



# Ghana

## Country Fact Sheet 2024

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# Publisher

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For further information on voluntary return and reintegration, please visit the information portal [www.ReturningfromGermany.de](http://www.ReturningfromGermany.de), or contact your local return and reintegration office.

© IOM July 2024 Information may be outdated due to dynamic developments in the country.

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# 1 Health Care

## General information on health care

In Ghana, health care is provided privately and publicly. The government provides most of the health care in the country, while most of the administration is done by the Ghana Health Services and the Ministry of Health. Primary care within the health care system of Ghana takes place in health posts, followed by bigger health centers, hospitals on district level, hospitals on regional level, and tertiary hospitals.

## Availability of medical facilities and doctors

Ghana has both private and public medical facilities in all its regions. Private medical facilities are generally more expensive than the public ones. Generally speaking, urban areas tend to be better served than rural areas. It is not uncommon to travel greater distances for health care if living in rural areas.

## Admissions to medical facilities

It is recommended that the returnee signs up for national health insurance as soon as he or she returns to Ghana. The health insurance covers basic health care needs in all public and some private hospitals. Please refer to the relevant website: <http://www.nhis.gov.gh/benefits.aspx>. It is important to note that not all private medical institutions accept the national health insurance and that certain drugs and specific services may not be covered by it. The cost of public health insurance coverage is approximately EUR 5 (GHS 30) per year. For more information, please visit <http://www.nhis.gov.gh/membership.aspx>. Anybody can walk into a health facility and be attended to

with or without an ID. However, to benefit from health insurance you will need to register with any national ID and pay the annual premium. A few persons are exempt from paying for the public insurance scheme (they are listed under above link on membership). For public insurance you can register at any public hospital or designated registration site. For private insurance one must visit a provider's office in person to register. Ghana has a walk-in policy for all medical facilities. You do not book an appointment for outpatient services but will have to wait for your turn once you are there. If you need specialized or in-patient care, you need to book an appointment. For the major hospitals like Korle Bu you will need to get a referral from a doctor or other medical institution. You can either pay cash or use an insurance card.

## Availability and costs of medication

Medication is generally available in Ghana. The cost of medication depends on the brand of drug. Public hospitals tend to offer cheaper alternatives. For AVRR cases the availability of medication should be cross checked with IOM Ghana on a case by case basis.

# 1 Health Care

## Access for returnees

**Eligibility and requirements:** Anybody can walk into a health facility and be attended to with or without an ID. However, to benefit from health insurance you will need to register with any national ID and pay the annual premium. A few persons are exempt from paying for the public insurance scheme (they are listed under above link on membership).

**Registration procedure:** For public insurance you can register at any public hospital or designated registration site. For private insurance one must visit a provider's office in person to register.

**Required documents:** It depends on the type of insurance done and the individual service providers requirements. The national ID is necessary.



Photo: IOM Ghana; Angela Bortey



## 2 Labour Market

### General information on labour market

In 2023, the unemployment rate in Ghana was at 14.88 percent according to the Ghana Statistical Service report. The same institution revealed that 13.4 percent of the total working population in the age of 15 years and more, were unemployed in the first quarter of 2022.

The minimum wage in Ghana is GHC 18.15 equivalent to EUR 1.08 per day. Most of the working population is employed in the informal sector. Young persons are particularly prone to unemployment and underemployment even if well educated. The most important (informal) job provider in Ghana is agriculture. According to the world bank, it's the main stay of the Ghanaian economy. <https://www.world-bank.org/en/country/ghana/publication/ghana-economic-update-agriculture-ghana-s-engine-of-growth-for-jobs-creation> Other important employment opportunities are services (sales, transport, hair dressing, tailoring, etc.) and - to a lesser extent - industry (mining, oil, food processing, light manufacturing, etc.)

### Finding employment

The Public Employment Centres (PEC) under the Ministry of Employment and Labour Relations are mandated to provide job seeking assistance. Since 2019, the Government launched the Youth Employment Agency (YEA) with the intent to fill complement the PEAs efforts in providing job matching services. Please refer to: <https://www.yea.gov.gh/>.

### Unemployment assistance

For general unemployment assistance any person (migrant or not) can visit the PECs under the Labour Department or the YEA to register. They both provide CV enhancement and job matching services for the public. There are also Private Employment Agencies (PEAs) that provide job matching services at a fee. The State, however, does not provide special financial assistance to returnees or unemployed persons.

### Further education and training

Several educational institutions exist in Ghana, both informal and formal. Technical training can be accessed from institutions such as the National Vocational Training Institute (NVTI) or the Council for Technical and Vocational Educational Training (COTVET). For more information kindly visit the NVTI website, <https://www.nvtighana.org>.

### Access for returnees

**Eligibility and requirements:** For general unemployment assistance any person (migrant or not) can visit the PECs under the Labour Department to register or the YEA. There are also Private Employment Agencies (PEAs) that provide job matching services at a fee. There are no restrictions in assessing PECs, YEA or PEAs.

**Registration procedure:** Any person seeking employment can register at the above-mentioned institutions in his/her region.

**Required documents:** The required documents include School Certificates, CVs and ideally a national ID Card.

## 2 Labour Market





## 3 Housing

### General information on housing

Rent costs largely depend on the type of accommodation and the location. Rents in the city for a single self-contained room would cost an average of EUR 90 (GHS 1500) per month. It is common to pay 1 or 2 years of rent in advance. Electricity and water are on a prepaid basis and relatively expensive compared to the cost of living. Demand for accommodation is quite high and far exceeds supply. It is not easy to find accommodation, especially in urban areas. However, the further away from the urban centers, the less the cost of living. Ghana does not have special housing facilities for returnees and no social housing system is available.

### Finding accommodation

Finding accommodation is usually done informally through friends and family members. One can also contact informal property agents who charge a service fee of 10% of the total rent of two years. For high-end apartments one will have to contact a formalized real estate agent. Their services are regulated and expensive. They usually charged in in USD.

### Social grants for housing

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

### Access for returnees

#### Temporary housing assistance:

Shelters exist for only Victims of Trafficking and child migrants. Patronizing the shelter is on referral bases and comes at a fee, mainly for feeding and utility. This could be negotiated with the shelter prior to arrival.

**Social housing:** Ghana does not have a Social Housing System.

**Required documents:** For VoTs an official letter is sent to the Ministry of Genders and Children's Affairs.

## 3 Housing



Photo: Unsplash, Virgyl Sowah / 2019



## 4 Social Welfare

### Social Welfare System

Besides the governmental system there are traditional systems of Social Protection which are based on the help and support of the extended family.

#### Access for returnees

**Eligibility and requirements:** Every one is eligible for social welfare assistance.

**Registration procedure:** Apart from pensions all social welfare packages are handled by the Ministry of Gender, Children and Social Protection. Persons will have to visit the office to be interviewed and registered.

**Required documents:** National ID card, Voters ID or Passport.

### Pension System

Pensions is a percentage of wage. The worker contributes 5.5% of wage towards the national pensions. If the worker is in the informal sector, he/she contributes, voluntarily the total 18.5% or can negotiate a percentage of his/her wages to be deducted The National Health Insurance is as stated in the health section. National social security scheme contributors and pensioners are exempted from the annual premium for the National Health Insurance Scheme although they will have to register to benefit. The scheme does not provide child allowance. Government social security trust has a primary duty to collect contributions to pay pensions and other benefits as they as soon as one turns 65.

#### Access for returnees

**Eligibility and requirements:** All returnees can access the SSNIT Pensions Scheme. The minimum age to enter the SSNIT is 15.

**Registration procedure:** Please find registration procedure in the link <https://www.ssnit.org.gh/>.

**Required documents:** For information kindly access the website <https://www.ssnit.org.gh/>.

### Vulnerable cases

The Livelihood Empowerment Against Poverty (LEAP) program of the Ministry of Gender, Children and Social Protection is designed to reduce poverty by increasing consumption and promoting access to services and opportunities for the extremely poor and vulnerable, covering

- Basic household consumption and nutrition: Children under 5, the elderly (65 and older without productive capacity) and people with severe disabilities are eligible;
- Access to health services: children under 5, the elderly (65 and older without productive capacity) and people with severe disabilities are eligible under LEAP.
- In education, the measures include a capitation grant, payment of registration fees for the Basic Education Certificate Examination (BECE) for junior high school candidates and free education at junior and senior high school. This applies to everyone of school age.

## 4 Social Welfare



Photo: IOM Ghana, Juliane Reissig/ 2021

## 5 Education

### General information on education

The national education system in Ghana is divided into the following levels of education: primary education, as defined by the country, begins at age 6 and has a duration of 6 years. The entry age of lower secondary education (Junior high school) is 12 years, and it lasts 3 years. These two levels combined comprise basic education. Upper secondary education (Senior high school) begins at 15 years old and has a duration of 4 years. Tertiary or post-secondary education begins at age 19.

### Coast, loans and stipends

Student loans are available for tertiary students under the Social Security Trust Fund Student Loan Scheme. Please find more information on their website <https://www.ssnit.org.gh/faqs/what-is-the-students-loan-scheme/> Students Loan Trust Fund also provides loans for Tertiary education. More information can be got on their website, [www.slrf.gov.gh](http://www.slrf.gov.gh). Public education from nursery to Secondary School is free.

### Approval and verification of foreign diplomas

The National Accreditation Board is responsible for evaluating and establishing the equivalence of local and foreign qualifications. For processes please refer to their website <https://cems.nab.gov.gh>

### Access for returnees

**Registration procedure:** Ghana, everyone has access to both public and private educational facilities. There is usually an entrance examination to determine the grade level of the pupil or student entering a new school. Entrance procedures are no different for returnees. Cost of education in public schools from basic to secondary school level is free for all.

**Required documents:** A birth certificate and if needed transcripts from previous schools.

## 5 Education



Photo: IOM Ghana, Juliane Reissig/ 2021



## 6 children

### General Situation of children and migrants

Children in Ghana are protected by the Children's Act, 1998 – Act 560 and the 1992 Constitution of Ghana. Social status does not affect a child's access to health care or education. All persons are equal under the law irrespective of migrant status. Ghana signed the Convention of the Rights of the Child on 29th January 1990 and one week later, on 5th February 1990, Ghana became the first country in the world to ratify the treaty – committing to adopt it into national law. Ghana is also party to the Children's Charter, adopted on the 11th of July 1990 and came into effect in 1999. It was developed to emphasize the specific issues, cultural values and experiences impacting the African Child.

### (Non-) governmental actors dealing with children's well-being and rights

There are several (non-) governmental actors dealing with children's well-being and rights in Ghana. Amongst the most active are:

World Vision International. World Vision is a religious development, relief, and advocacy organization with a special focus on children and families. It works with some of the most vulnerable communities through empowerment. For more information, visit [www.wvi.org](http://www.wvi.org) or call +233 30 222 7216.

Ghana Coalition on the Rights of the Child. The NGO focusses on the promotion and protection of children's rights in Ghana, including fighting slavery.

They partner with several development partners and civil society organizations. For more information visit <http://crighana.org/> or call +233 30 250 3744.

Child Rights International. The NGO is working on the promotion and protection of children's rights. Also, they focus on the realization of a positive development of children's general situation in the country. For more information visit <http://crighana.org/> or call +233 30 250 3744.

Plan International. The organization is independently working on humanitarian issues and development. They stress the importance on their work with girls and young women. For more information visit <https://plan-international.org/ghana>.

Compassion International Ghana. A Christian organization which focusses on advocacy and the empowerment of children. They provide physical, emotional and economic relief through and are affiliated with the church. For more information visit [www.compassion.com](http://www.compassion.com) or call +233 20 264 2506.

#### Access for returnees

**Entry requirements:** For day care they might as for immunization cards and birth certificates. This however does not prevent one from accessing health care or education.

**Immediate steps** upon return: None.

## 7 Contacts

Ghanaian-European Centre for Jobs, Migration and Reintegration  
Reintegration assistance  
Starlets 91, Rd  
+233 (0) 556758516  
[migrationadvicecentreghana@giz.de](mailto:migrationadvicecentreghana@giz.de)

Caritas Ghana  
Charity  
National Catholic Secretariat,  
P.O. Box KA 9712, Airport  
+233 (0) 307 010 368  
[szan@ighmail.com](mailto:szan@ighmail.com) Internet:  
[www.caritas-ghana.org](http://www.caritas-ghana.org)

Challenging Heights  
NGO, human trafficking, children  
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[info@challengingheights.org](mailto:info@challengingheights.org)  
<https://challengingheights.org>

BOK Africa Foundation  
NGO, social justice, rural development  
P.O Box SY458  
+233 (0) 278 657 690  
[bokafrika@gmail.com](mailto:bokafrika@gmail.com)

FYSSO Ghana  
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P. O. Box SK 117 Sogakofe-Volta Region  
+233 (0) 200360144  
[info@fyssoghana.org](mailto:info@fyssoghana.org)

Ministry of Employment and Labour Relations  
Government body  
P.O.Box M84  
Ministries, Accra  
+233 (0) 577701808  
[info@melr.gov.gh](mailto:info@melr.gov.gh) Internet:  
<http://www.melr.gov.gh>

National Health Insurance Scheme  
Government body  
No. 36-6th Avenue, Opposite AU Suite, Ridge Residential Area, Accra  
+233 (0) 302 238136 /216970  
[info@nhia.gov.gh](mailto:info@nhia.gov.gh) Internet:  
<http://www.nhis.gov.gh>

Labour Department  
Government body  
+233 (0) 302 664 511  
[chieflabour@yahoo.com](mailto:chieflabour@yahoo.com)  
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Insurance  
+233 (0) 302 611 622  
0800 1100 94  
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[www.ssnit.org.gh](http://www.ssnit.org.gh)  
<http://www.website.org>

Nationwide Health Insurance Health  
No. 21, Independence Avenue Ridge Vanguard House 2nd Floor  
+233 (0) 302 22 6892  
[info@nationwidemh.com](mailto:info@nationwidemh.com)  
[www.nationwidemh.com](http://www.nationwidemh.com)

Ghana HR Solutions  
Employment  
1st Otwe Street, Labadi Road, Accra  
+233 (0) 302797657  
[www.ghanahrsolutions.com](http://www.ghanahrsolutions.com)

Quick Fix  
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12 Nii Amaah Ollenu Street, Airport West Address  
+233 (0) 302 764 998  
[info@quickfixpm.com](mailto:info@quickfixpm.com)  
Internet: [www.quickfixpm.com](http://www.quickfixpm.com)

Labor Power Recruitment & Staffing Solutions Ltd  
Employment  
Rev. Dagadu Street, community 10, Tema  
+233 (0) 303 309039  
[www.laborpowerltd.com](http://www.laborpowerltd.com)

Youth Employment Agency (YEA)  
Employment, youth  
Liberation Towers, Castle Road, Ridge, Accra  
[info@yea.gov.gh](mailto:info@yea.gov.gh)  
Digital Address: GA-052-9469



## 7 Contacts

<p>Nyaho Medical Center Medical facility 35 Kofi Annan St, Airport Residential Area, Accra, Ghana +233 (0) 30-708-6490 info@nyahomedical.com <a href="https://www.nyahomedical.com">https://www.nyahomedical.com</a></p>	<p>Komfo Anokye Teaching Hospital Medical facility Kumasi +233 (0) 266083585 info@kathhsp.org <a href="http://www.kathhsp.org/">http://www.kathhsp.org/</a></p>	<p>University of Ghana Medical Center Medical facility P. O. Box 77, Korle Bu +233 (0) 302-674-066 info@kbth.gov.gh <a href="https://kbth.gov.gh/">https://kbth.gov.gh/</a></p>
<p>Korlebu Teaching Hospital (also psy. Department) Medical facility P. O. Box 77, Korle Bu Tel.: +233 (0) 302-674-066 Email: info@garh.gov.gh <a href="https://kbth.gov.gh/">https://kbth.gov.gh/</a></p>	<p>Greater Accra Regional Hospital Medical facility AP. O. Box GP 473 Address Line 2 +233 (0) 302428460 info@garh.gov.gh <a href="https://garh.gov.gh/">https://garh.gov.gh/</a></p>	<p>Cape Coast Teaching Hospital Medical facility P.O. Box: CT 1363, Cape Coast +233 (0) 201380902 info@cctghghana.org <a href="http://www.cctghghana.org/">http://www.cctghghana.org/</a></p>
<p>Eastern Regional Hospital Medical facility +233 (0) 30420 23021 Email: info@erhk.org Internet: <a href="http://erhk.org/">http://erhk.org/</a></p>	<p>World Vision International Relief for children, religious Kotei Robertson St, Accra +233 (0) 30 222 7216 <a href="http://www.wvi.org">www.wvi.org</a></p>	<p>Ghana Coalition on the Rights of the Child NGO, children's rights and protection +233 (0) 30 276 8551</p>
<p>Child Rights International NGO, children's rights and protection 50 Odum Rd, Accra +233 (0) 30 250 3744 <a href="http://crighana.org/">http://crighana.org/</a></p>	<p>Plan International NGO, development, children, girls <a href="https://plan-international.org/ghana">https://plan-international.org/ghana</a></p>	<p>Compassion International Relief for children, church affiliated Seed House (1st &amp; 2nd Floor) 33 Westland Boulevard, Madina +233 (0) 20 264 2506 <a href="http://www.compassion.com">www.compassion.com</a></p>
<p>Challenges Ghana NGO-Reintegration/Business Training 6/14 Koi Street, Osu Ako-Adjei, Accra-Ghana ghana@thechallengesgroup.com</p>	<p>MIDWAY Clinic +233 548 348 900 / +233 302 950 173 Email: info@midwayclinicgh.com Post:P.O. Box 12104, Accra North, Accra - Ghana</p>	

## 8 At a glance

### Measures to be undertaken before return

- **Documents:** Make sure to have all documents relating to return and reintegration, including a copy of the Travel Certificate (TC) or passport.
- **Accommodation:** Organize for overnight stay if final destination is outside the capital city, Accra.
- **Reintegration:** Get contact number of IOM operations staff (for airport assistance,) and/or AVRR mobile number.
- **Covid:** Make sure you are fully vaccinated with the approved COVID vaccination. If you have not been vaccinated you will be required to produce a negative PCR test and might be asked to take the vaccine at the airport.

### Measures to be undertaken immediately upon arrival

- **Travel certificate:** If Travel Certificate (TC) is used for return, the returnee should ask for a copy at the immigration desk. In some cases, the original is taken from them by immigration upon arrival. Make sure to contact IOM within two weeks after arrival.
- **Health:** Make sure to get a health insurance card (cannot be used for banking).
- **Documents:** Make sure to get a Ghana card as soon as possible as it is the only official documentation for banking services. Voters ID; driver's license, and a passport are the most important documents to navigate daily life and meet basic necessities.

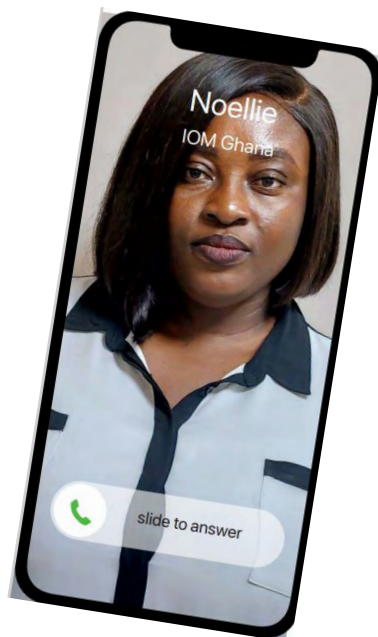
## 9 Virtual Counselling

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### Migrant assistance in Ghana

The Virtual Counselling project is implemented by the International Organization for Migration (IOM) in Germany. Migrants living in Germany who are considering a return are offered return and reintegration counselling by IOM staff in Ghana. Local IOM staff can be contacted in English through online messengers.

This service aims to empower migrants to return in dignity by informing them about various return and reintegration options and assistance programmes.



### Migrant assistance in Ghana

WhatsApp: +233 50 157 9799

+233 50 129 5271

Monday - Friday, 8:00 a.m. - 3:00 p.m. (CET)