Ghana: Overview and U.S. Policy](#) (page 10), updated 17 April 2024

²⁸² Maier, DJ, and Boateng, EA, EB, ['Ghana ...'](#) (Settlement patterns), updated 17 July 2024

²⁸³ Bono Regional Co-ordinating Council, [Bono Region Population & Major Settlements](#), no date

²⁸⁴ USSD, [Ghana](#) (section 6), 23 April 2024

²⁸⁵ IEP, [Global Peace Index 2024](#) (cover page), June 2024

²⁸⁶ IEP, [Global Peace Index](#), no date

²⁸⁷ IEP, [Global Peace Index 2024](#) (page 8), June 2024

²⁸⁸ IEP, [Global Peace Index 2024](#) (page 20), June 2024

some parts of the country. Northern Ghana has been particularly vulnerable to conflict, as it has lagged in socio-economic development by comparison to the rest of the country ... [T]he region has a well-documented history of isolated conflicts, including inter-ethnic disputes over power and control, intra-ethnic disputes over chieftaincy succession, and land-disputes, often spurred by illicit proliferation, excessive accumulation and misuse of arms and ammunition on one hand, porous and inadequate border infrastructure on the other. Vitality, election-related tensions (resulting from increasing polarization of party politics along ethnic, religious and geographical lines), coupled with the increasing activities of political vigilantes, have continued to emerge in northern Ghana throughout the post-independence era.²⁸⁹

12.1.9 The USCRS report 2023 stated:

'Ghana has not confirmed an extremist attack on its soil to date, but Ghanaian authorities have voiced concern over the southward expansion of Islamist extremist activity from Burkina Faso and the wider Sahel region ... In February 2023, unknown actors attempted to bomb a bridge in Bawku, near the Burkina Faso border, and in March 2023, gunmen killed one immigration officer and injured two others in Bawku. Ghanaian security authorities attributed the incidents to criminals, without explicitly linking them to extremist organizations; in March 2023, President Akufo-Addo stated that he "did not have any information" confirming the presence of Al Qaeda in Ghana, but that it was possible that cells are operating clandestinely in the country ...

'Analysts warn that extremists may seek to expand their presence in northern Ghana by exploiting local grievances, especially among ethnic Fulani ... Local chieftaincy disputes, which the State Department attributes to "the lack of a clear chain of succession, competing claims regarding land and other natural resources, and internal rivalries and feuds," also have spurred conflict and may offer a pretext for extremist expansion. Notably, an ongoing chieftaincy dispute in Bawku has killed dozens of people since a resumption of hostilities in 2021 ...²⁹⁰

12.1.10 The BTI Ghana report 2024 stated that there were 'large-scale interethnic conflicts in several communities and an abundance of small arms'²⁹¹. It did not provide further information about the scale of the conflicts, the ethnic groups involved, the number or location of the communities or the prevalence of small arms. It further stated: 'Periodic ethnic conflicts occur, primarily over land use in settings of traditional leadership and chieftaincy ... Distinctions between political, socioeconomic and ethnic conflicts are not always clearly delineated.'²⁹²

12.1.11 The FH report covering events in 2023 stated: 'Violence related to communal, ethnic, and chieftaincy disputes occurs in parts of Ghana. In April 2023, Chieftaincy Affairs Minister Stephen Asamoah Boateng said that conflicts related to chieftaincies represented the bulk of the country's national security issues. Asamoah Boateng also said that many of those

²⁸⁹ UNDP, [Peace and Development Analysis in Ghana](#) (pages 1-2), 14 April 2022

²⁹⁰ USCRS, [Ghana: Overview and U.S. Policy](#) (page 10), updated 17 April 2024

²⁹¹ Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 6), 19 March 2024

²⁹² Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 7), 19 March 2024

conflicts were related to land or power struggles.²⁹³ The report did not provide details of the groups involved in the disputes, or the number or locations of disputes that occurred.

- 12.1.12 The USSD human rights report 2023 stated: ‘Chieftaincy disputes, which frequently resulted from the lack of a clear chain of succession, competing claims regarding land and other natural resources, and internal rivalries and feuds, resulted in deaths, injuries, and destruction of property. According to [Accra-based independent security research organisation²⁹⁴] the West Africa Centre for Counter-Extremism, chieftaincy disputes and ethnic violence were the largest sources of insecurity and instability in the country...’²⁹⁵
- 12.1.13 The Armed Conflict Location & Event Data (ACLED) data set ‘contains disaggregated incident information on political violence, demonstrations, and select related non-violent developments ...’²⁹⁶ ACLED researchers ‘systematically collect and review the latest reports from selected local, national and international sources, including media, vetted social media accounts, government and NGO reports, and partner organizations. ACLED researchers work to triangulate reports when and where possible but they do not independently verify events or gather first-hand information on the ground.’²⁹⁷
- 12.1.14 In ACLED’s ‘Conflict Index Results’, dated July 2024, covering July 2023 to July 2024, ACLED classified Ghana as ‘Turbulent’, placing it 47th overall among the 50 highest-ranking countries. This represented a rise of 6 places compared to the previous index results released in January 2024²⁹⁸.
- 12.1.15 In relation to the 4 indicators that determine the overall index ranking, Ghana placed 48th for ‘Deadliness’ (the number of political violence-related fatalities), 46th for ‘Danger’ (the number of violent events targeting civilians), 37th for ‘Diffusion’ (the percentage of geographic area experiencing high levels of violence) and 57th for ‘Fragmentation’ (the number of non-state armed, organised groups operating)²⁹⁹. For the methodology specific to the index, see the side tab on the [ACLED Conflict Index main page](#).
- 12.1.16 The ACLED Explorer datasets, filtered for Political Violence (Battles, Explosions/Remote violence, Violence against civilians, Excessive force against protesters, & Mob violence) in Ghana from 14 September 2023 to 13 September 2024, documented 193 events and 136 fatalities³⁰⁰.
- 12.1.17 The ACLED Explorer datasets, filtered for Political Violence (Battles, Explosions/Remote violence, Violence against civilians, Excessive force against protesters, and Mob violence) from 14 September 2023 to 13 September 2024 in the regions below, documented the following tallies of events and fatalities:

²⁹³ FH, [Ghana: Freedom in the World 2024 Country Report](#) (section F3), 2024

²⁹⁴ WACCE, [Who We Are](#), no date

²⁹⁵ USSD, [Ghana](#) (section 6), 23 April 2024

²⁹⁶ ACLED, [What are ACLED data?](#), updated 1 November 2023

²⁹⁷ ACLED, [How is information collected?](#), updated March 2023

²⁹⁸ ACLED, [Conflict Index Results: July 2024](#), July 2024

²⁹⁹ ACLED, [Conflict Index Dashboard](#), accessed 23 September 2024

³⁰⁰ ACLED, [Explorer](#), accessed 23 September 2024

Region	Events	Fatalities
Ashanti	39	27
Central	27	12
Greater Accra	24	7
Eastern	21	9
Upper East	18	28
Northern	10	16
Oti	10	7
Western	10	6
Bono	8	7
North East	6	9
Upper West	5	4
Savannah	4	1
Bono East	3	1
Volta	3	0
Western North	3	0
Ahafo	2	2

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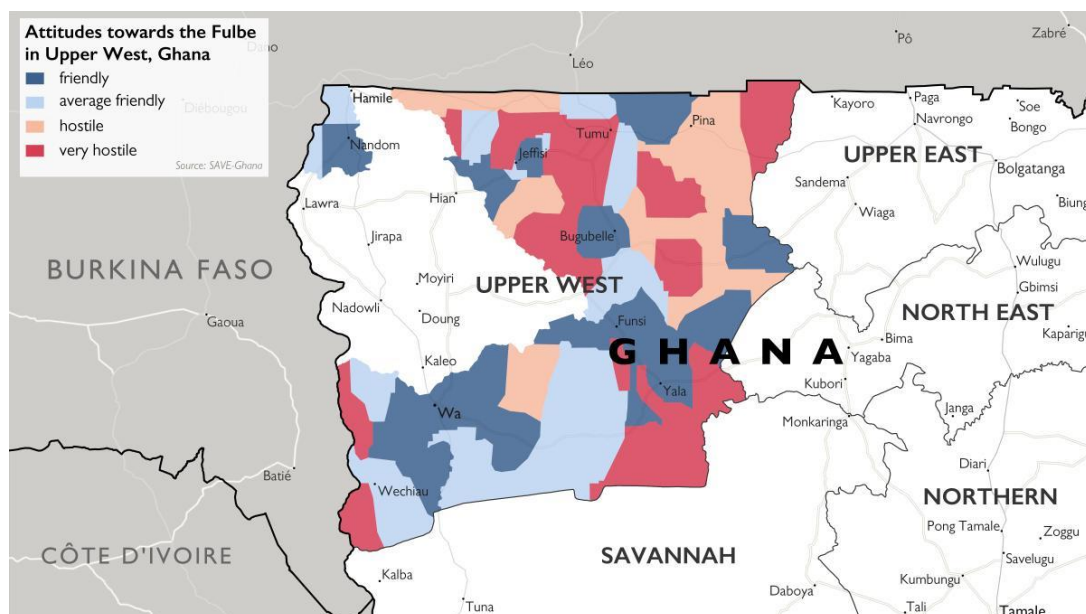
- 12.1.18 Regarding ethnic tensions relating to the Fulani, the United States Commission on International Religious Freedom, in a factsheet, 'Fulani Communities', dated September 2020, based on various sources, stated: 'In northern Ghana, scholars have reported that Fulani and non-Fulani exist as "cultural neighbors" and cooperate more frequently than they conflict with one another.'³⁰²
- 12.1.19 The USCRS report 2023 stated: 'Interethnic ties reportedly have eroded as non-Fulani have accused Fulani of criminality, contributing to retaliatory violence along ethnic lines ... '³⁰³
- 12.1.20 The USSD human rights report 2023 stated: 'Disputes that occurred among Fulbe [Fulani] herdsman, as well as between herders and farmers, at times led to violence.'³⁰⁴ The source did not provide information on the number of disputes or the number that resulted in violence.
- 12.1.21 USAID, in a report, 'Addressing Fulbe [Fulani] Inclusion in Northern Ghana', dated 16 May 2023, provided a map showing attitudes towards the Fulani in the Upper West region, which is reproduced below:

³⁰¹ ACLED, [Explorer](#), accessed 23 September 2024

³⁰² USCIRF, [Factsheet: Fulani Communities in West and Central Africa](#) (page 4), September 2020

³⁰³ USCRS, [Ghana: Overview and U.S. Policy](#) (page 10), updated 17 April 2024

³⁰⁴ USSD, [Ghana](#) (section 6), 23 April 2024



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12.2 Crime

12.2.1 The BTI Ghana report 2024 stated: 'Crime remains a concern, particularly in urban areas; however, the general atmosphere generally conveys a sense of overall security.'³⁰⁶

12.2.2 ENACT (Enhancing Africa's capacity to respond more effectively to transnational organised crime), a project under the European Union's Pan-African Programme³⁰⁷, in its Organized Crime Index 2023, ranked Ghana 17th of 54 African countries and 5th of 15 West African countries in terms of criminality³⁰⁸. For information on the ENACT methodology, see the [Organised Crime Index website](#).

12.2.3 The ENACT Organised Crime Index 2023 Ghana profile stated:

'Human trafficking poses a serious problem in Ghana, encompassing forced labour, sexual exploitation, and child trafficking. The country is used as a transit point for West Africans, who are often destined for sex trafficking in Europe. Major cities such as Accra, Kumasi and Takoradi, as well as border areas of Elubo, Aflao, Bawku and Bolgatanga, are hotspots for this crime. The issue permeates Ghanaian society, with traffickers embedded within various sectors of the economy. The exploitation of Ghanaian children is prevalent in fishing, domestic service, street hawking, mining, agriculture, and other industries, with children often being offered to traffickers by family members ... Human smugglers are integrated into Ghanaian society and are often perceived as facilitators of movement rather than criminals. Extortion and protection racketeering in Ghana have been observed more as individual acts rather than organized crime group activities ... Ghana also

³⁰⁵ USAID, [Addressing Fulbe Inclusion ...](#) (Understanding the Problem), 16 May 2023

³⁰⁶ Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 6), 19 March 2024

³⁰⁷ ENACT, [About the project - The Organized Crime Index](#), no date

³⁰⁸ ENACT, [Criminality in Ghana](#), 2023

experiences sporadic incidents of kidnapping and threats of kidnapping for ransom in the northern regions of the Upper East and Upper West. Armed bandits are active in remote border areas ...³⁰⁹

- 12.2.4 For information on violence against LGBTI people, and blackmail and extortion targeting members of the LGBTI community, see the Country Policy and Information Note [Ghana: Sexual orientation, gender identity and expression \(SOGIE\)](#).
- 12.2.5 The World Bank DataBank stated that in 2021, the most recent year for which data was available, Ghana had an intentional homicide rate of 2 per 100,000 people. The comparable figure for sub-Saharan Africa was 14. The most recent figure for the world intentional homicide rate was 6 per 100,000 people in 2020³¹⁰.
- 12.2.6 Ghanaian privately-owned news website³¹¹ CitiNewsroom.com, in an article dated 25 August 2021, reported:
- ‘Data from the Statistics Research and Monitoring Unit (SRMU) of the Criminal Investigation Department (CID) of the Ghana Police Service indicates that some 306 murder cases have been reported to the police from January 1 to June 30 this year [2021] ...
- ‘The report indicated that in the period, though some 313 cases were reported to the police, they established that only 306 were actually murders, after investigation ... The data shows that the Ashanti, Greater [Accra], and Eastern regions recorded the highest number of reported cases. On the other side of the scale, the North East, Northern, and Oti regions have the fewest reported cases.’³¹²
- 12.2.7 The Bureau of Public Safety (BPS), a Ghanaian ‘non-profit organization working together with Government agencies, Businesses and Civil Society Organizations towards improving the quality of public safety ...’³¹³, in their ‘Ghana Public Safety and Crime Report – 2021’, dated 10 April 2022, without identifying a source for their data, stated:
- ‘1. Violent crimes reported in Y2021 increased by 40.8%, and reported associated deaths also increased by 53.7% over Y2020. The top three most reported violent crimes in Y2021 are murder/manslaughter, armed robbery, and aggravated assault.
- ‘2. Greater Accra and Ashanti Regions reported the highest incidents of armed robberies in the country, with each region returning 19% of reported armed robbery in 2021.
- 12.2.8 ‘3. Ashanti Region is the murder capital of the country, returning 23% of all homicide cases reported across the country in 2021 ...’³¹⁴ The same report stated that 435 deaths were recorded in the ‘Violent Crime’ category and that 161 deaths were recorded in the ‘Criminal Arrest’ category³¹⁵. The report did

³⁰⁹ ENACT, [Criminality in Ghana](#) (Ghana profile, page 2), 2023

³¹⁰ World Bank DataBank, [Intentional homicides \(per 100,000 people\)](#), accessed 23 September 2024

³¹¹ CitiNewsroom.com, [About Us](#), no date

³¹² CitiNewsroom.com, [Murders: 306 cases recorded in 2021 1st half](#), 25 August 2021

³¹³ BPS, [Bureau Of Public Safety – Securing our spaces](#), no date

³¹⁴ BPS, [Ghana Public Safety and Crime Report - 2021](#) (page 2), 10 April 2022

³¹⁵ BPS, [Ghana Public Safety and Crime Report - 2021](#) (page 12), 10 April 2022

not provide further information on the category 'Criminal Arrest', and did not state whether some deaths were recorded in both categories. It did not provide information on the impact, if any, of Covid-19 lockdowns on violent crime statistics.

- 12.2.9 CitiNewsroom.com, in an article dated 24 July 2024, reported: 'The Inspector-General of Police, Dr. George Akuffo-Dampare says the crime rate in Ghana has reduced significantly ... "Ghana has become one of the most peaceful countries in the world," the Inspector-General of Police said.'³¹⁶
- 12.2.10 For more information on crime, see the [ENACT Organised Crime Index 2023 Ghana profile](#).

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13. Freedom of movement

- 13.1.1 The USSD human rights report 2023 stated that the constitution provided for freedom of internal movement³¹⁷.
- 13.1.2 The same report 2023 stated that the government 'generally respected' the right to freedom of internal movement³¹⁸. Similarly, the FH report covering events in 2023 stated that freedom of movement 'is generally respected by the government.' It added: 'However, poorly developed road networks and banditry can make travel outside the capital and tourist areas difficult. Police have been known to set up illegal checkpoints to demand bribes from travelers ...'³¹⁹
- 13.1.3 The CIA World Factbook stated: 'Internally, poverty and other developmental disparities continue to drive Ghanaians from the north to the south, particularly to its urban centers.'³²⁰
- 13.1.4 The BTI Ghana report 2024 stated: 'Migration from rural areas to cities such as Accra, Kumasi, Tema and Takoradi, as well as emigration to foreign countries, has significantly increased. This migration can be attributed to the overall economic hardship in the country. The widespread neglect of rural infrastructure in Ghana and the disproportionate concentration of economic benefits in urban areas have expedited these phenomena.'³²¹
- 13.1.5 Regarding Ghanaians who have migrated within the country, GSS, in their 'Thematic Report on Migration', dated March 2023, based on data from the 2021 Census, stated that 28.9% of the population were living in an area other than where they were born. It reported:

'The proportion of migrants in the population is much higher in the rural areas (33.9%) than urban areas (22.2%). Majority of the migrants (52.5%) were females compared with 47.5 percent who were males. This is almost a reflection of the total population, which also shows a female majority, albeit reduced (50.7% versus 49.3%). Among the non-migrants, however, there is

³¹⁶ CitiNewsroom.com, [Crime rate has significantly reduced in Ghana](#), 24 July 2024

³¹⁷ USSD, [Ghana](#) (section 2D), 23 April 2024

³¹⁸ USSD, [Ghana](#) (section 2D), 23 April 2024

³¹⁹ FH, [Ghana: Freedom in the World 2024 Country Report](#) (section G1), 2024

³²⁰ CIA, [World Factbook – Ghana](#) (People and society), updated 8 July 2024

³²¹ Bertelsmann Stiftung, [BTI 2024: Ghana](#) (page 16), 19 March 2024

virtually no difference in the proportions among females and males (50.9% and 49.1%, respectively).

'The age composition of the migrant population is markedly different from the total population's and that of the non-migrants' ... First, the migrants are much older than the total population and non-migrants. The median age of the migrants is 29 years compared with 21 years for the total population and 18 years for the non-migrant population. Secondly, while the age distribution of the migrant population peaks at the 20-39-year age bracket, that of the non-migrant population is at the 0-19-year age bracket. Among the migrants, the proportion of the population in the 20-39 age bracket is much higher in the urban (44.8%) than rural areas (39.7%).'³²²

13.1.6 The same report stated: 'The largest proportion of the migrants (47.3%) have never married, which is slightly higher than that of the total population (44.9%) and the non-migrant population (40.4%) ... This pattern is repeated in both the urban and rural areas. The proportion of never married is higher among male migrants (53.8%) than female migrants (41.0%).'³²³

13.1.7 It further stated:

'Six regions, Greater Accra, Western North, Bono East, Western, Ashanti and Ahafo, show positive net-migration, which means they gained population through migration during the 2010 – 2021 inter-censal period. Of the six regions, Greater Accra gained the highest of over one million people, Ashanti gained over 200,000 people, and Western gained over 100,000 people. Bono East made a modest gain of over 60,000 people and Western North over 50,000 people. Greater Accra and Ashanti regions have maintained their status as regions that have been gaining population through migration in all previous censuses. The same applies to Western Region, which was broken into two, with its counterpart, Western North Region, also gaining population through migration. On the contrary, the former Brong Ahafo Region which experienced positive net migration in all censuses up to 2010 and was broken into three just before the 2021 PHC [Population and Housing Census], experienced mixed fortunes. While Ahafo and Bono East regions posted positive net migration, Bono Region returned negative net-migration.'³²⁴

13.1.8 The WHO urban health report 2022 stated that migrants comprised 47% of the population of Accra³²⁵.

13.1.9 UNICEF, in a report, 'Understanding Vulnerability and Exclusion in Ghana' dated October 2022, stated:

'Together with the Northern Region, both those regions [Upper East and Upper West] also have the highest share of residents who never moved (75–78.5%), meaning that those regions are less attractive for (returning) migrants. Greater Accra, on the other hand, and the Western, Central, Volta or Eastern Regions all have fewer people who have lived there their entire lives (46–56%) and are either internal migrants or returning internal

³²² GSS, [Thematic Report on Migration](#) (page 31), March 2023

³²³ GSS, [Thematic Report on Migration](#) (page 34), March 2023

³²⁴ GSS, [Thematic Report on Migration](#) (page 69), March 2023

³²⁵ WHO, [Accra, Ghana](#) (page 2), 9 December 2022

migrants.³²⁶

13.1.10 Nutsugbodo and others 2022 stated:

‘Sunyani, is a net recipient of migrants by virtue of its location, availability of central services such as universities, health training institutions, a referral hospital, various governmental departments and agencies, a military barracks and proximity to a major mine (Newmont Goldcorp Ghana Limited, Ahafo Operations). These diverse activities result in the influx of migrants from various parts of the country and beyond into the city in search of jobs, education, and health services.’³²⁷

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³²⁶ UNICEF, [Understanding Vulnerability and Exclusion in Ghana](#), October 2022

³²⁷ Nutsugbodo, RY, and others, UPTR, [Discrimination in the rental ...](#) (section 3.1), 13 May 2022

Research methodology

The country of origin information (COI) in this note has been carefully selected in accordance with the general principles of COI research as set out in the [Common EU \[European Union\] Guidelines for Processing Country of Origin Information \(COI\)](#), April 2008, and the Austrian Centre for Country of Origin and Asylum Research and Documentation's (ACCORD), [Researching Country Origin Information – Training Manual](#), 2024. Namely, taking into account the COI's relevance, reliability, accuracy, balance, currency, transparency and traceability.

Sources and the information they provide are carefully considered before inclusion. Factors relevant to the assessment of the reliability of sources and information include:

- the motivation, purpose, knowledge and experience of the source
- how the information was obtained, including specific methodologies used
- the currency and detail of information
- whether the COI is consistent with and/or corroborated by other sources

Commentary may be provided on source(s) and information to help readers understand the meaning and limits of the COI.

Wherever possible, multiple sourcing is used and the COI compared to ensure that it is accurate and balanced, and provides a comprehensive and up-to-date picture of the issues relevant to this note at the time of publication.

The inclusion of a source is not, however, an endorsement of it or any view(s) expressed.

Each piece of information is referenced in a footnote.

Full details of all sources cited and consulted in compiling the note are listed alphabetically in the [bibliography](#).

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Terms of Reference

The 'Terms of Reference' (ToR) provides a broad outline of the issues relevant to the scope of this note and forms the basis for the [country information](#).

The following topics were identified prior to drafting as relevant and on which research was undertaken:

- laws regulating freedom of movement into and within a country, including temporary restrictions such as curfews or controls put in place during state of emergencies
- availability and accessibility of different methods of travel and physical obstacles to travel
- cultural factors that may affect relocation, such as presence (or absence) of the same ethnic, family, religious or language groups, or intolerance/discrimination faced by non-indigenous groups
- socio-economic and humanitarian situations in the areas of possible relocation, including access to:
 - employment
 - accommodation
 - water
 - education
 - healthcare
 - presence of government and/or non-government organisations providing essential service or humanitarian assistance
- identify whether members of the group have previously moved and are present in the areas of relocation
- identify any evidence of differential treatment based on age, ethnicity (and language), gender identity, health or disability, religion, sex, sexual orientation, or social-economic, including educational background

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Version control and feedback

Clearance

Below is information on when this note was cleared:

- version **1.0**
- valid from **19 December 2024**

Official – sensitive: Not for disclosure – Start of section

The information in this section has been removed as it is restricted for internal Home Office use.

Official – sensitive: Not for disclosure – End of section

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Changes from last version of this note

First version of CPIN

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Feedback to the Home Office

Our goal is to provide accurate, reliable and up-to-date COI and clear guidance. We welcome feedback on how to improve our products. If you would like to comment on this note, please email the [Country Policy and Information Team](#).

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The [Independent Advisory Group on Country Information](#) (IAGCI) was set up in March 2009 by the Independent Chief Inspector of Borders and Immigration to support them in reviewing the efficiency, effectiveness and consistency of approach of COI produced by the Home Office.

The IAGCI welcomes feedback on the Home Office's COI material. It is not the function of the IAGCI to endorse any Home Office material, procedures or policy. The IAGCI may be contacted at:

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Information about the IAGCI's work and a list of the documents which have been reviewed by the IAGCI can be found on the Independent Chief Inspector's pages of the [gov.uk website](#).

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