



Country Fact Sheet

Ghana

2019



Disclaimer

Credit: IOM 2018

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I. Checklist for Voluntary Return



Credit: IOM 2018

Before the Return

The returnee should

- ✓ Make sure he/she has all documents relating to return and reintegration, including a copy of the Travel Certificate (TC).
- ✓ Organize for overnight stay if final destination is outside the capital city, Accra.
- ✓ Get contact number of IOM operations staff (for airport assistance,) and/or AVRR mobile number.
- ✓ Provide all necessary information to the AVRR beneficiary, such as
 - ✓ Explain whether they receive the assistance in cash or in-kind.
 - ✓ Provide a phone number of the returnee (personal or of a close relative/friend) to IOM
 - ✓ Explain procedures of payment: a) payment can only be done if all documents are in order, b) payment for cash payments is done to the beneficiary only and for in-kind to the vendor and c) the only time the beneficiary has to come to the office in Accra is when payment is ready. The rest can be done via WhatsApp.
 - ✓ Returnee must cooperate with IOM Accra in order to access the grant

After the Return

The returnee should

- ✓ 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 he/she contacts IOM within two weeks after arrival.
- ✓ Get the following ID cards
 - ✓ Health Insurance card (cannot be used for banking)
 - ✓ Ghana Card (cannot be used for banking)
 - ✓ Voters ID (can be used for banking)
 - ✓ Driver's License (can be used for banking)
 - ✓ Passport (can be used for banking)
- ✓ Present any of these IDs anytime they visit the IOM office and most importantly when they receive their assistance.

II. Health Care

I. General Information

Ghana has both private and public medical facilities in all its regions. Private medical facilities are generally more expensive than the public ones. It is recommended that the returnee signs up for national health insurance as soon as he or she returns to Ghana.

Benefits:

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.

Costs:

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>.

2. Medical treatment and medication

Medical facilities and doctors:

In urban areas medical facilities are easily accessible whereas in rural areas the coverage is much lower, and the facilities are less equipped.

Procedure of admission:

Ghana has a walk-in policy for all medical facilities. You don't 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 usually depends on the brand of drug. Public hospitals tend to offer cheaper alternatives.

Health Care System: 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.

III. Labour Market and Employment

I. General information

In 2018, unemployment rate for Ghana was 6.7% of the labour force. The minimum wage in Ghana is GHC 10.65 equivalent to EUR 1.70 per day. Most of the working population is employed in the informal sector. According to CIA Factbook, in 2015 12% of the population was officially unemployed. Young persons are particularly prone to unemployment and underemployment even if well educated. The most important (informal) job provider in Ghana is agriculture absorbing more than 50% of the work force. 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.).

Average income of an informal worker in Accra is approximately EUR 5 (GHS 30) per day. In rural (agricultural) areas it may be as little as EUR 1 (GHS 6). A prepared hot meal costs EUR 1.70 (GHS 10), local urban transport EUR 2 (GHS 12) and a bread EUR 1 (GHS 6).

2. Ways/assistance to find 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 that gap. Please refer to: <https://www.yea.gov.gh/>.

3. 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 general public. There are also Private Employment Agencies (PEAs) that provide job matching services at a fee.

Benefits and Costs:

The State does not provide special financial assistance to returnees or unemployed persons.

4. Further education and trainings

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).

Unemployment Assistance: 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 accessing PECs, YEA or PEAs. The Ghanaian-German Center for Employment, Migration and Reintegration (GGC) is another alternative where returnees from Germany can access advice on employment options.

Registration procedure:

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

Required documents: School Certificates, CVs and ideally a national ID Card.

IV. Housing

1. General Information

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 500) 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 finding accommodation, especially in urban areas. However, the further away from the capital Accra, the less the cost of living.

Ghana does not have special housing facilities for returnees and no social housing system is available.

2. Ways/assistance to find accommodation

Searching for 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. For high-end apartments one will have to contact a formalized real estate agent. Their services are regulated and expensive.

3. 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 in order to benefit from the mortgage facilities. Interests on mortgages are high.



Credit: IOM 2018

V. Social Welfare

I. General Information

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

Costs:

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%. The National Health Insurance is as stated in the health section.

Benefits:

National social security scheme contributors and pensioner are exempted from the annual premium for the National Health Insurance Scheme. 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 fall due.

Benefits:

Provident Fund Scheme, lumpsum payment for old age, invalidity and survivor`s benefits.

2. Pension System

A nationwide Social Security Scheme - provident Fund Scheme was created, which provides money for lumpsum payments for old age, invalidity and survivor's benefits. The national Social Security and National Insurance Trust is a compulsory scheme for all formal employment. Those working in the informal employment can privately join the scheme.

Costs:

It is usually 18.5% of the total income and is paid monthly for informal workers.

V. Social Welfare

Social Welfare System: Access for Returnees

Eligibility and requirements:

For pensions one must contribute for a minimum of 15 years to benefit from the scheme. To register you will need an employment letter and a national ID card. The health insurance scheme is open to all once you pay the premium.

Registration procedure:

Each welfare system has its own registration procedure.

Registration documents:

Each welfare system has its own requirements.

Example:

Livelihood Empowerment Against Poverty (LEAP) programme under the Ministry of Gender, Children and Social Protection designed to mitigate poverty by increasing consumption and promoting access to services and opportunities among the extreme poor and vulnerable. LEAP covers the following:

Basic household consumption and nutrition: children below 5 years of age, the aged (65 years and above without productive capacity) and people with severe disability are eligible;

Access to health care services: Children below 5 years of age, the aged (65 years and above without productive capacity) and people with severe disability are eligible;

Basic school enrolment, attendance and retention: Beneficiary children are between 5 and 15 years of age.

In education interventions include capitation grant, absorption of Basic Education Certificate Examination (BECE) registration fees for Junior high school candidates.

Pension System: Access for Returnees

Eligibility and requirements:

All returnees can access the SSNIT Pensions Scheme. The minimum age to enter the SSNIT is 15 years and the maximum age is 45 years. There are other private Pensions Schemes one can join.

Registration procedure :

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

Registration documents :

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

VI. Educational System

I. General Information

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.

Educational Level	Age
Childcare / nursery school	0,3 – 3
Kindergarten (KG)	4 – 5
Primary Level	
Elementary School	6 – 12
Secondary Level	
Middle School	13 – 16
High School, Vocational Training etc,	17 – 19
Higher Education	
College, University, Professional School etc.	From 19

2. Cost, 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.ssnet.org.gh/> Students Loan Trust Fund also provides loans for Tertiary education. More information can be got on their website, www.slft.gov.gh. Public education from KG to High School is free of charge. Nursery and Higher Education come at a cost. Nursery costs approximately EUR 450-2000 (GHS 2,900-12,700) per child/year depending on several factors.

3. 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 <http://www.nab.gov.gh/>

Educational System: Access and Registration Procedure for Returnees

In 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.

VII. Concrete Support for Returnees

1. Reintegration assistance programs

1. Assistance to Ghanaian Vulnerable and Potential Migrants Project
2. Traditional AVRR projects (e.g. REAG/GARP)
3. Support for victims of trafficking

2. Financial and administrative support

1. Reintegration Counseling
2. Referral to other agencies

3. Support to start income generating activities

1. Ghanaian German Center for Jobs, Migration and Reintegration.
2. AG Care (Both voluntary and forced migrants)

4. Other support

1. Psychosocial support in case of need (IOM inhouse)



Credit: IOM 2019

VIII. Contact Information and Useful Links (1/4)

International, Non-Governmental, Humanitarian Organizations

Ghanaian-German Centre for Jobs, Migration and Reintegration

Starlets 91, Rd

Tel.: +233556758516

Email: migrationadvicecentreghana@giz.de

Internet: migrationadvicecentreghana@giz.de

Caritas Ghana

National Catholic Secretariat, P.O. Box KA 9712, Airport

Tel.: +233 307 010 368

Email: szan@ighmail.com

Internet: www.caritas-ghana.org

Challenging Heights

Challenging Heights, P. O. Box KN 1979, Kaneshie Address Line 2

Tel.: +233 (0)24 451 5761

Email: info@challengingheights.org

Internet: <https://challengingheights.org/>

BOK Africa Foundation

P.O Box SY458

Tel.: 233 278 657 690

Email: bokafrika@gmail.com

FYSSO Ghana

P. O. Box SK 117 Sogakofe-Volta Region

Tel.: +233200360144

Email: info@fyssoghana.org

Internet: <http://www.fyssoghana.org/>

VIII. Contact Information and Useful Links (2/4)

Relevant local authorities (employment offices, health/pension insurances etc.)

Ministry of Employment and Labour Relations

P.O.Box M84

Ministries-Accra

Tel.: +233 (0) 577701808

Email: info@melr.gov.gh

Internet: <http://www.melr.gov.gh/>

National Health Insurance Scheme

No. 36-6th Avenue, Opposite AU Suite, Ridge Residential Area, Accra

Tel.: +233 (0) 302 238136 /216970

Email: info@nhia.gov.gh

Internet: <http://www.nhis.gov.gh>

Labour Department

P.O. Box:

Tel.:+233 (0) 302 664 511

Email: chieflabour@yahoo.com

Internet: www.labourdepartment.gov.gh

Petra Trust

P.O. Box CT3194 Cantonments Accra

113, Airport West Dzorwulu, Accra

Tel.: +233 (0) 302740963 / 233 (0) 242435037

Email: info@petratrust.com

Internet: www.petratrust.com

Social Security and National Insurance Trust

Tel.: 0302 611 622 / 0800 1100 94

Email: contactcentre@ssnit.org.gh

Internet: www.ssnit.org.gh

Nationwide Health Insurance

No. 21, Independence Avenue Ridge

Vanguard House 2nd FloorAddress Line 2

Tel.: +233 (0) 302 22 6892

Email: info@nationwidemh.com

Internet: www.nationwidemh.com

Services assisting with the search for jobs, housing, etc.

Ghana HR Solutions

1st Otwe Street, Labadi Road, Accra

Address Line 2

Tel.: 0302797657

Internet: www.ghanahrsolutions.com

Ghanaian-German Centre for Jobs, Migration and Reintegration (GGC)

Ministries-Accra.

Tel.: +233 556 7585 16 / + 233 556 7585 17

Email: migrationadvicecentreghana@giz.de

Internet: www.startfinder.de/en

Origin-i Consults Ltd

No. 2 Yam Link, Teshie-Nungua Estates, Accra

Tel.: 0302719588

Internet: www.origin-i.com.gh

Quick Fix

12 Nii Amaah Ollenu Street, Airport West Address

Tel.: +233 302 764 998

Email: info@quickfixpm.com

Internet: www.quickfixpm.com

Labor Power Recruitment & Staffing Solutions Ltd

Rev. Dagadu Street,community 10, Tema

Tel.: 0303 309039

Internet: www.laborpowerltd.com

Youth Employment Agency (YEA)

Liberation Towers,

Castle Road, Ridge, Accra

info@yea.gov.gh

Digital Address: GA-052-9469

Tel.: (+233)030 223 5023

VIII. Contact Information and Useful Links (3/4)

Medical Facilities

Nyaho Medical Center

Address Line 1 35 Kofi Annan St, Airport Residential Area, Accra, Ghana

Tel.: +233-(0)30-708-6490

Email: info@nyahomedical.com

Internet: <https://www.nyahomedical.com/>

Komfo Anokye Teaching Hospital

Kumasi

Tel.: 0266083585

Email: info@kathhsp.org

Internet: <http://www.kathhsp.org/>

University of Ghana Medical Center

Address Line 1 P. O. Box 77, Korle Bu

Tel.: +233-302-674-066

Email: info@kbth.gov.gh

Internet: <https://kbth.gov.gh/>

Tamale Teaching Hospital

P. O. Box TL111, Tamale

Tel.: +33 (0) 9399 7987 / +233 (208) 061873

Email: info@tth.gov.gh

Internet: <http://www.tth.gov.gh/>

Korlebu Teaching Hospital (also psy. Department)

P. O. Box 77, Korle Bu

Tel.: +233-302-674-066

Email: info@garh.gov.gh

Internet: <https://kbth.gov.gh/>

Greater Accra Regional Hospital

AP. O. Box GP 473

Address Line 2

Tel.: 233-0302428460

Email: info@garh.gov.gh

Internet: <https://garh.gov.gh/>

Cape Coast Teaching Hospital Cape Coast, Ghana

P.O. Box: CT 1363, Cape Coast

Tel.: +233 (0) 201380902

Email: info@ccthghana.org

Internet: <http://www.ccthghana.org/>

Eastern Regional Hospital

Koforidua

Address Line 2

Tel.: +233 30420 23021

Email: info@erhk.org

Internet: <http://erhk.org/>

VIII. Contact Information and Useful Links (4/4)

Other Contacts (e.g. NGOs for women and children, microcredit-lending)

Name of Organization

Address Line 1

Address Line 2

Tel.: xxx

Email: xxx

Internet: xxx

Name of Organization

Address Line 1

Address Line 2

Tel.: xxx

Email: xxx

Internet: xxx

Name of Organization

Address Line 1

Address Line 2

Tel.: xxx

Email: xxx

Internet: xxx

Name of Organization

Address Line 1

Address Line 2

Tel.: xxx

Email: xxx

Internet: xxx

For further information please visit the information portal on
voluntary return and reintegration *ReturningfromGermany*:

<https://www.returningfromgermany.de/en/countries/ghana>