Disclaimer

IOM has carried out the gathering of information with great care. IOM provides information at its best knowledge and in all conscience. Nevertheless, IOM cannot assume to be held accountable for the correctness of the information provided. Furthermore, IOM shall not be liable for any conclusions made or any results, which are drawn from the information provided by IOM.
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I. GENERAL INFORMATION

1. Geographical Location

Ghana is located on West Africa’s Gulf of Guinea with a total land area of 238,533 square kilometers (92,098 sq miles). It is bordered on the East by the Republic of Togo, on the North by Burkina Faso and on the West by Cote d’Ivoire. Half of the country lies less than 152 meters above sea level and the highest point is Mount Afadjato 885 meters (2,904 ft) above sea level. The 537-kilometer coastline is mostly a low, sandy shore backed by plains and scrub and intersected by several rivers and streams most of which are navigable only by canoe. The Volta River Basin covers about 45% of the nation’s total land surface which covers an area of 8,502 square km. A tropical rain forest belt, broken by heavily forested hills and many streams and rivers, extends northward from the shore, near the Cote d’Ivoire frontier. This area known as the “Ashanti” produces most of the country’s crops, minerals and timber. North of this belt, the country varies from 91 to 396 meters above sea level and is covered by low bush, park like savannah, and grassy plains.

Ghana’s climate is tropical but temperature varies with season and elevation. The eastern coastal belt is warm and comparatively dry; the southwest corner is hot and humid; and the north is hot and dry. The average temperatures range from 21 degrees celsius to 28 degrees celsius (70 to 82°F) with a relative humidity between 77 percent and 85 percent. There are two main seasons in Ghana which are the wet and the dry seasons. Rainy season in the south occurs from May to June which is at its peak and August to mid-November. In the north, the rainy seasons tend to merge and is usually from March to November. Annual rainfall ranges from 78 to 216 centimetres (31 to 85 inches). There is also the harmattan which is a desert dry and dusty West African trade wind and blows from the Sahara across the country into the Gulf of Guinea from December to March. The harmattan lowers humidity and causes hot days and cooler night and tends to reduce visibility considerably due to its accompanying dust.

2. Population and Poverty

The current population of Ghana in 2014 is estimated to be 26,652,767, an increase from 2013’s estimate of 25,961,452. The highest density is in the south-western middle belt of the country. Out of the ten regions of Ghana, Ashanti Region is the most populated with population of about 4,780,280 representing 19.4% of total population and is followed by the Greater Accra Region with population of 4,010,054 representing 16.3% of total Ghanaian population. The least populated region is Upper West with population of 702,110 people representing 2.8% of total population in Ghana. The birth rate is 31.4 births/1,000 population (2014 est.) and the death rate is recorded as 7.37 deaths/1,000 population (2014 est.). This result could be as a result of improved standard of living, attainment of higher educational standards and improved health service conditions. The current age structure is as follows: 0-14 years: 38.6%, 15-24 years: 18.7%, 25-54 years: 33.8%, 55-64 years: 4.8% and 65 years and over: 4.1%.
More than 50% of Ghana’s population is under the age of 30 and the population is estimated to grow at an average annual rate of 2.19% (2014 est.) About a quarter of Ghanaians are poor, the Ghana Living Standards Survey (GLSS) has revealed. The GLSS, conducted by the Ghana Statistical Service (GSS), says a seven-year assessment has also revealed that the dynamics of poverty is still very much a rural phenomenon. The report was based on the findings of sixth GLSS (GLSS6) which was carried out nationwide in 18,000 households in 1,200 enumeration areas, between October 2012 and October 2013 by the GSS.

About 28% of Ghanaians live below the international poverty line of US$1.25 and the majority of them live in rural areas. Rural population in Ghana was last measured at 12,043,540 in 2012, according to the World Bank.

Households spend on the average close to GHS500.00 annually on each household member attending school of which 6.7 per cent males are out of school, while 7.4 girls have also dropped out of school. Due to poverty 26 per cent of children between five to seventeen years engage in child labour, whilst another 25 per cent are found in hazardous work.

Food crop farmers have the highest incidence of poverty and they account for about 59 percent of the poor. Several factors including lack of access to markets, high cost of inputs and low levels of economic infrastructure account for this outcome.

The government of Ghana has over the years tried to reduce poverty levels in the country. According to the Ghana Living Standard survey 6 report conducted by the Ghana Statistical service (GSS), Ghana’s poverty level has declined to about 24.2 percent from the 51 percent recorded in 1991 and 28.5 percent recorded in 2005/2006. However, the Government is committed to reducing poverty through agricultural and rural development. To that end, its 2014-17 Ghana Shared Growth and Development Agenda II (GSGDA II) stresses the need to focus on agriculture, fisheries, small and medium-scale enterprises, and sanitation with special attention to the dry savannah region in the north.

GSGDA II also acknowledges the importance to invest in:
- Enhancing the competitiveness of Ghana’s private sector
- Accelerating agricultural development and natural resource management
- Improving infrastructure, human resource development and job creation
- Consolidating transparent, accountable and efficient governance.

To bridge Ghana’s north-south poverty divide, the Government has established the Savannah Accelerated Development Initiative as part of its overall northern development strategy. At the heart of this long-term (2010-2030) initiative is the Savannah Accelerated Development Authority, which aims to attract investments to growth corridors in the north, which in turn will reduce the high rate of poverty in the northern regions of the country.

3. The Economy

Ghana’s economy is traditionally oriented toward agriculture and small scale domestic trading. The official language is English although some 75 other languages and dialects are spoken. In the past, Ghana conducted most of its external trade with Europe and
North America, and a relatively small amount with other African countries. Currently, South Africa and China are Ghana’s leading export and import partners respectively. Among the major traditional agricultural products and foreign exchange earners are cocoa, gold, timber and more recently, oil. Other non-traditional products are bananas, pineapples, mangoes etc. Ghana has roughly twice the per capita output of the poorest countries in West Africa although it remains heavily dependent on international financial assistance.

Gold and cocoa production and individual remittances are major sources of foreign exchange. Ghana recorded a provisional GDP growth of 7.1 percent in 2012, from 14.4 percent in 2011, and 8.0 percent in 2010. The 2012 provisional growth rate of 7.1 percent is still high given that it is on top of the growth rate of 14.4 percent recorded in 2011 when the GDP first reflected the impact of crude oil production in commercial quantities. According to national income estimates, the Services Sector, the largest sector of the economy accounted for 57.8 per cent of GDP in the second quarter of 2014. Industry sector was the second largest sector with a share of 30.4 per cent while agriculture accounted for 11.8 percent.

Real Gross Domestic Product (GDP) for the second quarter of 2014 grew by 5.3% (year-on-year) compared to the 10.8% recorded in the second quarter of 2013. The Agricultural sector recorded the highest growth of 8.5%, while Services recorded a growth rate of 2.1%; however, the Industry Sector followed with a negative growth rate of -0.5%

**Interest Rates**
Interest rates of commercial banks to a larger extent, determines the cost of doing business. In line with the current monetary policy objectives of the Bank of Ghana to reduce lending rates and maintain single digit inflation, the economy has witnessed a downward trend in interest rates. The Bank of Ghana Prime rate currently stood at 19% as of September 2014. The average base lending rate for Deposit Money Banks (DMBs) currently stands at 28%. The commercial bank prime lending rate 27% (31 December 2013 est.). This is a direct result of improved fiscal and monetary policy initiatives implemented in recent times. The trend indicates that if these policies are continued, the private sector stands to benefit immensely from a reduced funding cost environment.

**Inflation**
Inflation Rate in Ghana averaged 17.12 Percent from 1998 until 2014, reaching an all-time high of 63 Percent in March of 2001 and a record low of 0.40 Percent in May of 1999.

The country has experienced an upwards inflationary trend since the beginning of 2013, primarily due to a weak currency, increased import cost, trends in commodity prices, upward adjustments in domestic petroleum prices, underpinned by volatile movements in the exchange rate, etc. However, following recent discussions with IMF for a government bailout it appreciated almost 2 percent in the first two weeks of October of 2014. The Bank of Ghana has assumed a more prominent and independent role in controlling inflation through its monetary policies to ensure that inflation falls within the target range projected.
In the first quarter of 2014, annual headline inflation rose from 14.5 to 14.9 percent in June and further up to 15.9 percent in August. The rise in inflation was driven largely by non-food inflation.
Exchange Rates

According to the Bank of Ghana, performance of most currencies remained mixed. Below is the inter-bank rate as at Friday 24th October, 2014:

<table>
<thead>
<tr>
<th>Currency</th>
<th>Pairs Code</th>
<th>Buying</th>
<th>Selling</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S Dollar</td>
<td>USDGHS</td>
<td>3.1937</td>
<td>3.1963</td>
</tr>
<tr>
<td>Pound Sterling</td>
<td>GBPGHS</td>
<td>5.1166</td>
<td>5.1211</td>
</tr>
<tr>
<td>Swiss Franc</td>
<td>CHFGHS</td>
<td>3.3468</td>
<td>3.3487</td>
</tr>
<tr>
<td>Australian Dollar</td>
<td>AUDGHS</td>
<td>2.7978</td>
<td>2.8018</td>
</tr>
<tr>
<td>Canadian Dollar</td>
<td>CADGHS</td>
<td>2.8389</td>
<td>2.8410</td>
</tr>
<tr>
<td>Danish Kroner</td>
<td>DKKGHS</td>
<td>0.5424</td>
<td>0.5427</td>
</tr>
<tr>
<td>Japanese Yen</td>
<td>JPYGHS</td>
<td>0.0295</td>
<td>0.0296</td>
</tr>
<tr>
<td>New Zealand Dollar</td>
<td>NZDGHS</td>
<td>2.5005</td>
<td>2.5042</td>
</tr>
<tr>
<td>Norwegian Kroner</td>
<td>NOKGHS</td>
<td>0.4859</td>
<td>0.4860</td>
</tr>
<tr>
<td>Swedish Kroner</td>
<td>SEKGHS</td>
<td>0.4398</td>
<td>0.4400</td>
</tr>
<tr>
<td>S/African Rand</td>
<td>ZARGHS</td>
<td>0.2909</td>
<td>0.2911</td>
</tr>
<tr>
<td>Euro</td>
<td>EURGHS</td>
<td>4.0387</td>
<td>4.0406</td>
</tr>
<tr>
<td>Chinese Reminbi</td>
<td>CNYGHS</td>
<td>0.5220</td>
<td>0.5223</td>
</tr>
<tr>
<td>Naira</td>
<td>GHSNGN</td>
<td>51.59</td>
<td>51.63</td>
</tr>
</tbody>
</table>

4. Tourism

Tourism is the fourth biggest foreign exchange earner in the country. This is due to the fact that the country has a myriad of tourist sites. Among others are over 40 Castles and Forts, 22 Nature and Wildlife Resorts, 12 Beach Resorts, 8 Water falls, 15 Sanctuaries housing monkeys, butterflies, pythons and crocodiles. There are also 18 Historic Sites, 6 Cultural Sites and 10 Craft Villages.
Statistics indicate that 1,263,857 tourists visited Ghana in 2012 alone. This number fetched Ghana US$2.5 billion.

**Popular tourist sites in Ghana:**

<table>
<thead>
<tr>
<th>Site</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Museum</td>
<td>Greater Accra</td>
</tr>
<tr>
<td>Aburi Botanical Garden</td>
<td>Eastern Region</td>
</tr>
<tr>
<td>Cape Coast Castle</td>
<td>Central Region</td>
</tr>
<tr>
<td>Elemina Castle</td>
<td>Central Region</td>
</tr>
<tr>
<td>Kakum National Park</td>
<td>Central Region</td>
</tr>
<tr>
<td>Boabeng-fiema Monkey sanctuary</td>
<td>Brong–Ahafo Region</td>
</tr>
<tr>
<td>Tano Boase Sacred Grove</td>
<td>Brong–Ahafo Region</td>
</tr>
<tr>
<td>Kintampo Waterfalls and Fuller Falls</td>
<td>Brong–Ahafo Region</td>
</tr>
<tr>
<td>Nini Suhien National Park &amp; Ankasa Game reserve</td>
<td>Western Region</td>
</tr>
<tr>
<td>Nzulenzo Stilt Village</td>
<td>Western Region</td>
</tr>
<tr>
<td>Paga Crocodile Pond</td>
<td>Upper East Region</td>
</tr>
<tr>
<td>Wechiau Hippo Sanctuary</td>
<td>Upper West Region</td>
</tr>
<tr>
<td>Bobiri Forest &amp; Butterfly Sanctuary</td>
<td>Brong – Ahafo Region</td>
</tr>
<tr>
<td>Bunso Arboretum</td>
<td>Eastern Region</td>
</tr>
<tr>
<td>Volta Lake and Akosombo Dam</td>
<td>Eastern Region</td>
</tr>
<tr>
<td>Keta Lagoon Complex Ramsar Site</td>
<td>Volta Region</td>
</tr>
<tr>
<td>Mount Afadjato</td>
<td>Volta Region</td>
</tr>
<tr>
<td>Wli Water Falls</td>
<td>Volta Region</td>
</tr>
<tr>
<td>Lake Bosomtwi</td>
<td>Ashanti Region</td>
</tr>
<tr>
<td>National Culture Centre</td>
<td>Ashanti Region</td>
</tr>
<tr>
<td>Larabanga Mosque</td>
<td>Northern Region</td>
</tr>
<tr>
<td>Shai Hills Game Reserve</td>
<td>Greater Accra</td>
</tr>
<tr>
<td>Mole National Park</td>
<td>Northern Region</td>
</tr>
</tbody>
</table>

5. **Politics**

Like many African countries, Ghana has had its share of political instability. Since independence in 1957, the country has been ruled under a multiparty system for 16 years, military regime for 21 years and a one party system for 6 years. In 1992, Ghana adopted a new constitution that created and strengthened the separation of powers among the executive, legislative and judiciary and also improved its governance structure. In 2000, Ghana witnessed a successful transition from one political party to the other, the first in its history. In a troubled sub-region, Ghana boasts of the most stable political environment. As a result, investment flows are increasing, tourism is on the rise, and international organizations are relocating in the capital. Ghana’s political stability has afforded it the opportunity in resolving regional conflicts in West Africa. The last election took place in December 2012 and was described as peaceful and fair. The constitution of the land was put to test when the outcome of the December 2012 presidential elections which declared John Dramani Mahama as President of Ghana by the Ghana Electoral Commission was challenged by Nana Akuffo-Addo, Bawumia and Jake Obetsebi Lampet at the Supreme Court of Ghana of which the Supreme Court...
came out with the verdict that the President, John Dramani Mahama legally won the 2012 presidential election.

Overall, Ghana offers a relatively stable and predictable political environment for investors. There is no indication at the present time that the level of political risk in Ghana will change evidently over the near future. Political institutions and democratization appears to be taking deeper root in the country and with six successful elections with the adaptation of the fourth republican constitutional rule.

II. PUBLIC ADMINISTRATION

1. General Information
The administrative and political capital of Ghana is Accra. Ghana is a constitutional democracy and currently operates a multi-party democracy. It practices a presidential system of government following the passage of the 1992 fourth Republican Constitution. The country has an Executive President who is elected for four years with a maximum of two terms. There is parliament and parliamentarians are also elected every four years, an independent Judiciary, and a vibrant media.

Ghana is divided into 10 administrative regions namely, Ashanti, Brong-Ahafo, Central, Eastern, Greater Accra, Northern, Upper East, Upper West, Volta and Western Regions. The regions are further divided now into 216 districts to ensure efficient and effective administration at the local level.

Public Administration in Ghana is hinged purely on government institutions comprising of Ministries, Departments and Agencies (MDAs), which are created in line with planned policies of a government in power. Currently there are 23 ministries that see to the implementation of government’s planned policies. The structures of these MDAs especially the ministries usually change with changes in Government. These MDAs facilitate the functioning of the general economy by providing the enabling environment for the economy to operate more efficiently to meet the needs of the citizenry. Among some of the areas that affect the everyday life and human activities under the control of these MDAs are the following;

2. Transportation

Ghana’s public transportation sector comprises of four main modes namely; Road, Air, Rail and Sea.

Roads
Road transport is by far the dominant carrier of freight and passengers in Ghana’s transport system. It carries over 95% of all passenger and freight traffic and reaches most communities. It is estimated that only 15% of the road users use a private car, i.e. the other 85% travel by foot or make use of public transport.

According to Ministry of Roads and Transport, as 2012 there was about 68,124km of roads of different classes linking its major cities to the rural communities and other neighboring countries. In terms of the conditions of the road network, an estimated 43%
is classified as good, 25% fair and 32% poor. Among the good roads are those linking Accra to other major cities like Tema, Akosombo, Kumasi and Takoradi.

For road transportation the main types of vehicles include taxis, tro-tro (mini-buses) and buses. Although most of the identified vehicles are privately owned, they run on commercial bases inter and intra cities. To enhance public mass transportation, the government has imported buses which have seen an improvement of mass public transport in municipal and metropolitan areas. The Metro Mass Transit Limited as it is known carries an average of 3.3 million passengers a month on its routes all over the country. Total number of buses of MMT in 2014 currently stands at 1,049, and it operates in all the ten regions. There are other privately run transportation companies that operate inter-city bus service such as Intercity STC, OA Transport, VIP and Mariset Plaza Transport.

Total number of registered vehicles population in Ghana as at March 2012 stood at approximately 1,425,900 and there are 19 fatalities per 10,000 vehicles in Ghana, and the National Road Safety Commission is working to reduce the rate to single digit by the year 2015.

The following chart represents the costs of Intercity STC transportation from Accra to major cities in Ghana.

<table>
<thead>
<tr>
<th>REGION</th>
<th>ACCRA TO:</th>
<th>Ghana Cedis</th>
<th>Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashanti</td>
<td>KUMASI (Luxury)</td>
<td>25</td>
<td>6:00am daily</td>
</tr>
<tr>
<td></td>
<td>KUMASI (Ordinary)</td>
<td>17</td>
<td>6:00am daily</td>
</tr>
<tr>
<td>Central</td>
<td>CAPE COAST</td>
<td>9</td>
<td>8:30 am and 2:00pm daily</td>
</tr>
<tr>
<td>Western</td>
<td>TAKORADI (Luxury)</td>
<td>14</td>
<td>8:30 am and 2:00pm daily</td>
</tr>
<tr>
<td></td>
<td>TAKORADI (Ordinary)</td>
<td>11</td>
<td>8:30 am and 2:00pm daily</td>
</tr>
<tr>
<td></td>
<td>TARKWA</td>
<td>15</td>
<td>2:00pm daily</td>
</tr>
<tr>
<td>Brong-Ahafo</td>
<td>DORMAA</td>
<td>22</td>
<td>6:00am daily</td>
</tr>
<tr>
<td></td>
<td>BEREKUM</td>
<td>21</td>
<td>6:00am daily</td>
</tr>
<tr>
<td></td>
<td>SUNYANI</td>
<td>21</td>
<td>6:00am daily</td>
</tr>
<tr>
<td>Northern</td>
<td>TAMALE</td>
<td>40</td>
<td>7:00am &amp; 3:00pm daily</td>
</tr>
<tr>
<td>Upper West</td>
<td>WA</td>
<td>42</td>
<td>8:00am Wednesdays and Saturdays only</td>
</tr>
<tr>
<td>Upper East</td>
<td>NAVRONGO</td>
<td>46</td>
<td>8:00am daily</td>
</tr>
<tr>
<td></td>
<td>PAGA</td>
<td>46</td>
<td>8:00am daily</td>
</tr>
<tr>
<td></td>
<td>BOLGA</td>
<td>44</td>
<td>8:00am daily</td>
</tr>
<tr>
<td>Volta</td>
<td>HO</td>
<td>71</td>
<td>2:30pm daily</td>
</tr>
<tr>
<td></td>
<td>HOHOE</td>
<td>10</td>
<td>2:30pm daily</td>
</tr>
<tr>
<td></td>
<td>KPANDO</td>
<td>9</td>
<td>2:30pm daily</td>
</tr>
<tr>
<td></td>
<td>AFLAO (A/C) /Togo Border</td>
<td>10</td>
<td>6:00am daily</td>
</tr>
<tr>
<td></td>
<td>AFLAO (ORD)/Togo Border</td>
<td>10</td>
<td>6:00am daily</td>
</tr>
</tbody>
</table>
The public transportation system in Ghana is not very efficient in terms of punctuality and efficiency; however an efficient system of tro-tros and taxis exists. Tro-tros are composed of vans and mini-buses that can be taken throughout the country for long distances and multiple destinations. For the most part, the maximum cost within Accra is about GH¢3.50 to GH¢5.00. For longer distances travelers should expect to pay between GH¢ 20 to GH¢ 40 throughout Ghana, prices also vary depending on whether the tro-tro has AC or sometimes prices fluctuate during peak hours.

At a more elevated price, taxis are an efficient means of transportation in the city; about 80% of all registered vehicles in the country for instance are taxis. You can take either shared, where you share the cost of transport among the individuals paying a set price for a designated location, or individually chartered taxis. In the case of chartered taxies, prices should be set before the ride, because taxis in Ghana have no meters. Regardless the costs, public transportation will always be higher within the Greater Accra Region, and in other major cities within Ghana.

**Air Transportation**

Ghana’s air transportation is characterized by 11 airports, 7 of which have paved runways. Accra’s international airport serves intercontinental as well as local West African and domestic traffics.

The sector is now served by 21 international and 4 domestic airlines. There are also four charter airlines and seven cargo airlines. Notable among the international scheduled airlines that operate through Ghana’s international airport are KLM, Lufthansa, British Airways, Brussels Airlines, Alitalia, Delta, Emirates, Egypt Air, Kenya Airways, Ethiopia Airlines, North American Airlines, South Africa Airways, Royal Air Maroc, Turkish Airline, and Asky Airlines.

On the domestic and West African routes are operators like Antrak, Starbow, and Africa World Airlines which flies between Accra and other major cities and Virgin Nigeria among others. Traveling by air within Ghana from Accra to Tamale, which is the longest domestic flight, costs an average of $120 which is not affordable to most Ghanaians. That notwithstanding, it remains the major mode of transportation for the affluent.

**Railways**

There are 953 km of rail way in Ghana, with the main line linking Sekondi-Takoradi with Accra and Kumasi. Ghana Railway Company the sole operator of Ghana’s railway system has been facing many administrative challenges that have led to little improvement in the rail transportation system. Originally railways were built to transport minerals from the mining areas; hence the existing railway lines are directed towards the mining communities in Ghana.

Currently it serves as the major means of transportation for such products as cocoa, logs and sawn timber, as well as passengers. Considering the policy initiatives of the current government regarding railway construction, the Accra-Tema railway was rehabilitated for a shuttle service. It is expected that rail transportation would be playing an important role in Ghana’s public transportation system in the near future.

**Water Transport**

Sea transportation is another major means in the public transport system. In the southern and parts of the middle belt where the Volta Lake flows, sea transportation has been the means of transporting passengers and goods to and from commercial centres.
The Lake transport service between Akosombo and Yapei is operated by the Volta Lake Transport Company.

The major rivers and the lake provide about 1,293km of navigable waterways. Apart from other international shipping lines that operate through Ghana's two major ports, the Tema and Takoradi Ports, the Black Star Line owned by the government also operates cargo-passenger service to Canada, the United States, UK, Italy and other parts of West Africa.

3. Communication Network

Ghana’s Communication Network has experienced a rapid growth and expansion, attributed to the current growth in ICT.

Telecommunication
Overall telephone penetration is around 112.16%, and this is mostly attributable to the mobile phone sector which has grown to 27 million mobile subscribers in 2014. Among the major institutional players in the telecommunication industry are MTN the market leader with 45.86% market share, Vodafone (22.65%), Millicom Ghana operators of Tigo (13.60%), Airtel (12.72%), Glo (4.76%) and Kasapa/Expresso (0.42%). The National Communication Authority has introduced Mobile Number Portability (MNP) and a total of 1,655,404 mobile phone subscribers in Ghana had taken advantage of the MNP system to move from one mobile service provider to another whilst retaining their mobile number.

Radio and Television
There are 28 television stations and 339 authorized FM radio stations spread all over the country. The areas of operations are however concentrated in the urban centres such as Accra, Kumasi, Sunyani and Takoradi.

Internet
The number of internet users lately stood at over 3,568,757 which is a sharp rise from previous years. Currently, there are over 500 ICT related companies in the country comprising 1.297 million of consultants, software developers, service providers, wholesalers, retailers, internet cafes and 124 government sponsored Community Information Centres (CICs) have been constructed and an additional 10 center's will be constructed by the end of the year.

4. Obtaining Documents for Returnees

Given that all transactions between Ghanaians abroad and Ghana’s public administration system is channeled through the Ministry of Foreign Affairs, all documents information and assistance for returnees should be routed through the same ministry.

III. SOCIAL WELFARE

The Department of Social Welfare is the focal agency generally responsible for the needy and vulnerable in the society. It has offices in all the 166 districts and works in three programme areas namely justice administration, child’s right promotion and protection and community care. However, the department is hampered by inadequate funding and logistics. The Social Welfare Department in collaboration with the
Information Services Department also went to the aid of flood victims in the Sissala West District. The aid was in a form of financial assistance given to the vulnerable especially widows and children in the affected communities.

The Department of social welfare works with government and non-government institutions to carry out its activities and programmes. Among the services provided by the department are Child Welfare Services, Vocational Training for the Youth, Integrating disadvantaged adults into mainstream society as well as integrating Persons With Disability (PWDs) into mainstream society. The Department does not provide any form of allowance to children, old persons or PWDs. However, it provides prisoners with welfare services, assists paupers with payment of hospital bills and related expenses.

As part of its mandate to integrate PWDs into mainstream society, a number of programs and activities have been organized for them over the years. The Ministry of Employment and Social Welfare disclosed that, in collaboration with other stakeholders, a micro-finance scheme for PWDs is implemented. He said an amount of GH¢100, 000 was released from the program which was piloted in 20 districts in four years, with over 950 PWDs benefiting and beneficiaries receiving amounts ranging from GH¢50 to GH¢200 at a 20 per cent interest. The minister disclosed that 20 PWDs are trained in vocational skills every year from nine regional rehabilitation centres operated by the Department of Social Welfare. The Department is also implementing a range of social assistance programs to support PWDs.

Also the Department sensitizes parents on HIV/AIDS and provides support for People Living with HIV/AIDS (PLWHAs). It is working in partnership with over 500 NGOs in the area of HIV/AIDS.

IV. PENSIONS

1. General Information

Pension planning for a comfortable retirement has traditionally not been well approached by many Ghanaians due to certain cultural values and traditional practices like the extended family system which enjoins the young to provide for the aged in the traditional society.

The new Pension Law, the National Pensions Act, 2008(Act 766) was enacted on December 12th, 2008. Pensions Act caters for the establishment of a new contributory three-tier pension scheme with a National Pension Regulatory Authority to oversee the efficient administration of the composite pension scheme. The Board of the National Pensions Regulatory Authority was inaugurated on 31st August, 2009.

The New Pension Scheme was launched by His Excellency, Prof. J. E.A. Mills on 16th September, 2009.

The implementation of the new scheme started on 1st January, 2010 with the mandatory first and second tiers.
Transitional Guidelines for the voluntary third tier provident fund and personal pension scheme has been published which took effect from 1st May 2010.

Objectives of the 3-Tier Pension Scheme:

The main objective of the three-tier pension scheme is to provide for pension benefits that will ensure retirement income security for workers and a better standard of living.

Ensure every worker receives pension benefits as and when due

Establish rules, regulations and standards for administration and payment of pension benefits

Types of Pension Schemes

Defined Benefit Scheme (DB): a pension plan providing a defined benefit formula for calculating benefit amounts without regard to contributions.

Defined Contribution Scheme (DC): a pension plan in which the contributions are made to an individual account for each participant. The retirement benefit is dependent upon the investment experience

The key differences between the old & new system:

<table>
<thead>
<tr>
<th></th>
<th>Old System</th>
<th>New System</th>
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</thead>
<tbody>
<tr>
<td><strong>Type</strong></td>
<td>SSNIT: Defined Benefit</td>
<td>Defined Benefit (1st Tier).</td>
</tr>
<tr>
<td></td>
<td>CAP 30: Defined Benefit</td>
<td>Defined Contribution (2nd &amp; 3rd Tiers)</td>
</tr>
<tr>
<td><strong>Funding</strong></td>
<td>SSNIT: Partial Funding Social</td>
<td>1st Tier: Partial Funding Social Security</td>
</tr>
<tr>
<td></td>
<td>Security scheme</td>
<td>scheme</td>
</tr>
<tr>
<td></td>
<td>Cap 30: Mostly unfunded Government</td>
<td>2nd &amp; 3rd Tiers: Contributory &amp; Fully Funded</td>
</tr>
<tr>
<td><strong>Membership</strong></td>
<td>Mandatory for all employees</td>
<td>Mandatory for all employees with over</td>
</tr>
<tr>
<td></td>
<td>informal sector.</td>
<td>five years to retire.</td>
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<table>
<thead>
<tr>
<th></th>
<th>Old System</th>
<th>New System</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pension Portability</strong></td>
<td>Portable for social security scheme. Not Portable for Government Scheme</td>
<td>Portable for all three tier schemes</td>
</tr>
<tr>
<td><strong>Management</strong></td>
<td>Largely State (SSNIT)</td>
<td>Privately managed by Approved Trustees</td>
</tr>
<tr>
<td><strong>Benefits</strong></td>
<td>Discriminatory</td>
<td>Uniform Application</td>
</tr>
<tr>
<td><strong>Supervision</strong></td>
<td>Regulated Social security Unregulated Private Schemes</td>
<td>Strictly regulated by National Pensions Regulatory Authority</td>
</tr>
<tr>
<td><strong>Tax exemption</strong></td>
<td>Limited</td>
<td>Contribution (up to specified limit), Investment Income and Retirement Benefits</td>
</tr>
</tbody>
</table>
There are currently two main public social security arrangements in Ghana, namely the Social Security Pension Scheme (usually referred to as SSNIT the name of the managing institution) and the National Pension Scheme (referred to as CAP 30), inherited from the colonial government. The SSNIT remains the biggest pension fund in Ghana by virtue of the law that established it, i.e. PNDCL 247, 1991, which makes it mandatory for all workers in the formal sector to contribute to the scheme.

In addition to the SSNIT schemes, there are also quite a number of insurance companies offering various “fully funded” policies for interested members, which do not substitute the SSNIT schemes. Despite the current debate regarding the sustainability of the SSNIT schemes and the number of policies offered by insurance companies, membership of SSNIT has significantly increased over the last decade.

Even though there has been an increasing trend, the proportion (10% of labor force) is still very low. This has been attributed mainly to the fact that a vast majority of the labor force is in the informal sector and lacks the structures (such as regular salary payments, by cheque or deduction at source, statutory employer contributions) and inclination to make this kind of “forced savings”. There is no system for non-contributory pension scheme in Ghana therefore there is no social protection for people working in the informal sector. This indicates that retirement planning for most Ghanaians in the informal sector is left at the discretion of the individual and the benevolence of the extended family system, as well as the individual’s sense of responsibility. Most workers in the informal sector such as farmers, drivers, construction workers and traders among others do not have any organized pension plans.

2. **Cost of Pension Insurance**

**New Contribution Rates:**

<table>
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<tr>
<th></th>
<th>Existing</th>
<th>Additional</th>
<th>New Rate</th>
</tr>
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<tbody>
<tr>
<td>Employer</td>
<td>12.5%</td>
<td>+ 0.5%</td>
<td>13.0%</td>
</tr>
<tr>
<td>Employee</td>
<td>5.0%</td>
<td>+ 0.5%</td>
<td>5.5%</td>
</tr>
<tr>
<td></td>
<td>17.5%</td>
<td>1.0%</td>
<td>18.5%</td>
</tr>
</tbody>
</table>

**Tax Exemption:**

Contributions up to specified limit are tax exempt.

- Investment income is tax exempt
- Retirement (Pension) benefit is tax exempt
- The total tax exemptions for contributions into all the pension schemes under the three-tier pension system would not exceed 35%.
  
The tax exemption is on the total contributions by both employers and workers.
Tax Relief on Contributions:

- 1st tier (mandatory)  - 13.5%
- 2nd tier (mandatory) - 5.0%
  - 18.5%
- 3rd tier (voluntary) - 16.5%

Note for emphasis that the five and half per centum (5.5%) contribution made by an employee is treated as income deductible relief (i.e. tax exempt) and granted upfront by the Internal Revenue Service in ascertaining an employee’s chargeable income.

The informal sector workers can participate as organized groups (Group Personal Pension Scheme) or as individuals in a Personal Pension Scheme. There will be Corporate Trustee companies and insurance companies that will establish personal pension schemes or group pension schemes.

The Groups can also set up their own schemes and seek technical advice or outsource administration and other technical work to third party administrators. All the Pension Fund and assets will be kept by a custodian, which is mainly a bank or financial institution registered by the Pension Regulatory Authority. But the choice of custodians lies with the group.

The scheme requires contributors to contribute 5% of their monthly salaries while their employers contribute 12.5% of it. Enrolment on the scheme requires individuals to register with the Social Security and National Insurance Trust (SSNIT) which will then issue the registrant with a social security number to be handed to every employer the individual works with. The employer is then mandated to deduct the stated monthly amounts to be paid to the scheme at the end of every pay period.

In the case of the “fully funded” schemes, the cost of such policies varies from one insurance company to another and depends on the subscriber’s ability.

Pensions Regulator

The National Pensions Regulatory Authority (“the Authority”) regulates both public and private pension schemes in the country. The Authority will approve, regulate and monitor Trustees, Pension Fund Managers, Custodians and other institutions relating to pension matters.

First Tier
The first tier basic national social security scheme will be managed by a restructured SSNIT.

The Second and Third Tiers
The mandatory second tier occupational pension and voluntary third tier provident fund and personal pension schemes will be privately-managed by approved trustees licenced by the Authority with the assistance of pension fund managers and custodians registered
by the Authority. The pension fund managers and custodians will first be licensed by the Securities & Exchange Commission.

3. **Required Personal Documentation**

To enroll on the scheme, an individual need not provide any document other than proof of employment, and a work permit in the case of an immigrant or foreign worker.

4. **Preconditions for Obtaining Allowances**

There are three main incidents one of which must occur to make a contributor qualify for his/her package. For one to qualify for a full pension under the old age category, one must be at least 60 years and must have contributed a minimum of 240 months to the scheme. Upon retirement the beneficiary is assured of monthly payments of the amount of the best salary received during the individual’s last three working years. One can also qualify for pension under the scheme when one becomes permanently incapacitated in the cause of one’s working life and has made a continuous contribution of 12 months within the last 36 months. In the case of death of the contributor before age 72, the amount goes to dependents identified by the contributor prior to his/her death.

V. **MEDICAL CARE**

1. **General Information**

The functioning of Ghana’s medical care has been purely dependent on Governmental policies and support administered by the Ministry of Health and Ghana Health Services. The healthcare system has five levels of providers: health posts which are first level primary care for rural areas, health centers and clinics, district hospitals, regional hospitals and tertiary hospitals. These programs are funded by the government of Ghana, financial credits, Internally Generated Fund (IGF), and Donors-pooled Health Fund. Hospitals and clinics run by Christian Health Association of Ghana also provide healthcare services. There are 200 hospitals in Ghana, some for-profit clinics exist, but they provide less than 2% of health care services. Health care is very variable through the country. Urban centres are well served, and contain most hospitals, clinics, and pharmacies in the country. However, rural areas often have no modern health care. Patients in these areas either rely on traditional African medicine, or travel great distances for health care. In 2005, Ghana spent 6.2% of GDP on health care, or US$30 per capita.

In 2013, life expectancy at birth was 66 years with males at 65 years and females at 67 years, and infant mortality is at 39 per 1000 live births. The total fertility rate is 2.12 children per woman among the 15 million Ghanaian nationals. There was about 15 physicians and 93
Ghanaian nurses per 100,000 persons in 2010, and almost all Ghanaian citizens have access to primary health care, 97.5% of the Ghana population.

Ghana has a universal health care system, National Health Insurance Scheme (NHIS), and until the establishment of the National Health Insurance Scheme, many people died because they did not have money to pay for their health care needs when they were taken ill. When the country returned to democratic rule in 1992, its health care sector started seeing improvements.

In 2003, the NHIS was passed into law. Under the law, there was the establishment of National Health Insurance Authority which licenses, monitors and regulates the operation of health insurance schemes in Ghana. Like many countries in the world, Ghana's health insurance was fashioned out to meet specific needs of its citizens. Since its inception, the country's health facilities have seen constant rise in patient numbers and a considerable reduction in deaths.

The Ghana Health Service (GHS) continues to maintain focus on achieving the country's five-year health sector program and those of the Ghana Poverty Reduction Strategy (GPRS). Furthermore, vital health commodities such as family planning contraceptives, tuberculosis drugs, anti-snake serum, rabies vaccines, CSM vaccines and locally manufactured anti-retroviral drugs will be procured. The Ministry will seek to improve monitoring and supervision, implement the digital e-Health Solution Project and replace...
equipment in selected facilities. In the 2008 budget, GHS512.8 million was allocated to the health sector to improve health service delivery.

The latest Ghana Demographic and Health Survey (GDHS) shows a slight overall improvement in some of the health indicators. An evaluation of the free Maternal Health Service Initiative was conducted which confirmed the national trend of an increasing use of health facilities for deliveries by pregnant women. Supervised delivery by mid-year increased from 24.3 percent in 2012 to 37.5 percent. Ante-Natal Care recorded an increase of 13.7 percent to 46.3 percent. In addition, the Couples Years Protection also increased from 586,100 to 749,200 and finally, family planning acceptor rate marginally increased from 12.4 percent to 12.9 percent.

Following from that, the Ministry will accelerate the uptake of Family Planning Programme from 1,400,000 to 1,500,000 Couple Years Protection and increase skilled delivery coverage from 60 percent in 2013 to 80 percent in 2014 through the acceleration of implementation of maternal health. Malaria case fatality rate (CFR) among under-five year olds reduced marginally from 0.87 percent in half year 2012 to 0.80 percent in June, 2013.

The Ministry seeks to increase the number of functional infant incubators for neonatal care services and to reduce under-5 malaria case fatality rate.

Mass immunization was embarked to contain rubella measles throughout the country, The campaign in which 921,025 children under 5 were vaccinated. The third round of the vaccination against human papilloma virus was conducted in the Central and Northern regions for 28,571 girls in classes 4 and 5 against cervical cancer. In 2014, vaccination will be done to cover more girls in classes 4 and 5.

Meanwhile, malaria continues to be the main cause of mortality and morbidity in Ghana, accounting for 33% of under-5 mortality and 40% of outpatient morbidity. There also appears to be early signs of stabilization of the HIV/AIDS pandemic in Ghana. The national prevalence rate of 3.6% recorded in 2003 fell to 3.1% in 2004 and further went down to 2.7% in 2005. Ghana’s HIV prevalence rate declined further from 2.2% in 2006 to 1.9% in 2007 and in 2010 prevalence rate is 1.7% according to statistics from Ghana Demographic Health Survey. and currently prevalence is 1.5% according to Ghana Aids Commission.

The Ghana AIDS Commission embarked on a drive to increase HIV testing and counselling uptake through the —Know Your Status—Campaign. The Commission also implemented activities that increased the number of Persons Living with HIV on Anti-Retroviral Treatment (ART) and the uptake of Preventing Mother to Child Transmission of HIV. The Commission worked with the media on HIV counselling and testing, Preventing Mother to Child Transmission of HIV, stigma and discrimination and Anti-Retroviral Treatment. In addition, the Commission worked closely with Civil Society Organizations to undertake community outreach through peer education, one-on-one and group discussions, community mobilization for HIV testing and counselling, condom promotion and distribution, film shows and drama and Information, Education and Communication (IE/C) materials distribution. Through these interventions, a total of 3,934,449 people were reached with HIV messages and information.

The National AIDS Commission, through the Heart to Heart campaign, implemented behavioural change activities using the mass media communication channels and direct interactions to share information to address the issues of stigma and
discrimination. In 2014, the Commission will work with Persons living with HIV, communities and media to address the HIV/AIDS stigma and implement activities that will enhance policy and advocacy in support of implementation of the National Strategic Plan 2011-2015.

2. Medical Infrastructure

At the moment Ghana has 1,433 state owned medical outlets, consisting of 70 district hospitals, 21 other hospitals, 10 polyclinics, 692 health centres and 640 clinics and maternity homes distributed all over the country. In addition, there are 1,299 private and quasi-government medical outlets. These private hospitals also range from general hospitals to specialized hospitals such as Assisted Reproductive Techniques and General Obstetrics and Gynecology. The government will also go into the construction and commissioning of 5 Polyclinics/Health centres in Northern Region at Karaga, Kpandai, Tatale, Janga and Chereponi and a 100-bed General Hospital with Malaria Research Centre at Teshie, Accra. The National Medical Equipment Replacement Project, various medical equipment and machines including patient monitors, MRI scanners, X-ray machines, dental chairs, hospital beds were installed at Ridge Hospital, Tema General Hospital, Princess Marie Louise Children Hospital, 37 Military Hospital, Police Hospital, Maamobi General Hospital, Ga South District Hospital, Achimota Hospital as well as polyclinics at Korle Bu, Kaneshie and Drobo in the Brong Ahafo Region.

By the end of 2014 the Ministry of Health seeks to complete and hand over 5 Polyclinics located at Bomaa, Techimantia, Wamfie, Kwatire and Nkrankwanta all in the Brong Ahafo Region. Further health clinics will be finalized in various regions by the end of 2014.

Both government and private medical facilities provide a bed capacity of 20,126. (Source: Ghana Health Service). Ghana has three medical schools, namely, the University of Ghana Medical School, KNUST Medical School and the University of Development Studies, that operate in partnership with three major teaching hospitals in Accra, Kumasi and Tamale respectively, to train medical personnel for the country's medical system. The country also has institutions involved in the training of Pharmacists, Nurses and other Allied Health Workers. Also, 1,360 Pharmacists were trained nationwide as part of the Ghana's continuing education programme for pharmacists while 191 house officers were posted to various community pharmacy sites nationwide. About 2,500 Licensed Chemical Sellers in Ashanti, Brong Ahafo, Greater Accra and Western Regions were trained whiles 143 newly qualified pharmacists were registered and inducted.

The Traditional Medicine Practice Council intensified special enforcement to get rid of charlatans in Eastern, Central, Volta and Greater Accra regions.

3. Availability and Costs

In spite of the above medical infrastructure and personnel produced in the country, access to health service in geographical and financial terms continue to be a major hurdle for a large percentage of the population. Whereas most of the medical facilities
are located at the urban centres and district capitals, many health workers also refuse appointment to the few that are located in the rural areas.

Another factor contributing to the low and imbalanced access to health care is the exodus of health workers to developed countries for greener pastures. According to Ghana Health Service report for 2009, Ghana’s core health indicators showed ratios of 1:11,929 for Doctor/population, 1:971 for Nurses/population. To increase geographical access to good quality health care, the government established 190 functional Community Health Planning Services (CHPS) compounds. Each CHPS zone consists of a Community Health Organization (CHO) with registered households being delivered community-based service. CPHS zones increased from 409 to 868.

To ensure a good health care system, a number of measures and programs have been implemented to curb the brain drain such as the distribution of saloon cars to doctors working in deprived areas and enhanced salaries and pensions. Training of various categories of health workers continues to be a priority of the government and enrolment into almost all categories of such training institutions rose over threefold. With these measures and others being implemented the health care system is expected to register positive results in the foreseeable future.

4. **Health Insurance**

To reduce the financial burden of household and to bridge the gap of accessibility between the rich and poor, a National Health Insurance Scheme (NHIS) was introduced to replace the hitherto cash-and-carry system. The scheme requires people in the informal sector to pay the equivalent of about $10 per annum, whiles 2.5% of the social security contributions of those in the formal sector go into the scheme. In addition 2.5% of all Value Added Tax (VAT) revenue is paid to the scheme.

At the end of November 2009, total subscribers to NHIS stood at 14,282,620 (approx. 69.73% of population) according to Operations Directorate of the National Health Insurance Authority. The sharp rise in number was attributed to increased mass education on the benefits of the scheme and regular payment of premium by government. To obtain medical care in any public medical facility, an individual needs to provide a membership card of the scheme.

5. **Required Documentation**

To obtain medical care in any public medical facility, an individual needs to provide a membership card of the scheme.

VI. **HOUSING**

1. **Housing Space and Renting Cost**
Construction and provision of housing in Ghana, has been purely a private sector activity, with the government playing a facilitating role. Right after independence, successive governments constructed houses in all the regional capitals to house government officials involved in the public administration system.

Over time government felt the need to promote housing development through the private sector by establishing institutions that will provide long-term financing to private and institutional developers, hence the establishment of the Bank for Housing and Construction. Housing development in Ghana has mostly been a private venture by individuals and families and they rent them out to people in need of such accommodation.

There is also the Cocoa Farmers’ Housing Project which targeted 17 three-bedroom house types to provide access to affordable shelter for cocoa farmers in the cocoa growing communities. The Department of Rural Housing will commence the construction of 8 out of the planned number in the Western Region and will complete works on all the 17 next year.

Currently about 60% of houses in Ghana are owned by private individuals most of whom reside outside the country. In the past decade however, there has been a number of real estate companies involved in the construction and sale of houses. Among some of such companies are Regimanuel Gray Ltd., Trasaaco, ACP Estates, Manet, Lakeside Estates and Comet Properties inter-alia. Housing provided by these companies ranges from single-bedroom houses to three-bedroom houses with their prices ranging between $50,000 and $150,000 respectively.

Due to the income levels in Ghana, a lot of such houses are usually bought by Ghanaians abroad and occupied by their family members residing in Ghana, whilst the few acquired by resident Ghanaians are obtained through loans and mortgages from financial institutions.

In Ghana landlords require tenants to pay rent in advance; therefore prospective tenants are required to pay one to two years in advance. The average cost per month for a single self-contained room is ranges between GH¢120 to GH¢300 Ghana Cedi in Accra. For a two bedroom in Accra, the average is between GH¢150 per month, an apartment is about GH¢200 per month and an estate three bed-room home will average about GH¢600 per month. The housing costs outside the Greater Accra Region decreases substantially, the average costs of housing in Kumasi is between GH¢350 and GH¢450) per month. One must note that the cost of rent or property depends on the location of the property, size and availability of social amenities like good roads, regular supply of electricity and pipe borne water.

Greater Accra region, the average cost per month for a single room cost GH¢60..00, two room (a hall and chamber) cost GH¢150.00; a single self-contained room (one room, with toilet, bath and kitchen apartment) cost GH¢200; a two bedroom self-contained (two rooms, with toilet, bath and kitchen apartment) cost GH¢250. An estate two-bedroom (i.e. self-compound two bedroom, hall, with toilet(s), bath(s) and kitchen) cost GH¢500; an estate three bed-room home will average about GH¢800.00 The housing costs outside the Greater Accra Region decrease substantially by about 8% (e.g. Ashanti, Central and Brong-Ahafo) and by more than 8% in other regions with the exception of Western region which is at par with Greater Accra region.
2. **Accommodation for Returnees**

Generally, Ghana doesn’t have any policy in place that provides accommodation for returnees without families. Returnees should therefore be financially sound to rent apartments or purchase their own houses.

3. **Reconstruction Assistance**

There is no reconstruction assistance provided by the government at the moment. The only assistance so far is the department of Lands established by the government, which provides an avenue for people acquiring land for all manner of purposes to do a land search to establish the authenticity of ownership of the seller or leaser.

With the increasing demand for housing in Ghana, the government has decided to intervene by constructing 100,000 affordable housing units in all the Regional Capitals and some District Capitals for Ghanaians within a period of five years. In this direction the Ministry of Water Resources, Works and Housing (the supervisory ministry) started construction works on 1,138 flats at Borteyman in Accra, 1,400 flats at Kpone, also in Accra and 1,192 flats at Asokore Mampong in Ashanti Region.

**Reconstruction Conditions**

For reconstruction, individuals are expected to acquire building permits from their district assemblies before construction beginnings. This requires the submission of site plans and ownership documentation by the individual involved. Basically, all building materials are available in Ghana and easy to obtain in the general market.

Once the construction is completed, the same documents and the building permit would be presented to the Electricity Company of Ghana and the Ghana Water Company Limited for the supply of electricity and water respectively.

**Legal Advice - Restitution of Property**

Where an individual cannot afford legal services, he/she can seek help from the Legal Aid Board, a public institution established to provide legal help for those who cannot afford legal services from a private solicitor.

VII. **EMPLOYMENT**

1. **Labour Market Situation**

The Ghanaian Labor market has undergone some changes over the last decade due to globalization and reduction in the direct role of the government in productive economic activities. The main identifiable actors in the Ghanaian labour market are the employers represented by the Ghana Employers Association (GEA), organized labour represented by the Trade Union Congress (TUC) and the Government. These core actors constitute the Tripartite Committee, which determines the minimum wage which serves as a benchmark for shaping the wage structure in the formal sector. Ghana’s daily wage for 2012 fiscal year has been increased from GH¢3.73 to GH¢4.48 representing an increase of 20%. In April 2013, the Tripartite Committee at its 2013 National Daily Minimum Wage (NDMW) meeting agreed on a new Daily Minimum Wage of GH¢5.24 from the previous rate of GH¢4.48 representing an increase of 17%. The new wages came into effect from May 1, 2013.
The Single Spine Pay Policy is the new pay policy for Ghana effective January 2010, aimed at motivating public service workers to improve service delivery and productivity. The Single Spine Pay Policy is based on the results of job analysis and evaluation, as a basis for establishing equal pay for equal work principle. The Fair Wages and Salaries Commission (FWSC), an agency with the mandate to ensure fair, transparent and systematic implementation of the Government of Ghana Public Service Pay Policy has migrated 99.89 percent of Public Sector workers unto the Single Spine Pay Policy.

Agriculture continues to be the main source of employment for the economically active population, in spite of the drop in its share, followed by production, transport and equipment, and commerce. The labor force by occupation was as follows (2011 estimates): Agriculture 52%, industry 20% and services 28%.

Data on employment status indicates that majority (64.8%) of the economically active population are self-employed. The private sector is the largest employer in the country, accounting for 93.1 percent of the economically active persons (private informal, 86.1% and private formal, 7.0%). The public sector, which is the second largest employer, accounts for only 6.3 percent. The private informal sector remains the largest employer of the working population irrespective of sex and region of residence. The public sector however, continues to be the major source of formal sector employment, employing more than half of the formal sector labor force. Even though the public sector earnings are generally low as compared to the private sector, it provides greater job security. A worker in the formal sector with minimal qualification will earn per month an average of GH₵150 for average qualification like ordinary level certificate or Senior Secondary School Certificate the average income per month will be GH₵250 – GH₵350, and for high qualification like university degrees, an average salary of GH₵600–GH₵1000.

Official statistics show that 31% of labor force had tertiary education. The minimum legal age of entering into the labor market is sixteen (16), however child labor continues to be a major problem in Ghana, especially in the rural areas where enforcement of such laws are lacking and poverty is high.

Generally, one of the major sources of increasing demand for skilled manpower in the wake of globalization has been Information Technology. In Ghana, as in other developing countries, employment of skilled work force has been on the increase in response to globalization.

This has been attributed to globalization, downsizing of the public sector, poor entrepreneurial development and mismatch between the skill requirement of employers and skills of prospective workers. Generally unemployment rates are low for men than for women. Due to low educational attainment of women and labor market discrimination, the participation rate of women is estimated at 38% as against 62% for men, as a result of which average earnings of women tends to be lower than men.

2. Placement Services

Until the past two decades the department of labor was the main public institution that was involved in placement service. However, with reduction in the role of government in direct production, the private sector has taken a dominant role in labor placement. Private employment firms and consultants are usually engaged to search and provide placement services for both employers and employees. Among such firms are
PricewaterhouseCoopers and KPMG. With the increasing use of ICT, many employers and employees have started using internet portals such as “Ghanaweb”, “jobsinghana”, “businessghana”, etc for placement services.

3. Unemployment Assistance

Currently there is no unemployment assistance or insurance package for Ghanaians and also for Ghanaian returnees. The private insurance companies have also not ventured into any products of that nature; hence the unemployed in Ghana depend on the assistance from friends and family members.

How can I enter the pension system?
There are currently two main public social security arrangements in Ghana, namely the Social Security Pension Scheme (usually referred to as SSNIT the name of the managing institution) and the National Pension Scheme. The SSNIT remains the biggest pension fund in Ghana and is mandatory for all workers in the formal sector.

In addition to the SSNIT schemes, there are also quite a number of insurance companies offering various “fully funded” policies for interested members, which do not substitute the SSNIT schemes. Despite the current debate regarding the sustainability of the SSNIT schemes and the number of policies offered by insurance companies, membership of SSNIT has significantly increased over the last decade: In 2011, the number of registered active contributors nationwide stood at 963,916.

Even though there has been an increasing trend, the proportion (10% of labor force) is still very low. This has been attributed mainly to the fact that a vast majority of the labor force is in the informal sector and lacks the structures (such as regular salary payments, by cheque or deduction at source, statutory employer contributions) and inclination to make this kind of “forced savings”. There is no system for non-contributory pension scheme in Ghana thus there is no social protection for people working in the informal sector. This indicates that the retirement planning for most Ghanaians in the informal sector is left at the discretion of the individual and the benevolence of the extended family system, as well as the individual’s sense of responsibility. Most workers in the informal sector such as farmers, drivers, construction workers and traders among others do not have any organized pension plans.

The scheme requires contributors to contribute 5.5% of their monthly salaries while their employers contribute 13.5% of it. Enrolment on the scheme requires individuals to register with the Social Security and National Insurance Trust (SSNIT) which will then issue the registrant with a social security number to be handed to every employer the individual works with. The employer is then mandated to deduct the stated monthly amounts to be paid to the scheme at the end of every pay period. In the case of the “fully funded” schemes, the cost of such policies varies from one insurance company to another and depends on the subscriber’s ability.

4. Further Education Possibilities

Skills development institutions like the Ghana Institute of Management and Public Administration (GIMPA) and the Management Development and Productivity Institute
(MDPI) have been equipped to provide post-experience training to a good number of people in the labor market.

Some non-governmental training institutions such as EMPRETEC, TECHNOSERVE and the government’s 25 Integrated Community Centres for Employable Skills (ICCES) also provide entrepreneurial and occupational training and education through seminars, lectures and workshops. Since 2001 the ICCES and the Opportunities Industrialization Centre (OIC) have with the support of EZE of Germany, trained more than 20,000 people most of whom are self-employed in the rural areas.

Most employers also sponsor their employees to pursue various programs at various tertiary institutions to upgrade their skills. In addition to these formal education programs, the Ministry of education also has a functional literacy program; the Non-Formal Education (NFED) which offers training in functional Literacy and numeracy for adults who have not had formal education.

Since the government doesn’t provide any direct assistance in the form of unemployment benefits (insurance) as in some developed economies, all efforts by the government to reduce unemployment are aimed at training and providing the unemployed with skills and seed capital to pursue various ventures. In this direction the youth registers with the ministry of employment and manpower development, their skills are assessed and those with skills that match available public and civil service vacancies are assigned to such positions whiles those who need additional training are given such training and assisted with seed capital to set up their ventures.

The role of the private sector in this direction has also been very effective, with NGO’s providing assistance to skillful unemployed individuals to go into various business ventures. Such organizations usually require applicants to provide their business plans which are assessed and the best and visibly viable plans are selected and provided seed capital to implement such projects. These assistances from the government and the private sector are however not adequate, considering the number of unemployed in need of such assistance.

5. **Vocational Training**

The vocational training curricular was reviewed to increase its relevance to the current labour market. Entrepreneurship and co-operative programs were included, and graduates exposed to micro financing with the aim of encouraging the youth to enter into self-employment. Currently there are 23 vocational and technical institutions under the supervision of the Ghana Education Service providing vocational and technical training to a significant number of Ghanaian workforces.

VIII. **REINTEGRATION AND RECONSTRUCTION ASSISTANCE**

1. **Reintegration Assistance in Kind**

The Department of Social Welfare is responsible for reintegration of returnees as well as other displaced people. The department does not have any project that specifically deals
with reintegration of returnees. However, the department through its social workers follows up on juveniles who have been released from reformation centres and see to their reintegration into the society and also facilitate any assistance they may need. The Department has collaborated with other organizations such as the IOM and Apple on projects such as trafficked children from Yeji. The victims who were of school going age and were interested in going back to school were provided with books and school uniforms while those above school going age were helped to learn a trade.

2. **Financial and Administrative Support**

Specifically, there is no institution public or private that provide direct financial and/or administrative support for returnees. However, returnees like all Ghanaians, have equal access to various venture capital institutions and micro credit programs established by the government to promote entrepreneurship, employment and private sector growth. In addition the banking sector is also liberalized as a result of which loan applications and individual requests are judged and supported on their merit. Currently there is one public venture capital company, two private venture capitalists, 26 commercial banks, 53 Non-Bank Financial Institutions and 136 rural and community banks from which any Ghanaian or returnee in need of financial support for investment could obtain funds.

3. **Procedures to Start Self-Employment**

To start self-employment, one needs to obtain certificates of incorporation and commencement of business from the Registrar General’s Department, which is the public institution in charge of the registration of business entities. Upon the acquisition of those certificates the individual could then go ahead and start operating his/her business. If the individual requires funding, then he/she needs to prepare a business plan that could be used to source funds from any of the institutions or schemes mentioned above.

**IX. EDUCATION**

1. **Educational System and Infrastructure**

Ghana’s educational system comprises of three main levels namely; Basic, Secondary and Tertiary levels.

**Basic Education**

Basic Education is now 11 years made up of 2 years of Kindergarten, 6 years of Primary School, and 3 years of Junior High School (JHS). After JHS, students may choose to go into different streams at Senior High School (SHS), comprising General Education and Technical, Vocational and Agricultural and Training (TVET) or enter into an apprenticeship scheme with some support from the Government.

Ghana has in the public sector 12,225 Primary Schools and 6,418 Junior High Schools spread over all communities in the country during 2012/2013 academic year. The
2012/2013 academic year recorded 95% gross enrollment for girls and 97.9% for boys at the primary school level. There was 78.1% and 83% gross enrollment respectively for girls and boys at the Junior High School level.

Even though most of these public schools are owned by faith based organizations, they are managed in partnership with the government through the Ghana Education Service.

To ensure accessibility to basic education by all children, education at this level has been made free and compulsory by the government and mandated by article 39 of the constitution.

Again to motivate children to enroll at this level of education, the government introduced a school feeding system where pupils are provided with one free meal at school which is being implemented in phases. Efforts by successive governments to provide good basic education have not registered very impressive results as most public basic schools lack basic infrastructure like classroom blocks, furniture, teaching materials (aids) and teachers. In some rural communities, students have classes under trees and some schools have just about two permanent teachers handling all classes. The private sector that is contributing immensely to basic education through the provision of schools with good and current infrastructure, their tuitions are very expensive, making them affordable only by the rich. However Parents voluntarily pay tokens of levy to compliment the facilities and smooth running of the school.

**Senior High Education**

After the basic education, students sit for an entrance examination i.e. Basic Education Certificate Examination (B.E.C.E) to enter into senior high schools (or technical/vocational schools), which serves as the preparation grounds for tertiary education. At this level students pursue programs in the field of Science, Agriculture, Business, General Arts, Visual Art and Home Economics for a three year period.

Currently there are 828 Senior High Schools (535 public and 293 private) and 107 public technical and vocational institutes. The number of private technical and vocational institutions is 74 constituting a decrease of 53.8% over 2011/2012 figure of 160. The total enrolment at public Senior High Schools increased to 770,925 in 2012/2013 academic year. In addition, the private Senior High Schools have an enrolment of 71,662. A few private high schools offering international curricular such as the British-based A-level, International Baccalaureate and U.S. High School are available which graduate less than 200 students a year. Allocation of programmes and schools to new entrants are done on the basis of one's performance at the entrance exam by a newly introduced computerized system. To help lay a solid foundation for science education, 110 Science Resource Centers have been established throughout the country to enable high schools without well-equipped science laboratories to have access to science equipment; and also enable and enhance students’ capabilities in the field of science.

Unlike the basic level tuition, higher education is paid for by parents and the government. Corporate Ghana and individuals also contribute to educational financing at this level by awarding scholarships to brilliant individuals from poor backgrounds. To ensure effective supervision of students by school authorities, schools at this level are predominantly boarding schools. The unit of the Ministry of Education that administers pre-university education is Ghana Education Service.

**Tertiary Education**
Ghana’s tertiary education is about 65 years. Currently there are 8 public universities, 13 privately owned tertiary institutions offering degree programmes, 10 polytechnics, 39 colleges of education, and 14 public and 5 private nurses training colleges.

In addition to the public universities, the National Accreditation Board has to date granted accreditation to thirty (30) private universities and colleges to offer degree programmes in religious and theological studies, as well as administration and accountancy among other subjects. Some of these private universities also operate in part as tutorial colleges, preparing students for Professional Certificates such as Association of Certified Chartered Accountants (ACCA), Chartered Institute of Bankers (CIB), and Chartered Institute of Marketing (CIM). Although, the sector has recorded a dramatic increase in enrollment over the years, the enrollment capacity is still on the lower side, considering the number of applicants into the public Universities and those offered admission.

Access to each successive level of education remains severely limited mostly by the lack of facilities. Only about 40% of junior high school graduates are able to gain admission to Senior high School and about 45% of Senior High School graduates get admission into Universities. Although education is the second largest component of the national budget, the funding provided has been inadequate to meet the needs of tertiary education.

To mitigate the frustration of students and Government, some private investors, including Churches embarked on the construction and provision of university education to help address the issue. Currently, there are a number of private Universities located in the middle and southern parts of Ghana. The advantage these Universities have is that, it is possible to introduce innovations in course design and delivery and also to respond to changes in the labour market more quickly, since they do not have the institutional history and internal inertia of the traditional Universities.

The contribution of these universities to tertiary education, though significant in terms of enrollment, is still inadequate. Most of these universities lack the infrastructure such as lecture rooms and residential halls that exists in the public universities, thereby limiting their admission capabilities.

Technological changes and innovative teaching have been the main challenges in the world’s educational sectors to which Ghana is not an exception. Existing universities both public and private have however, not been able to live up to these challenges. With the exception of one or two private universities where students have access to the internet and for that matter e-library, all the other universities continue to rely on old fashioned library facilities with countless rows of old books and little or no internet facility, thereby hampering student research efforts.

2. Conditions for the Continuation of Education

Normally, pupils from lower primary to Junior High School (JHS) require internal examinations by the respective schools. However, graduating from JHS to the Senior High (SHS) requires a pass of the Basic School Certificate Examinations (BECE). Likewise, entry into any tertiary institution in Ghana requires a pass of the West African Senior School Certificate Examination (WASSCE) or its equivalents such as the Advanced General Certificate Examination (GCE “A” Level).
The West African Examination Council (WAEC) a consortium of five Anglophone West African countries (Ghana, Nigeria, Sierra Leone, Gambia and Liberia) is responsible for developing, administering and grading all the above mentioned examinations.

3. Approval and Verification of Foreign Diplomas

The supervisory units of the Ministry of Education in charge of tertiary education are; the National Council on Tertiary Education (NTCE), National Accreditation Board, and the National Board for Professional and Technician Examination (NABPTEx). Of these institutions the National Accreditation Board gives approval for all certificate providing institutions to operate, it is therefore the main institution that verifies and approves all foreign diplomas.

4. Needed Documents for Returning Students

For returning pupils and students, there is the need to provide evidence of level of education in the form of certificates and/or transcripts in order to enroll in a Ghanaian secondary school or tertiary institution. In the case of pupils at the primary level such documents are not usually required.

5. Costs, Loans and Stipends

To ensure accessibility to basic education by all children, education at the basic level has been made free and compulsory by the government and mandated by article 39 of the constitution. Unlike the basic level, tuition for secondary education is paid for by parents and the government.

Financing of the tertiary sub-sector has been by Government, students and donor agencies. In the public universities, financing has generally been by the Government in the form of tuition and stipends. Tertiary education alone accounts for an average of 12% of the total recurrent education budget, with students paying for academic user fees.

In the private universities, however, financing has largely been by student user fees with little support from churches and donor agencies. This has led to wide disparities between fees in the public and private universities.

Inadequate funding in the public universities, has currently led to the implementation of policies that have resulted in a reduction in admissions in some of the universities. The private universities have also not been able to increase the number of students admitted due to inadequate facilities and programs. The high level of fees charged by the private universities has also deterred some applicants.

To assist students the government through the Students Loan Trust has been providing students with loans which are payable upon completion of the tertiary education.
X. VULNERABLE PERSONS

1. General Information

The Ghana Poverty Reduction Strategy identifies women, children, people living with HIV/AIDS, persons with disability, the chronically poor and children orphaned by AIDS as the most vulnerable and excluded. By recognising that growth and mainstream development interventions are not sufficient to reduce the huge number of people living in poverty and to protect the people from natural or economic shocks, the GoG decided on two strategies to ameliorate the situation of the vulnerable groups. These were the National Social Protection Strategy (NSPS) and the Ghana Growth and Poverty Reduction Strategy (GPRS) (which actually is built up of the Strategies I and II). The strategy contained several different measures which in the first place should reduce poverty and lead to achieve the first Millennium Development Goal of the UN. It includes three main strategies to tackle extreme poverty:

(1) Establishment of a new social grant scheme to provide a basic and secure income for the most vulnerable households;

(2) Better poverty targeting of existing social protection programmes; and

(3) Package of complementary inputs.

The first GPRS (2002-2005) found its major topic in establishing special programmes for the excluded and vulnerable. By this time the Poverty and Social Impact Assessment (PSIA) pointed out that just the economic growth would not be sufficient to counteract exclusion and extreme poverty. Hence the GPRS II (2006-2009) focus was on growth and Ghana becoming a middle income country by the year 2015.

A number of interventions aimed at protecting women and children spread across several Ministries, Department and Agencies but a high concentration of these interventions can be found in the Department of Social Welfare, the Ministry of Women and Children’s Affairs, Ministry of Health and Ministry of Education.

The major policies identified under the GPRS to address the needs of the vulnerable and excluded are: Promoting access of persons with disability to public goods, Promoting social justice, reducing the spread of HIV/AIDS. In addition to these the Capitation Grant, National Health Insurance Scheme and the expansion of the Metro Mass Transit system have been introduced to contribute to improving access to services by especially the vulnerable and excluded.

2. Assistance to Women

It must be emphasized that there is no specific programme aimed at assisting women and mothers returning home alone and not willing to return to their families. However, there are a number of policy initiatives aimed at empowering women and other vulnerable in the society.
### Review of Activities of Lead and Collaborating Women Organizations:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Lead Organization</th>
<th>Collaborating Organization</th>
<th>Attainment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Schemes Administered</td>
<td>MOWAC</td>
<td>National Investment Bank, Agricultural Development Bank and the rural banks.</td>
<td>Disbursement of micro-credit to women and an amount of GH¢120,000 has been disbursed to 120,000 women countrywide with each receiving GH¢100</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ninety women involved in small scale businesses have benefited from the ministry's small loans ranging GH¢200 to GH¢2,500.</td>
<td></td>
</tr>
<tr>
<td>Support to Agro based Industries</td>
<td>MOWAC</td>
<td>Ministry of Food and Agriculture</td>
<td>Deposits for ten tractors for women farming groups in the country has been paid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>GRATIS Foundation</td>
<td>Agro processing equipments were distributed to women groups in all the Regions by the Ministry include</td>
</tr>
<tr>
<td>Human Resource Development</td>
<td>MOWAC</td>
<td></td>
<td>The Ministry carried out training workshops for women’s groups in the informal sector throughout the country. A total of 23,187 from 464 communities have benefited from the training programme</td>
</tr>
<tr>
<td></td>
<td></td>
<td>African Development Bank</td>
<td>A Four-year Gender Responsive Skills and Community Development Project to among others provide scholarship for 500 girls of poor families to enroll in vocational trainings</td>
</tr>
<tr>
<td>Participation in Local Governance</td>
<td></td>
<td>District Assemblies</td>
<td>Facilitation of continuous training programmes for women candidates throughout the country.</td>
</tr>
<tr>
<td>Reintegration and Skill development</td>
<td>MOWAC</td>
<td></td>
<td>625 women have been reintegrated in their communities in form of formal education, skills training, micro-credit etc.</td>
</tr>
<tr>
<td>Rehabilitation and</td>
<td>MOWAC</td>
<td></td>
<td>An estimated number of 671</td>
</tr>
</tbody>
</table>
### Medical care

Victims have received some form of rehabilitation such as medical services, feeding, clothing, etc.

### Counter-Trafficking training

MOWAC

About 12,268 persons have received some form of training in prevention, protection and prosecution of human trafficking cases.

[Source: Ministry of Women and Children’s Affairs (MOWAC)]

### 3. Elderly Persons

Section 37 subsection 6b of the 1992 constitution states that “the state shall provide social assistance to the aged such as will enable them maintain a decent standard of living” and this responsibility falls directly on the Department of Social Welfare. Unfortunately there are no programmes that specifically cater for the aged. Instead the department has social workers attached to the hospitals that help with the needy. The old peoples’ Home at Osu in Accra is run by Help Age Ghana a local non-governmental organization. The contribution by the department of social welfare is the provision of the premises. Other interventions by the government for old persons free medical care under the previous cash and carry system, the provident fund scheme which became the pension scheme through the implementation of the social security Act1965 provided the Social Security and National Insurance Trust (SSNIT) which provided benefits like the old age pension, invalidity pension and death-survivors payment to old people as well as the current national health insurance scheme. In other words old persons above 70 years and pensioners are entitled to free medical care without paying any premium.

### 4. Persons with Mental Disorder

In Ghana the Department of Social Welfare is responsible for the needy and vulnerable in the society but it has no programme that specifically deals with people with mental disorder. Currently there are three hospitals in the country which concentrates on mental disorder, namely Pantang Hospital, Accra Psychiatric Hospital and the Ankaful Mental Hospital.

In addition all the major general hospitals provide mental care, as well as a few private hospitals. Patients to these public hospitals are given free medical care once they can establish that they are Ghanaians. Psychiatric service in the north is almost non-existent. There are only a few beds in regional hospitals but no psychiatrists to treat the patients and only a few psychiatric nurses to care for them. Any serious cases have to be sent to the hospital in Accra. The regional psychiatric unit for Wa Upper West Region is based in a small part of the laundry of Wa Regional hospital. These attract mentally ill patients not just from Wa but from surrounding villages that have no psychiatric staff. The unit attends to 20 to 50 people a day but on market days it can be many more than this.

Ghana counts with several educational facilities that provide education for mentally disabled citizens, however the numbers of institutions are not enough to meet the demand. The government of Ghana has recently signed a Disability Act in 2009 that
refers to the rights to disabled people in the country. This act states that disabled people cannot be discriminated against, and shall have accessibility to all forms of education like all citizens.

5. Other Minorities

In recent times, a dominant migration stream from north to south in Ghana has been that of female youth, moving independent of family, largely towards the cities of Accra and Kumasi. Young girls from rural areas, particularly the northern regions move to markets in urban centers to serve as Kayaei or girl porters who carry goods on their heads for a negotiated fee. Away from support from their home communities and families, most end up living and working under very poor conditions and are exposed to both physical and reproductive risks.

In order to protect and improve the quality of life of this group in the society, the government through the Department of Social Welfare has introduced a micro credit scheme to provide financial support to promote entrepreneurial activities of persons with disabilities. The department also has programs aimed at assisting the youth including the street children and head porters to acquire employable skills.

XI. IO’S AND NGO’S

There is currently only one International Organization as well as one local Non-Governmental Organization involved in reintegration namely International Organization for Migration (IOM) and APPLE. Below is a list of some International Organizations and Non-Governmental Organizations whose activities one way or the other go to improve the welfare of the vulnerable in the society.

Action Aid
Plan Ghana
Catholic Relief Services
Adventist Relief Services
Mother and Child Foundation
USAID
Canadian International Development Agency (CIDA)
DFID
International Aid Ghana
UNICEF
ILO
CARE GHANA
UNDP
Help Age Ghana
Society for Women and AIDS in Africa (SWAA Ghana)
Christian Council of Ghana