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COUNTRY SHEET

GHANA

CRI-country sheets are prepared mainly on the basis of publicly available information, completed by data gathered by local partners in the specific countries, and will be updated periodically.

August 2007

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Further information can be obtained at return@vluchtelingenwerk.be.

The Country Sheet Ghana is a product of the CRI project.

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Our local partners in Ghana are:

- African Centre for Human Development (ACHD): a non governmental organisation with its main office in Accra, providing services to grassroots groups and organizations. ACHD is active in the field of gender and development, advocacy and networking, water and sanitation;
- the Participatory Development Associates (PDA), an NGO based in both Kumasi and Accra, active in the field of decentralisation, policy analysis and advocacy, poverty and social assessments, reproductive health (including HIV/AIDS), gender and development, human rights education. PDA has also experience in training and counselling of researchers.

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Background Note

The Italian Council for Refugees, mainly in collaboration with the African Centre for Human Development (ACHD), has gathered relevant and pertinent information on the Republic of Ghana. The fact-finding missions started in February 2007 and ran until May 2007. They were primarily conducted by way of interviews, with the aid of questionnaires. In addition, secondary sources provided by some of the organizations were analyzed. The methodology for ascertaining the relevant interview partners included telephone surveys, personal interviews, content analysis of the proposed interview partner's mission and vision statements as well as the political and ideological contexts in which they operate.

Chapter 1

Access to territory (from country of asylum to return area):

1.1 Documentation ¹

1.1.1 Travel documents needed for returnees

Ghanaian citizens returning to Ghana must hold a valid passport. In case a passport is unavailable, he/she must report to the Ghanaian Embassy/High Commission. The person must file for replacement of the passport. In certain cases a one-way Emergency Travel Certificate (ETC) will be issued by the Embassy.

1.1.2 Documents needed in the country of return

Ghanaian citizens do not need a resident permit to live in Ghana, but they must be in possession of some form of identification, such as a Voters ID.

Plans are underway to implement a National Identification Card which will serve as a general and acceptable form of identification, and which will be legally authorised, recognised and accepted for transactions.

On arrival the returnee will be registered. In the case of a deportee, he/she will be registered as such.

1.1.3 How to obtain the necessary documents

To obtain a Ghanaian passport while being abroad, the diplomatic mission of Ghana must be contacted.

In Ghana, a special request form can be bought at the post office and presented at any immigration office for processing.

Processing time normally takes about 4 to 5 weeks.

1.1.4 Price of necessary documents ²

The price of a passport is 10 GHS (approximately 7 €).

1.2 Travel to country of origin

1.2.1 By air

Kotoka International Airport³ (ACC) is situated 12 kilometres (7 miles) from Accra city centre. Metered taxis as well as shared taxis are available from there to the city centre. Car rental companies have booths outside the arrivals hall. A bureau de change and 24-hour ATM are

¹ Migration Management Bureau, J. Dzokoto COI -Director of immigration, Accra (15th May 2007)

² The Old Ghanaian Cedi (GHC) is obsolete. It was replaced with the New Ghanaian Cedi (GHS) on July 1 2007. 10000 GHC are equivalent to 1 GHS.

1 EURO is approximately 1,43 GHS.

³ Kotoka Airport can be contacted at +233 21 776 171. The website of the Ghana Civil Aviation Authority can be consulted at www.gcaa.com.gh.

located in the arrivals hall. There are also 24-hour medical care and immunisation services available.

Approximate prices of airlines, from Europe to Accra, range from 650 € to € 950, with luggage limits of about 20-40 kgs.

1.3 Entry procedure

1.3.1 By air

All persons arriving in Ghana are required to complete a Customs Declaration Form C70. This form is given to passengers on board flights before arrival and ensures quick processing of passengers.

1.4 Access to return area

1.4.1 Limitation on internal travel

There are no limitations on internal travel within Ghana, nor are there any administrative restrictions.

1.4.1.1 Practical obstacles

Ghana has about 32,250 km of roads, of which about 12,000 km are tarred, approximately 6,000 km are paved with the remainder being of gravel, crushed stone, or graded earth. There is a coast road which links Lagos (Nigeria), and Lomé (Togo) to Accra.

The major (practical) obstacles of access to the return area include the current quality of the road network systems to certain rural areas in the country and the lack of travel information (i.e. physical description, distance, travel duration etc.).

In the view of the Ghana Police Service and the Ghana Private Road and Transport Union, there are no areas in the country that are impossible and/or dangerous to approach.

However, September 2007, in the Northern Region - the provinces Northern Region, Upper East and Upper West (inclusive the borderline with Burkina Faso) - floods and continuous heavy rainfall caused a lot of damage to the existing road infrastructures⁴.

1.4.2 Means of internal travel

The main means of transportation include: Tro-Tros⁵, taxis, buses, rentals (cars) and internal flights.

⁴ Nederlands Ministerie van Buitenlandse Zaken, Reisadvies Ghana, 05 November 2007, http://www.minbuza.nl/nl/reizenlanden/reisadviezen,reisadvies_ghana.html#a6 , last accessed 06 December 2007

⁵ Tro-Tros are the cheapest way to get around. They are usually made from converted minibuses and are designed to fit as many people inside as possible.

Public transport

Intercity State Transport Corporation (S.T.C), Ghana Private Road Transport Union (GPRTU)⁶ buses and others such as M-Plaza and O.A Travel and Tours, are available for long and short journeys at reasonable fares ranging from 1 to 4 Euro (GHS 1,5 to 6) for short distances and 14 to 209 euro (GHS 20 to 300) for long distances.

These service providers have stations in all regions of the country. In the case of S.T.C, seats can be booked ahead of travel time. The services include luggage transportation; both accompanied and unaccompanied. Luggage attracts a charge which is calculated by weight.

The most widely used mode of inter-regional transportation is the taxi. These taxis also have stations and ply fixed routes with fixed fares. Chartered taxis can be hired at most hotels, the airport, the harbour and in town. In this case, the price is negotiated before the journey begins and sometimes after the journey ends. Most of these cars are distinctively painted, with two colours and an identification number. Taxi drivers also fall under the jurisdiction of the G.P.R.T.U.

Alongside the road transportation system there is rail system which is currently being upgraded. The only route currently being plied is the Accra - Nsawam corridor; this is a shadow service.

Buying a car

To purchase a car you can either contact expatriates leaving Ghana (be careful that all the paper work is in order to have legal title), or buy one from embassy staff (upon which you will have to pay import duty on top of the price), or at a used car lot by the side of the road. In addition, there are various car dealers selling brand new vehicles such as BMW, Honda, Toyota, Peugeot, etc.

In case you have a foreign or international driver's license, you can drive for up to twelve months. If you are a resident, eventually you must apply for a Ghanaian license⁷.

1.4.2.1 Internal flight system

The fastest mode of long distance transportation is the internal flight system. There are currently two service providers; Antrak Air and Citylink. They guarantee a fast and comfortable way of travel.

The flight time is about one hour from Accra to Tamale and between 30 to 45 minutes from Accra to Kumasi.

⁶ Ghana Private Road Transport Union (GPRTU); contact details: 00233 (0)21 682768, 00233 (0)21 667656

⁷ Ghana Embassy, Transportation in Ghana,
<http://www.ghanaembassy.or.jp/travel/transportation.html>

ANTRAK AIR⁸

Accra - Tamale / Tamale - Accra

	One Way	Return Trip
Infant	USD 14	USD 26
Child	USD 110	USD 204
Student	USD 135	USD 245
Adult	USD 146	USD 272

Accra - Kumasi / Kumasi - Accra

	One Way	Return Trip
Infant	USD 8	USD 15
Child	USD 63	USD 120
Student	USD 76	USD 143
Adult	USD 84	USD 158

Luggage allowance - 20 kg (Adults)

Luggage allowance - 5 kg (Infants)

Excess Luggage Charge - GHS 10

CITYLINK⁹

Accra - Tamale / Tamale - Accra STANDARD FARE: GHS 175
Accra - Sunyani / Sunyani - Accra STANDARD FARE: GHS 94
Accra - Kumasi / Kumasi - Accra STANDARD FARE: GH¢ 70,5

Luggage Allowance - 15 kg luggage and 5 kg hand luggage.

Unaccompanied luggage attracts extra charges.

1.5 Transfer of personal property and belongings

1.5.1 Transportation of Movable Property¹⁰

Import charges

Processing and Handling of Import	Cargo per kilo Minimum charge	USD 0,09 USD 10
Dangerous Goods Handling	Cargo per kilo Minimum charge	USD 0,15 USD 20
Through Cargo Handled at Accra	Cargo per kilo	USD 0,05
Non-Terminating Cargo Handled at Accra	Minimum charge	USD 10

⁸ www.antrakair.com on the instruction of their marketing officer

⁹ Citylink, Marlon, a Marketing Executive (27th of February, 2007), www.flycitylink.com

¹⁰ AVIANCE Mr. Paul Craig - Business Development and Station Manager. Mark Ofori- Cargo Operations. (16th March, 2007)

Optional import charges

Storage Charges

First 8 Days	No charge	
Subsequent days per kilo/Day	Minimum charge	USD 0,035 - USD 50
Check weight fee	Per consignment	USD 10
Special security handling	Per consignment	USD 150
Animal quarantine		Cost + 10%
Meat inspection		Cost + 10%
Public health		Cost + 10%
Special or security handling		Cost + 10%
Human remains		USD 20 per coffin

*Charges are subject to alteration without notice.

*Any other additional services not defined within the Terminal Bond Charges will be negotiated on an individual basis between the Agent/Consignee and the Handling Agent.

*All charges are subject to the GCAA Royalty at prevailing rates

Valuation¹¹

All consignments imported into the country must be valued for tax and other purposes. Importers need to submit the Final Invoice, Import Declaration Form (IDF), a copy of the Bill of lading and the Packing List (itemizing the value of the packages) on all commercial imports prior to the arrival of cargo to the designated Destination Inspection Company for the preparation of the Final Classification and Valuation Report (FCVR).

The FCVR contains an assessment of the dutiable value, import duty and VAT of the consignment.

Large imports of the same type of commodities, even if they are not meant for commercial purposes, are classified as commercial and must be valued by a Destination Inspection Company. Importers require a Tax Identification Number (TIN) for customs clearance of commercial goods issued by the Internal Revenue Service, which can be obtained at the Internal Revenue Head Office. Without a TIN, customs clearance of cargo from the port is not allowed.

It is necessary to submit a customs declaration on the cargo.

The Shipping Agent, on receipt of the documents, verifies whether the consignment has gone through the necessary procedure, confirms the information in the Delivery Order and then prepares the bill for the consignment. After payment of the bill the cargo is authorized for release at the Port.

For house delivery, importers provide trucks on which the containers are deposited by the Ghana Ports and Harbours Authority (GPHA).

The warehousing system allow to store under Customs control in a Government or Public or Private Bonded Warehouse without payment of import duty and other taxes imported or locally manufactured goods .

This system affords the importer or manufacturer the opportunity to defer the payment of duty and taxes until the goods are needed for home consumption. The goods may be entered for re-warehousing after two years.

Passengers who have sent their personal effects in advance or are expecting their personal effects after arrival must declare these immediately on arrival on the appropriate form known as the "Passenger Unaccompanied Baggage Declaration" (P.U.B.D) Form.

¹¹ For more information, please visit the website www.ghanashipperscouncil.org

Effects of Ghanaians who die outside Ghana may be imported without payment of duties and taxes. Evidence of death must be produced to support the application for concession.

The following categories do not have to pay any duties and taxes to import their personal baggage and personal effects:

- Non-Ghanaian passengers;
- Ghanaians who have not stayed outside Ghana for more than twelve (12) continuous months;
- Ghanaians who stayed outside Ghana for more than twelve (12) continuous months but are not changing residence.

Average Freight Rates as at September 2006¹²

AVERAGE FREIGHT RATES AS AT SEPTEMBER 2006		
	20 FOOTER	40 FOOTER
TEMA TO UK (TILBURY)	GBP 666,94	GBP 1.124,39
UK (TILBURY) TO TEMA	GBP 1.285,30	GBP 2.332,42
TEMA TO FAR EAST (SHANGAI)	USD 1.082,33	USD 1.945,67
FAR EAST (SHANGAI) TO TEMA	USD 3.150,00	USD 6.207,67
TEMA TO NT. CONT. (GENOA)	Euro 1.100,72	Euro 1.995,30
TEMA TO NT. CONT. (NAPOLIS)	Euro 1.232,67	Euro 2.177,15
TEMA TO NT. CONT. (HAMBURG)	Euro 822,50	Euro 1.592,50
NT. CONT. (GENOA) TO TEMA	Euro 1.857,10	Euro 3.517,41
NT. CONT. (NAPOLIS) TO TEMA	Euro 1.803,15	Euro 3.387,22
NT. CONT. (HAMBURG) TO TEMA	Euro 1.670,55	Euro 3.069,00
TEMA TO USA USD	USD 3.496,00	USD 5.410,00
USA TO TEMA	USD 3.077,55	USD 4.900,00
TEMA TO DUBAI	USD 1.181,77	USD 2.332,50
DUBAI TO TEMA	USD 2.916,25	USD 5.653,00

1.5.1.1 Customs Regulations¹³

Customs clearance of cargo through the seaports involves dealing with a number of logistics service providers and governmental bodies in order to fulfil all contractual and tax obligations that might be associated with the imported consignment (cfr. above). The agencies include CEPS, GPHA, Shipping Agents and Destination Inspection Companies.

Legislative Instrument 1178 (Customs House Agent Licensing Regulation) of 1978 enjoins all importers, with the exception of declarants, to engage the services of licensed Customs House Agents for the clearance of cargo at any freight station in Ghana.

The clearance process starts with the valuation of the cargo, communication of the cargo data on to the Ghana Community Network (GCNET), payment of duty, verification at the Compliance Section of Customs Excise and Preventive Service (CEPS), release by the Shipping Agent, delivery by Ghana Ports and Harbours Authority (GPHA) and CEPS physical examination or scanning of cargo before the cargo is allowed to exit the port.

¹² www.ghanacustoms.gov.gh and http://www.ghanashipperscouncil.org/freight_rates.htm

¹³ The team was instructed by the Assistant Commissioner of the Customs Excise and Preventive Service (CEPS) in charge of public relations, Mrs Annie Anipa after a brief interview, to retrieve all the information needed from the CEPS website (www.ghanacustoms.gov.gh) (22nd February, 2007).

1.5.2 Money Transfer¹⁴

1.5.2.1 Contact List ¹⁵

There are different money transfer agencies operational in Ghana:

- Vigo: money transfer operated by Merchant Bank Ghana;
- Money Gram: money transfer operated by Société Général - Social Security Bank of Ghana;
- Express Funds: money transfer operated by Express Fund;
- Western Union: money transfer operated by the Agricultural Development Bank;
- Ghana Postal Services.

With the above-mentioned money transfer operations, the sender bears all costs involved. The conditions for receipt of money include the provision of a valid form of identification of the recipient (passport, national Voters ID, drivers licence), the name of the sender, country/ city of transferee's origin, receiver's contact address, answering a test question and in some cases a number code.

The following banks operate account transfers:

- Eco Bank
- Barclays Bank
- Standard Chartered Bank
- Ghana Commercial Bank
- Agricultural Development Bank

Ghana's payment system is supported by various laws in line with the core principles for systematically important payment systems. The laws cover payment instruments, institutions, clearing and settlement systems¹⁶.

1.6 Communication System¹⁷

The National Communications Authority (NCA) is the regulatory authority for the regulation of communications in Ghana, as set up by the Act of Parliament N° 524 of 1996.

¹⁴ Source: Merchant Bank, SG-SSB, Agriculture Development Bank, Express Funds, Ghana Postal Service.

¹⁵ See appendix for contact addresses.

¹⁶ For more information, consult: Bank of Ghana, Payment systems, <http://www.bog.gov.gh/index1.php?linkid=163&sublinkid=211&page=1§ionid=522> , last accessed 01 December 2007

¹⁷ National Communication Authority (NCA) website (www.nca.org.gh) (14th to 30th March, 2007)

Operators and service providers

ORGANISATION / COMPANY	TYPE OF SERVICE			As at 30th September 2006	As at 31st December 2006
	FIXED	MOBILE			
Ghana Telecom Company (GT)	Yes	Yes	Subscriber base	351.557	357.577
			No. of Pay Phones	11.364	11.364
WESTEL (Network coverage area : Accra and Tema only)	No	Yes	Subscriber base	2.798	2.798
			No. of Pay Phones	165	165
SCANCOM LTD. (Areeba) 024XXXXXXX	Yes	Yes	Subscriber base	2.398.521	2.585.467
MOBITEL(Tigo) 027XXXXXXX	No	Yes	Subscriber base	1.234.150	1.546.721
KASAPA 028XXXXXX	Yes	Yes	Subscriber base	172.810	200.104
GT-One touch 020XXXXXXX	Yes	Yes	Subscriber base	774.885	877.106

The General Enquiries number is 102.

Other Special Service Numbers can be consulted at the National Communication Authority (NCA) website (www.nca.org.gh) and the Ghana Telecom phone directory 2000.

On those websites you can also find a list of the existing national area telephone codes per region/town.

Chapter 2

Physical security (in return area)

2.1 On-going armed conflicts¹⁸

There was some level of unrest / tension in the following areas, which have since been stabilized:

- Dagbon (Northern Region), February 2006
- Alavanyo (Volta Region), August 2006
- Nkwanta (Volta Region), June 2006
- Wa (Upper West Region), September 2005

The people of Dagbon and Wa, in the Northern and Upper West regions of Ghana, respectively, were faced with chieftaincy disputes. This emerged from two separate factions, in both cases, who claimed to be the rightful heirs to the throne of their respective traditional areas. The conflicts which occurred in the Dagbon and Wa areas could be described as local politics.

Another conflict in the Volta region (the Nkwanta district) was between the Fulani nomad herdsmen and the Kokomba farmers living in that area.

A further conflict zone was the Alavanyo area which witnessed a land dispute between the people of Peki and Tsito. Unlike the Dagbon and Wa conflicts the one in the Alavanyo and Nkwanta areas could be described as inter-ethnic conflict.

However, at the beginning of this year (2007), these areas of conflict had been stabilised through the combined efforts of the Ghana Police Service, the chiefs and the parties involved.

2.2 Regions with high security risk

Out of the ten regions in Ghana, the Volta, Northern, and Upper West regions could have been qualified in the past as regions with high security risk. Since the disputes have been stabilized, and with the constant vigilance of the police force, there are currently no areas in Ghana that qualify as high security risk areas.

2.3 Crime

2.3.1 Crime threatening physical security

The major crime, which threatens physical security in Ghana, is robbery. This has however reduced considerably from the beginning of this year (2007), mainly due to the increase in enlistment, but also to the effectiveness of the police force. Other crimes include rape, defilement, murder and assault.

¹⁸ Ghana Police Headquarters; DSP Kwesi Ofori -The Public Affairs Director- ASP Cephas Arthur, (21st March 2007)

In addition, there has been a recent upsurge in fraud, and fraud related cases. A major concern of the police service in recent times is the search of instant justice to publicly apprehended criminals across the nation.

2.3.2 Risk of becoming a victim of human trafficking¹⁹

For long time the country has been a source, transit, and destination country for women and children trafficked for the purpose of forced domestic and commercial labour and sexual exploitation. But even though there are situations where human trafficking is recorded as prevalent, the rate is not as high as it has been projected.

There exists no reliable estimation of the number of internally or externally trafficked victims, although both NGOs and IOM consider this number to be in the thousands. From January to September 2006, four cases of child trafficking and seven cases of child labour exploitation were reported to the Domestic Violence and Victims Support Unit DOVVSU.

The Human Trafficking Act, which President Kufuor signed in December 2005, prohibits trafficking in persons and provides for a minimum prison sentence of five years for convicted traffickers.

Trafficking is both internal and international, with the majority of the victims coming from across the country and having impoverished rural backgrounds. Parents, especially in rural areas, who have too many children to cater for end up trading their children in exchange for various benefits, some of which include money.

The most common forms of internal trafficking involved boys from the Northern Region going to work in the fishing communities along the Volta Lake or in small mines in the west, and girls from the north and east going to Accra and Kumasi to work as domestic helpers, porters paid to transport various items, and assistants to local traders.

Child victims of trafficking are rescued mostly by both the Department of Social Welfare and some non-governmental institutions, and are subsequently housed in the few existing rehabilitation centres. These children are to be later reintegrated into their societies and reunited with their families. This is done after the families have been educated on the dangers connected to trafficking.

2.3.3 Risk of becoming a victim of forced prostitution²⁰

There is a risk of becoming a victim of forced prostitution even if the phenomenon is not widespread. There are, in fact, certain factors which contribute to forced prostitution. These are mostly beyond the control of the victims. An example are women who flee urban areas in search of a better life, who fall into hardship and are coerced into indulging in prostitution to enable them to survive. Others on the other hand are sent to the cities to work as domestic servants and end up being maltreated or having their 'contracts' broken and are forced to leave. In desperation these supposed domestic servants engage in desperate and dangerous activities to survive.

¹⁹-idem

- Information Officer at the Department for Women (Monday 14th May 2007)
- US Department of State "Country Report on Human Rights Practices 2006"
<http://www.state.gov/g/drl/rls/hrrpt/2006/78737.htm>

²⁰ Source: Information officer at the Department for Women, Accra, Monday 14th May 2007

2.3.4 Effectiveness of Protection

2.3.4.1 Police forces

According to interviewed police agents in Accra, the strength (numbers) and capabilities (effectiveness) of the police service have increased at a high rate in recent times. This is due to the government's policy of mandating the police service to oversee the internal security of the country²¹.

Currently, the recruitment numbers are on the increase. This is not to imply that the standard and criterion for enlistment has fallen, on the contrary, it has become stricter.

The Ghana Police Service has developed a highly efficient and effective mode of communication, which is highly acclaimed in the sub-region. This effective system ensures not only a quick response to crime alerts, but also helps the service in its goal of becoming proactive.

The major drawback to the operations of the Police service is the country's deficient city plan and address system. In view of this, there is an on-going collaboration with private security agencies for the effective completion of common goals, namely: protecting society from harm. Corruption in the Ghana Police Service is a perception, formulated on the basis of some past activities of certain members of the police force. The public, who complain of such activities, are usually the perpetrators of acts of corruption. Corruption in Ghana is not as widespread as one may have been made to believe.

However, this positive view is not shared by the international corruption watch dog Transparency International, which ranks Ghana 65th amongst 159 voluntary countries included in the 2005 index, with a score of 3.5 out of a possible 10²². Transparency International's local branch notes that 76,8 percent of respondents indicate that the Police Service is considered one of the top ten most corrupt institutions in Ghana.

This information is confirmed by different sources²³. Journalists report of the fact that corruption in Ghana is so bad that one may think it has been institutionalized in the public sector, and most police and prison officers are ranked the highest bribe takers. Similarly, Agence France-Presse (AFP) reports that police officers in Ghana, among other countries, are perceived as being "especially corrupt".

Nonetheless, a special unit (PIPS: Police Intelligence and Professional System) has been set up within the Ghana Police Service. This is to handle allegations and reports of corruption in the police service. It acts as the police of the police. Since its inception, over 60 police officers of various ranks who were found corrupt have been dismissed from the force.

2.3.4.1 Judiciary²⁴

The structure and the power of the judiciary are independent of the two other branches of government. The Supreme Court has broad powers of judicial review. It is authorized by the

²¹ Even though the police are in charge of internal security, in times and situations where there is the need for reinforcement, the military are contacted.

²² Transparency International, Corruption perception index 2006; www.transparency.org/content/download/10825/92857/version/1/file/CPI_2006_presskit_eng.pdf

²³ Immigration and Refugee Board of Canada; Responses to information requests Ghana, 02 October 2006, http://www.irb-cisr.gc.ca/en/research/rir/index_e.htm?action=record.viewrec&gotorec=450506

²⁴ US Department of State, Bureau of African Affairs; "Background note: Ghana" , May 2007

constitution to rule on the constitutionality of any legislation or executive act, at the request of any aggrieved citizen. The hierarchy of courts derives largely from British juridical forms. The hierarchy, called the Superior Court of Judicature, is composed of the Supreme Court of Ghana, the Court of Appeal, the High Court of Justice, regional tribunals, and such lower courts or tribunals as Parliament may establish. The courts have jurisdiction over all civil and criminal matters.

Chapter 3

Social security and reintegration

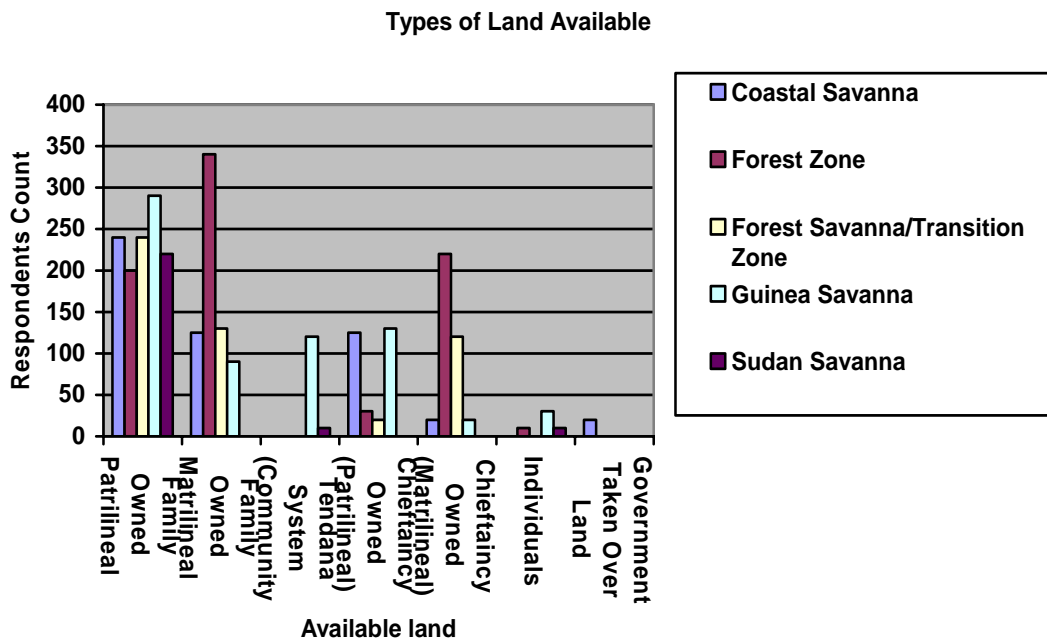
3.1 Regions with reintegration and return opportunities²⁵

Apart from some areas in Keta and Ada Foah in the Volta and Eastern regions respectively, where the sea has taken over parts of the land, there exist no other areas without reintegration opportunities.

3.2 Housing and accommodation²⁶

There is a big diversity in the modes of access to land, namely: access via inheritance, gift, free access (which is access to land initially without an owner, which includes public land), purchase, renting, borrowing and pledging (which serves as a form of collateral in cases of loans).

Source: Institute for statistical, social and economic research



3.2.1 Property restitution and compensation

Property restitution in former zones of conflict or disaster are only effectuated when the property of the affected persons are insured. Therefore, the Government has begun a process of encouraging insurance companies to insure property of Ghanaians. As of now only about 10% of the property in Ghana is insured.

²⁵ National Co-ordinator of NADMO, Mr. George Isaac Amoo and his Deputy and Alhaji Sulemana Yirimej (7th May 2007)

²⁶ Mrs. Jessie Ababio - Public Affairs Director (18th April 2007)

The Government is committed to rehabilitating places instance of displacement following disasters. The government agency in charge of offering this assistance is the National Disaster Management Organisation, Ghana, (NADMO) which has its head office at Kanda in Accra.

3.2.2 Opportunities of buying real estate²⁷

3.2.2.1 Legal conditions

On completion of an application form and receipt of an offer letter, a developer can be contracted after paying the initial payment.

An estate management company can be established to provide the following services:

- maintenance service:
 - refuse collection
 - landscape maintenance
 - road and drainage maintenance
- rental service. Rental services will be provided for owners who wish to lease out their property.
- repair service
 - plumbing
 - electrical repair

law-enforcement

In the Metropolitan Areas residential standards apply, including the prohibition of rearing animals like sheep, goats, poultry etc., as well as the hawking of food and goods.

building regulations

Prior written approval must be obtained from the Estate Management for any alteration or development on their property. This is to preserve the architectural plan of the area Estate.

zoning controls

Buyers at the time of purchasing should indicate their plans to the developer and their intension of using the whole / or part of the property for commercial activities, in order for them to be allocated the appropriate plot. Any commercial activity is prohibited outside area zones for this purpose.

3.2.2.2 Eventual obstacles for certain groups

There is no discrimination in the purchase of real estate. The only obstacle is finance.

Besides the government's provisions of buildings for Ghanaians, individuals have the freedom to make the necessary arrangements to acquire housing facilities for themselves. Here, anyone who can afford a house can buy it irrespective of gender, creed or religion.

3.2.2.3 Relevant approximate prices

The prices may vary depending on the developer and the site area. Below is a general price list summary for 2006.

²⁷ Ghana Real Estate Developers Association (GREDA), Mr Abrebrese- Executive Director- <http://www.gredaghana.org/>

Property	Price GBP	PriceUSD
2 Bedroom House Standard	25.000	47.500
3 Bedroom House Standard	33.000	61.500
4 Bedroom House Standard	38.000	70.200
3 Bedroom with Car Space	30.000	55.500
4 Bedroom no Car Space	34.500	63.500
3 Bedroom with Garage	45.000	83.000
2 Bedroom Terraced	15.000	27.500
2 Bedroom Semi-Detached	19.000	35.000
3 Bedroom Semi-Detached	22.500	41.000
2 Bedroom Detached House	22.000	40.000
3 Bedroom Detached with Garage	26.000	48.000
4 Bedroom Detached House	30.500	56.000

3.2.2.4 Available credits and subsidies

The Ghana government has taken upon itself the building of low cost houses, under the “affordable housing project”. This is mainly due to the fact that many people upon retirement cannot afford to pay the current amount set for purchasing the by the government allocated bungalows and flats.

Currently, the “affordable housing project” is yet to be completed. These houses - mostly flats - will be built in Tamale, Koforidua, Kpone, Oyarifa, Borteyman, and Ayigya in Kumasi.

The major obstacle in the processing of applications for acquisition of housing facilities is the backlog, due to the fact that most of the workers on retirement take too long in moving out of the properties they occupy.

The relevant price of acquiring housing in the government sector is 10% of the salary of workers and this is applied across the board. There exist also opportunities of renting a house on the open market.

Most of the contractors handle flexible terms of payment for interested buyers:

- 40% of purchase price on allocation of property;
- 40% at roofing stage;
- 20% final payment on hand over.

Ghana Home Loans also have a mortgage facility for interested buyers who prefer to buy on credit.

3.2.3. Opportunities of renting a house or apartment

There are opportunities for renting a house or an apartment in any part of the country.

If it does not concern private property, for an individual in order to rent a government owned property he/she would have to:

- be a government worker;
- have a salary from the Account General’s Department, since the rent is deducted from the source;
- make an application to that effect.

3.2.4 Other long term accommodation possibilities

Apart from NGOs like Helpage Ghana (see appendix) who may provide long term accommodation for the elderly no other long term accommodation facilities are available in the country.

Plans are however underway to provide for such accommodation in the near future. These governmental projects will not only provide basic accommodation but social amenities as well.

3.2.5 Temporary shelters

There are currently no permanent shelters for people who are without accommodation. Nonetheless temporary shelters are made available following a crisis.

In the event of disasters, the government guarantees to relocate the affected persons as quickly as possible to temporary shelters.

3.3 Livelihood - basic "survival"

3.3.1. Employment

The CIA Factbook presents the following employment picture²⁸:

- labour force (2006 estimation): 11,07 million
- labour force, by occupation (1999 estimation):
 - agriculture: 60 %
 - industry: 15 %
 - services: 25 %
- unemployment rate (1997 estimation): 20 %

Unemployment in Ghana has been described as a youthful phenomenon. The situation applies to uneducated and educated groups alike. Currently unemployment rate of young people between 15 and 24 years of age is 15,9% with an estimated number of 1,2% new entrants to the labour market annually. These makes unemployment in the age group 15 - 24 years more than twice of that of 25 - 44 age groups and three times that of 45 - 60 age groups²⁹.

3.3.1.1 Labour conditions

Trade unions are governed by the Industrial Relations Act (IRA) and organized labour is represented by the Trades and Union Congress (TUC). The IRA provides a framework for collective bargaining and protection against anti-union discrimination.

In December 1992, the government enacted legislation allowing each branch of the civil society to establish a negotiating committee in the same fashion as trade unions in the private sector.

While the right to strike is recognized in law and practice, the government has on occasion taken strong action against it.

²⁸ CIA, The World Factbook, Ghana, last updated 17 November 2007,

<https://www.cia.gov/library/publications/the-world-factbook/geos/gh.html#Econ>

²⁹ Cited in : John K. Boateng, Rising youth unemployment in Ghana: What can agricultural education do to improve employability of new graduating students?; Association for International Agricultural and Extension Education (AIAEE), 2005, <http://www.aiaee.org/2005/Carousels/C002.pdf>

Forced labour is prohibited by law. The minimum age of employment is 15 and night work and certain types of hazardous labour are prohibited for the under 18. The violation of this law, however, is common, and young children of school-going age can often be found during the day performing menial tasks in the agricultural sector or in the markets.

By law the maximum working week is 45 hours but for most unionized workers a 40-hours week has been established upon bargaining³⁰.

The minimum wage for the Ghanaian worker is GHS 1,9 (approximately 1,40 €) a day, with 8 working hours. Job security is relatively good, but it is mostly based on performance.

3.3.1.2 Practical and contact information

Employment agencies include:

- Rakes - Teshie Nungua, Tel. 021-710788/710818
- Psychon H.R Asylum Down, Tel. 021-913179/0208090987
- Montran Nyaniba, Osu
- L'aine Ring Road Central
- Platinum Executive Services - Kokomlemle

Newspapers include:

The Daily Graphic	P.O. Box GP 742 Accra Tel: 021-68400110	graphic@ncs.com.gh www.graphicghana.com
The Ghanaian Times	P.O. Box 2638 Accra Tel: 022-82820262	info@newtimes.com , www.newtimes.com
The Chronicle	PMB Accra-North Tel:021-232713	chronicl@africaonline.gh www.ghanaian-chronicle.com
The Statesman	DTD10 Sapele Loop, Accra Tel: 021-220057	statesman_gh@yahoo.com saturdaystatesman@yahoo.com
Ghana Palaver	P.O. Box WJ 317, Wejia-Accra Tel: 021-850495	editor@ghana-palaver.com
The Crusading Guide		
People and Places		
The Ghanaian Observer		
Free Press		
The Spectator		

3.3.2 Recognition of degrees obtained

Degrees from any accredited university are recognised, once they can be certified.

Education and retraining programmes by both the government and non-governmental organisation are conducted on a rolling basis.

³⁰ National Economies Encyclopaedia, Ghana: Working conditions, 2007, <http://www.nationsencyclopedia.com/economies/Africa/Ghana-WORKING-CONDITIONS.html> , last accessed November 2007

3.3.3 Starting a new business³¹

3.3.3.1 Legal conditions³²

Any entrepreneur, irrespective of his/her nationality, can set up a business enterprise in Ghana in accordance with the provisions of any of the following legal instruments:

- The Companies Code, 1963 (Act 179)
- The Partnership Act, 1962 (Act 152)
- The Business Name Act, 1962 (Act 151)

Procedures for forming a company

Application for registration of a company is made directly, or through agents or solicitors, to the Registrar-General. A company is duly registered after the company's regulations have been submitted to the registrar of companies and a certificate of incorporation has been issued. A specified fee is paid on presentation of the regulations. The information required includes:

- the name of the company with the word "Limited" in case of a limited liability company as the last word in the name;
- the nature of the company's business;
- a statement that the company possesses all the powers of a natural person of full capacity;
- the names of the first directors of the company;
- a statement that the liability of the company is limited;
- the share capital and its division into shares of no par value;
- limitation on the powers of the board of directors in accordance with Section 202 of the Companies Code;
- the requirements for a public company limited by shares are similar to those stated above, except that the public can buy shares.

The price list for registration of companies³³

Sole proprietor registration	Partnership registration	Limited Liability Company registration	
GHS 52 (36,29 Euro)	GHS 52 (36,29 Euro)	GHS 500 - stated capital (349 Euro)	GHS 21 - certification of forms (14,66 Euro)

Forms/Typing	Forms/Typing	Forms/Typing
GHS 3 for forms (2,09 Euro)	GHS 3 for forms (2,09 Euro)	GHS 25 for forms (17,45 Euro)
GHS 4 for typing (2,79 Euro)	GHS 4 for typing (2,79 Euro)	GHS 5 for typing (3,49 Euro)
		GHS 10 for jacket (6,98 Euro)

Further information

The various forms required for registration of companies are obtainable from the Registrar-General.

³¹ Registrar Generals Department, Mr. Solomon Fixon Owoo- Principal Officer (Registry)(14th March 2007)

³² Ghana Embassy in Japan, Setting up business in Ghana;

<http://www.ghanaembassy.or.jp/business/setting-up-business.html>

³³ Registrar Generals Department, Mr. Solomon Fixon Owoo Principal Officer (Registry)

The Registrar-General
Registrar-General's Department
P. O. Box 118
Accra
Tel: 233-21-662043/664691

Prospective investors should obtain competent professional advice on the type of company which may best meet their needs. Such advice is obtainable from:

The Chief Executive
Ghana Investment Promotion Centre
P. O. Box M193
Accra, Ghana
Tel: 233-21-665125-9
Fax: 233-21-663801
Website: www.gipc.org.gh

3.3.4 Social security³⁴

The law does not provide for unemployment benefit, family allowances or returnees' benefits. However, it provides for an invalidity benefit.

The Social Security Scheme is being managed in Ghana under the Social Security Law provided in the constitution. There are three types of social security benefits under this scheme:

- Superannuation Benefits: Under this, contributions are made by companies on behalf of their staff.
- Invalidity Benefit: It must be noted that there is a difference between invalidity and illness. Whilst a member may recover from an illness, invalidity is a permanent feature that renders the scheme maker incapable of engaging in any gainful employment.
- Survivor's Benefit: Here, survivors of a contributing individual receive the benefits of the scheme maker after his or her death.

3.3.5 The cost of living³⁵

The calculation of the cost of living is a difficult one. Many factors have to be considered, such as the various groups of people and their statuses in the economy. The parameters that are used in calculating the cost of living include the current prices of goods and services in addition to the prevailing rate of inflation. The Consumer Price Index (CPI) is a standard in calculating and/or estimating the cost of living.

The current annual inflation rate is of 10,2 %³⁶.

³⁴ SSNIT, Mr. K. Osei Bempong - Head of Public Affairs- (30th April, 2007)

³⁵ Ghana Statistical Service, Mr. Edward Asou-Afram - Head of Budgets-
See also: Ghana Statistical Service, Statistical Newsletter N° B12-2003, Latest release from the consumer price index; September 2006,
<http://www.bog.gov.gh/privatecontent/File/PublicAffairs/Latest%20Release%20from%20the%20GSS-September%202006.pdf>

³⁶ It must be stated that a rise in inflation does not necessarily mean a corresponding rise in the prices of goods and services, but rather the rate of price increases.

Contributions of groups and sub-groups to the CPI				
	WEIGHT	CONTRIBUTION		
		Urban	Rural	Total
Item Group	100.00	2.11	0.54	2.66
FOOD AND NON-ALCOHOLIC BEVERAGES	44.91	0.78	0.05	0.83
Bread and cereals	7.97	0.20	0.15	0.35
Meat	4.07	0.14	-0.05	0.09
Fish	10.24	0.17	-0.29	-0.12
Milk, cheese and eggs	1.69	0.09	0.01	0.10
Oils and fats	2.48	0.02	-0.09	-0.07
Fruit	2.12	0.04	0.07	0.10
Vegetables, incl. potatoes and tuber vegetables	12.46	0.02	0.24	0.26
Sugar, jam, honey, syrups, chocolate, confectionery	1.17	0.00	0.02	0.03
Food products n.e.c.	1.06	0.08	-0.03	0.05
Coffee, tea and cocoa	0.69	0.01	0.00	0.01
Mineral waters, soft drinks and juices	0.95	0.00	0.01	0.01
NON-FOOD	55.09	1.34	0.49	1.83
ALCOHOLIC BEVERAGES, TOBACCO, NARCOTICS	2.23	0.01	0.01	0.01
Alcoholic beverages	1.91	0.01	0.01	0.01
Tobacco	0.32	0.00	0.00	0.00
CLOTHING AND FOOTWEAR	11.29	0.03	0.01	0.04
Clothing materials	3.82	0.01	0.00	0.01
Garments	4.39	0.00	0.01	0.00
Other articles of clothing and clothing accessories	0.27	0.00	0.00	0.00
Repair and hire of clothing	0.91	0.01	0.00	0.01
Shoes and other footwear	1.75	0.02	0.01	0.02
Repair and hire of footwear	0.15	0.00	0.00	0.00
HOUSING, WATER, ELECTRICITY, GAS, UTILITIES	6.98	0.09	0.14	0.23
Rentals for housing	1.57	0.01	0.15	0.16
Water; Electricity, gas and other fuels	5.41	0.08	-0.01	0.07
FURNISHINGS, HOUSEHOLD EQUIPMENT	7.83	0.31	0.04	0.35
Furniture and furnishings	0.87	0.31	0.04	0.35
HEALTH	4.33	0.00	0.02	0.02
Medical products, appliances and equipment	2.20	-0.01	0.01	0.01
Medical services	2.12	0.00	0.00	0.01
TRANSPORT	6.21	0.03	0.12	0.08
Purchase of vehicles	1.09	-0.03	-0.02	-0.06
Operation of personal transport equipment	1.18	0.01	0.04	0.05
Passenger transport by road	3.94	-0.01	0.10	0.09
COMMUNICATIONS	0.31	0.02	0.02	0.04
Communications	0.31	0.02	0.02	0.04
RECREATION AND CULTURE	3.04	0.08	0.01	0.09
Recreation and culture	3.04	0.08	0.01	0.09
EDUCATION	1.60	0.00	0.00	0.00
Secondary education	1.60	0.00	0.00	0.00
HOTELS, CAFÉS AND RESTAURANTS	8.28	0.83	0.13	0.95
Catering and Accommodation services	8.28	0.83	0.13	0.95
MISCELLANEOUS GOODS AND SERVICES	2.99	0.00	0.01	0.02
Hairdressing salons, personal grooming ests.	1.00	-0.01	0.01	-0.01
Appliances, articles and products for personal care	1.03	0.02	0.01	0.03
Personal care services n.e.c.	0.96	-0.01	0.00	0.00

3.4 Health³⁷

3.4.1 General health situation by regions

After the interview with WHO and being provided with some material - "Facts and Figures, 2005" on the Ghana Health Service, we then proceeded to the Minister of Health. He also contributed to the information gathered below. He stated that due to the fact that data collection takes some time the "Fact and Figures, 2005", was still valid.

The data on the causes of hospital admissions and deaths were collected from the nine **Regional Hospitals** and two selected **District Hospitals** in each Region. The total number of admissions analysed was 171,034 cases. This represents 23.2% of the total number of admissions reported.

At regional level, curative services are delivered at the regional hospitals and public health services³⁸.

Health centres have traditionally been the first point of contact between the formal health system and the client. Each health centre serves a population of approximately 20,000 people. They are led directed by a Medical Assistant and staffed in the areas of midwifery, laboratory services, public health, environmental, and nutrition.

They provide basic curative and preventive medicine, reproductive health services and minor surgical services such as incision and drainage.

The polyclinic is the urban version of the rural health centre. They are usually larger, offer a more comprehensive array of services, are manned by physicians, and can offer complicated surgical services.

District hospitals are the first referral hospital. They serve an average population of 100,000 to 200,000 people. The number of beds is usually between 50 and 60.

A District Hospital should provide:

- curative care, preventive care, and promotion of health of the people in the district;
- quality clinical care by a more skilled and competent staff than those of the health centres and polyclinics;
- treatment techniques, such as surgery not available at health centres;
- laboratory and other diagnostic techniques appropriate to the medical, surgical, and outpatient activities of the district hospital.

There are indications that the country has significant gaps in medicine personnel, especially within the clinical staff. The figure on the next page represents the situation before 2006³⁹.

³⁷World Health Organization, Mrs. Sophia Twum-Barimah -Health Promotion Officer- Ministry of Health, Dr. George Amofa -Director of Public Health- (22nd February, 2007)

³⁸ Ghana Health Service, <http://www.ghanahealthservice.org/aboutus.php?inf=Regional%20and%20District%20Administration> , last accessed November 2007

³⁹ Republic of Ghana, Ministry of Health, HRD Annual Report 2006, http://www.moh-ghana.org/moh/docs/reports_pub/HRH%20ANNUAL%20REPORT%202006.pdf , last accessed November 2007

Distribution of Health workforce by category

Category of staff	Total number	No. Required	Gap
Medical Officers	2.026	3.732	1706
Dental Surgeons	31	50	19
Pharmacists	1.550	2.726	1.176
Expatriate Doctors	200	-	-
Professional Nurses	7.304	19.000	11.696
Enrolled Nurses (Health Assistant)	2.956	7.176	4.220
Community Health Nurses	3.246	12.934	2.004
Registered Midwives	2.810	8.205	5.395
Medical Assistants	430	1.242	812
Allied Health Professionals	588	2.500	1.912
Traditional birth Attendants	367	-	-
Non Clinical & Clinical Support Staff	27.918	30.100	2.182
Traditional Practitioners	21.182	-	-

3.4.2 Drinking water and sanitation by regions ⁴⁰

Hygiene and Sanitation have been recognized as key components in the effort towards improving the lives of people living in rural communities and small towns.

The national coverage for drinkable water supply in both rural communities and small towns in the country is currently 46,4%. The coverage for sanitation is 26%. The National Community Water and Sanitation Programme (NCWSP) Strategic Investment Programme (SIP) is designed to increase coverage to 85% by 2015.

SYSTEM TYPE	TOTALS
<i>drinking water</i>	
Boreholes- new	5.789
Hand dug wells- new	1.266
<i>Total- new water points</i>	<i>7.055</i>
Small/Rural Communities Pipes Schemes	225
Small Towns Pipes Systems	247
<i>Total- new pipe systems</i>	<i>472</i>
Hand dug wells- rehabilitated	78
Boreholes- rehabilitated	3.223

⁴⁰ WaterAid Ghana Programme, Dawuro N° 9, September 2004, <http://www.wateraid.org/documents/dawuro9.pdf> , last accessed November 2007

Conversions -Boreholes	4.189
<i>Total- rehabilitation</i>	<i>7.490</i>
<i>sanitation</i>	
Household latrines	36.665
Institutional latrines (KVIP)	2.099
<i>Total- latrines</i>	<i>38.764</i>

3.4.3 Health care system

3.4.3.1 Eligibility criteria and access to health care services⁴¹

There is no outspoken discrimination prevalent in the access to health care in Ghana. Every person is entitled to receive medical treatment as and when it is needed.

3.4.3.2 Cost of health care

In general, the total cost of health care cannot be estimated due to the fact that so many variables need to be taken into consideration⁴². Some of these are:

- the type of disease to be treated
- the tests that might be taken
- whether or not the patient will be admitted and so on.

The National Health Insurance Scheme was launched by the government in 2004, enabling adults to receive unlimited medical treatment for an annual fee of USD 9. And if both their parents were registered, children were seen free of charge

However, two years after implementation at least 17 million Ghanaians had still not bought into it. Specific obstacles in implementation include long delays in issuing health cards (necessary for receiving services) and the unavailability or non-coverage by the insurance plan of certain drugs⁴³.

There have also been complaints that state hospitals are in poor condition and the cost of medical services too high. The Institute for Policy Research found that only 43,8 percent of Ghanaians consulted a medical practitioner when sick.

A joint-study of the Centre for World Food Studies and the Institute of Statistical Social and Economic Research (ISSER) reveals that self-medication is predominant in Ghana, where one out of four lives outside a 15 km radius of a doctor. The cost of visiting a doctor is about 10 USD, one third of monthly per capita expense, as compared to 1,5 USD for self-medication⁴⁴.

⁴¹ More information on the social security health care schemes (on the National Health Insurance Fund, contributions and funding, performance activities, etc) can be find in detail in "Andreas Grüb, GNeMHO, Ghana - Social Security schemes for health, March 2007, Accra", on the ILO website at www.ilo.org/gimi/resource.do?page=/wiki%20linkages/home/fr/ghana.pdf , last accessed November 2007

⁴² Any specific and case-related questions regarding this subject can be asked at the CRI-helpdesk, by e-mail return@vluchtelingenwerk.be

⁴³ OCHA IRIN, Humanitarian country profile Republic of Ghana; February 2007, last accessed November 2007, <http://www.irinnews.org/country.aspx?CountryCode=GH&RegionCode=WA>

⁴⁴ C.J.M. van den Boom e.a., Health care provision and self-medication in Ghana, March 2004, Netherlands, www.isser.org/Health%20care%20provision.pdf , last accessed on March 2007

3.4.3.3 Discrimination in health care system ⁴⁵

The Ghana Health Service's jurisdiction falls under the preview of the Ministry of Health. It was established to implement the policies formulated by the Ministry to aid all the people of the country irrespective of religion, ethnicity, colour, age, sex, background.

The Ghana Health Service observes the right of any individual not to exercise his/her right to use any of the facilities made available for the treatments.

The Ghana Health Service can be contacted at:

Ghana Health Service
Private Mail Bag, Ministries, Accra.
Telephone :233 21 684271 and 233 21 684310
Email: info@ghsmaail.org

3.4.3.5 Services of non-state agents in health care

There are many actors and projects on health care operational in Ghana.

One that deserves mentioning because of its coverage is that of the Christian Health Association of Ghana (CHAG).

This association deals in the preventive, curative, protective and promotional aspects of the health of citizens in the country. Their functions are similar to and complement that of the Ghana Health Service.

The health services provided are for the benefit of everyone who is in need. Their facilities are open to all people without any speciality or form of discrimination. They have offices in all regions of the country. Their focal concentration is the provision of health services in remote areas. They operate hospitals, clinics and health centres in all the regions which give subsidies for the treatment of most diseases. The association is accredited to the National Health Insurance Scheme.

In Accra, the Holy Family Medical Centre is a member of this association.

3.4.3.6 Diseases which cannot be effectively treated in the country ⁴⁶

Most of the diseases can be treated all over the territory, but the services are insufficient due to a lack of specialists. This goes for chronicle hepatitis B and C, lung cancer, stomach cancer, rectum and prostate cancer, etc.

Liver cancer however cannot be treated at all, as well as leukaemia. While organ transplants are not among the practices.

Other diseases, such as diabetes or high blood pressure, can be treated effectively, but medicines are not always available

3.4.3.7 Supply of standard medicines

In Ghana, traditional and modern medical practices exist side by side. The traditional health care sector, which includes herbalists and spiritual healers, remains an important source of health care.

Although most of Ghana's population lives in rural areas, the vast majority of pharmacists (as other health professionals) live and work in the cities. These discrepancies have great impact on the service provision. A sizeable proportion of the population does not have access to

⁴⁵ Ministry of Health; Dr. George Amofa, -Director of Public Health- May 2007

⁴⁶ Any specific questions on these, should be asked to our helpdesk service. See footnote 42.

pharmacy services. To counter this situation, the Pharmacy Council (which oversees the registration of pharmacists) licenses and provides some training for chemical sellers. In addition to these licensed chemical sellers, "drug peddlers" do operate in rural areas, selling medicines alongside other products⁴⁷.

Procurement of medical supplies by the Ghana Health Service is guided by an "essential drug list" and treatment guideline. It is dependent on the lists provided on the national level i.e. (every hospital provides a list of drugs needed). This list is sent to the Chief Pharmacist who in turn purchases the drugs and distributes them to the various government hospitals.

With respect to privately run pharmacies, supply of their medicines are either imported or acquired from local pharmaceutical manufactures, such as Aryton drugs and Ernest Chemists. On both counts the prices are subject to the type of disease and the efficacy of the drug. Due to the large number of private and public pharmacies there is a rare incidence of shortages in the cities, since each act as a backup for the other.

⁴⁷ Felicity Smith; Reflections on health care in Ghana, in: The Pharmaceutical Journal, Vol. 268 No 7200 p768, 1 June 2002; <http://www.pjonline.com/Editorial/20020601/articles/ghana.html> , last accessed November 2007

Appendix A

List of Organisations contacted with contact details

Antrak Air
P.O. Box CT693
Cantonments, Accra
www.antrakair.com
021 776171 ext. 1214
Mrs Taylor - Marketing Manager

Aviance
Private Mail Bag
KIA, Accra
Tel: 021 778025, 021 775692, 021 771972/5
Fax: 021 778024, 021 778690
enquiries@avianceghana.com
www.avianceghana.com
Mr. Paul Craig
Business Development and Station Manager

Citylink
P.O. Box CT216
Accra
Tel/Fax: 021 785725
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APPENDIX B

List of Abbreviations

ACHD	African Centre for Human Development
ASP	Assistant of Police
BOG	Bank of Ghana
CEPS	Customs Excise and Preventive Service
CFR	Case Fertility Rate
CHIM	Centre for Health and Information Management
COI	Comptroller of Immigration
CWSA	Community Water and Sanitation Agency
DSP	Deputy Superintendent of Police
E.C	Electoral Commission
ECOWAS	Economic Community of West African States
EDL	Export Development Levy
GCAA	Ghana Civil Aviation Authority
GCNET	Ghana community Network
GDP	Gross Domestic Product
GHS	Ghana Health Service
GIS	Ghana Inter-bank Settlement
GNCC	Ghana National Commission on Children
GPHA	Ghana Ports and Harbours Authority
GPRTU	Ghana Private Roads Transport Union
GREDA	Ghana Real Estate Development Association
GSS	Ghana Statistical Service
IEA	Institute of Economic Affairs
KVIP	Kumasi Ventilated Improved Pit
MOWAC	Ministry of Women and Children
MTCN	Money Transfer Control Number
NADMO	National Disaster Management Organisation
NCA	National Communication Authority
NCWD	National Council on Women and Development
NCWSP	National Community Water and Sanitation Programme
NCWSP	National Community Water and Sanitation Programme)
NGOs	Non-Governmental Organisations
PIPS	Police Intelligence and Professional System
PMR	Proportional Mortality Rate
PPMD	Policy Planning Monitoring and evaluation Division
ROPAA	Representation of the Peoples Amendment Act
S&P	Standard and Poors
UNHCR	United Nations High Commissioner for Refugees

