

# Pathways to Employment

## Ghana Report

# About the Authors

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## About the RLRH

The Refugee-Led Research Hub (RLRH) is an initiative of the Refugee Studies Centre (RSC) at the University of Oxford. The RLRH is based in the UK and Kenya, with a research office located in Nairobi at the British Institute in Eastern Africa (BIEA). We create opportunities for researchers with a displacement background to lead primary and secondary research studies in the field of forced migration, from start to finish. Our main thematic interests in Refugee Studies relate to 1) livelihoods and self-reliance; and 2) leadership and participation of displaced populations in humanitarian response and policymaking. RLRH also offers a series of academic programmes which support graduate access and professional development for students with lived experiences of displacement. Visit [our website](#) for more information.

## Acknowledgements

Mohamed Hassan is the lead author of the Ghana report. Felix Sesay collected the data in Ghana, and contributed significantly to the development of the report.

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## About the Author

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# Introduction

# Executive Summary

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- Ghana has an open legal environment where refugees have the same rights as Ghanaian nationals. Refugees move freely, have the right to work, own businesses, and properties in Ghana.
- As of September 2024, Ghana hosts around 12,200 registered refugees and asylum-seekers,<sup>1</sup> the majority of whom live in urban areas, particularly in and around Accra. By the end of 2021, about 7,000 were residing outside of camps, mainly in the capital.<sup>2</sup> The rest of the refugee and asylum-seeker population are dispersed throughout the country: Burkinabe asylum-seekers are concentrated in the north, Togolese communities in the Volta region and camp-based populations in the west.
- In addition, some 11,676 Burkinabe asylum-seekers are awaiting registration.<sup>3</sup> To support these new arrivals, UNHCR and the Ghana Refugee Board have established reception and settlement centres in Tarikom (Upper East Region) and Zini (Upper West Region), providing shelter, food and access to basic services such as health and education.
- The Refugee Act of 1992 grants refugees the right to access to gainful employment and engage in self employment in any sectors except the military, police force and immigration according to the Ghana Refugee Board. Asylum seekers however do not have the right to work.
- Refugees in Ghana have access to free universal basic education and free senior high school. They also have access to higher education, with several refugees in the health sector, for instance, having obtained their qualifications in Ghana.
- It is unclear whether refugees can access business licences in Ghana. The Accra Metropolitan Assembly provides a checklist for applicants of business licences on the website.
- Refugees are eligible for the 'Ghana Card', a mandatory document for Ghanaians and residents, including refugees, to access basic services including banking services, social security, healthcare, paying taxes, applying for driver's licence, SIM cards and registering land. The Ghana ID issued to refugees indicates their refugee status, and the validity period varies from one (1) to five (5) years, subject to renewal. The number of refugees with the Ghana card is not publicly available.
- Refugees must obtain a work permit to access formal employment in Ghana, equivalent to a resident permit. The permit is free to obtain, and valid for one to two years. A refugee applicant requires an employer's letter of intent, application letter, certificates and Curriculum Vitae, tax clearance certificate submitted to the GRB. The validity of the work permit is not dependent on the employer; a refugee can move to a different employer with a valid work permit.

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1. UNHCR. "Ghana: Operational Data Portal." Accessed on 06 November 2024. <https://data.unhcr.org/en/country/gha>

2. UNHCR, "Submission by the United Nations High Commissioner for Refugees For the Office of the High Commissioner for Human Rights' Compilation Report Universal Periodic Review: 4th Cycle, 42nd Session Ghana." 2022.

<https://uprdoc.ohchr.org/uprweb/downloadfile.aspx?filename=10534&file=EnglishTranslation>

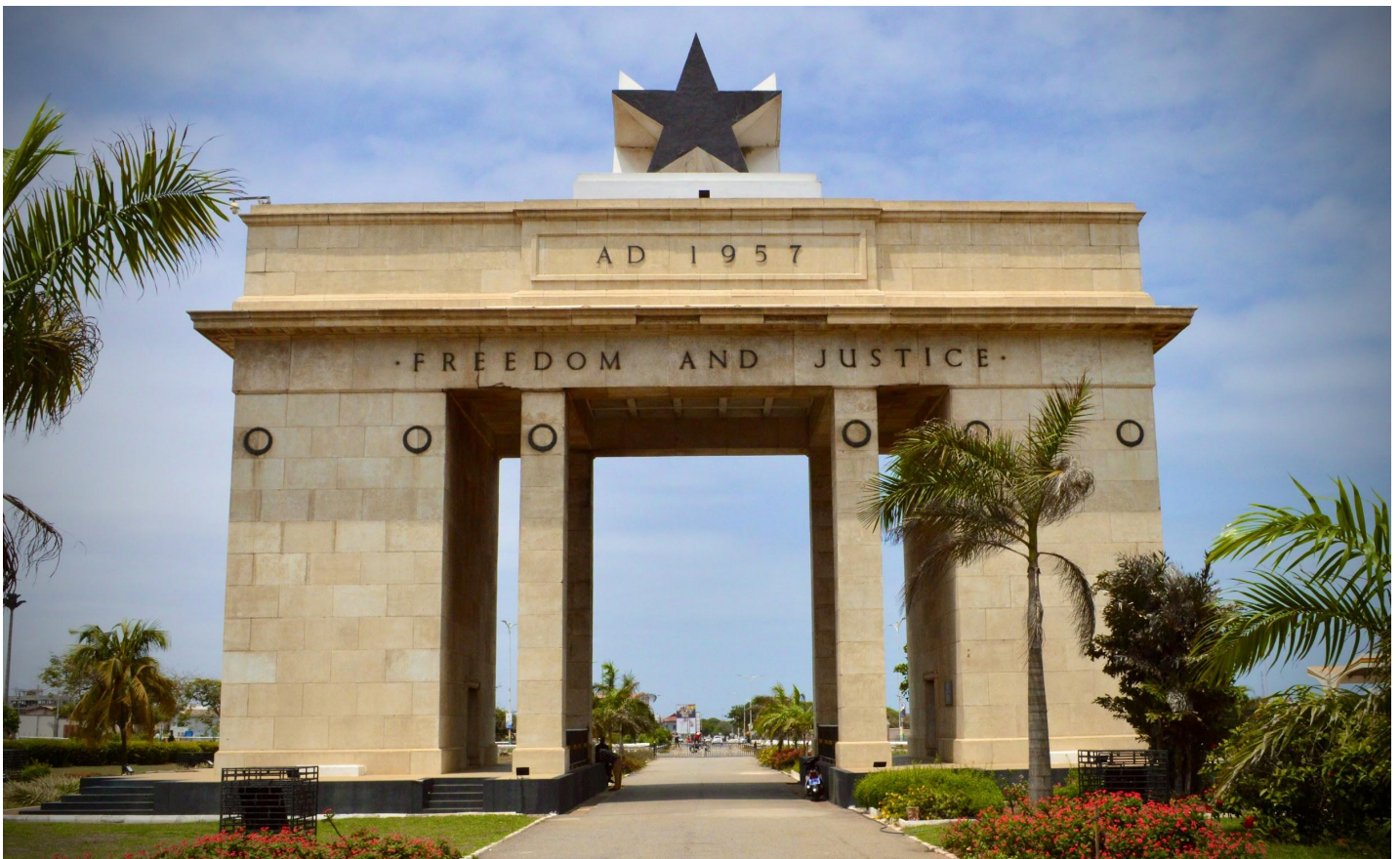
3. UNHCR Africa. "Ghana." Accessed November 13, 2024. [Ghana | UNHCR Africa](#).



# Executive Summary

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- Collaboration between the private sector, the Ghanaian government and aid organisations is evident in Ghana, although it requires further investment. Existing initiatives in identifying employment opportunities for refugees are encouraging, but they require deliberate effort to bridge the refugee unemployment gap.
- The government should streamline the work permit application process by issuing the permit without requiring refugees to first find employment. Requiring the letter of intent complicates the process for both employers and refugees, and sometimes refugees lose out on opportunities.
- Enhanced collaboration between refugee-serving organisations (GRB, UNHCR) and the private sector on refugee employment initiatives is crucial in ensuring refugee access to employment and push for policies that benefit both employers and refugees.



Black Star Square, Accra, Ghana. Photo by Ifeoluwa A.

# Acronyms

<b>ALS</b>	Alternative Legal Status
<b>CTD</b>	Conventional Travel Document
<b>CV</b>	Curriculum Vitae
<b>DAFI</b>	Albert Einstein German Academic Refugee Initiative
<b>GIS</b>	Ghana Immigration Service
<b>GRB</b>	Ghana Refugee Board
<b>INGO</b>	International Non-Governmental Organisations
<b>NGO</b>	Non-Governmental Organisations
<b>NIA</b>	National Identification Authority
<b>UNFPA</b>	United Nations Population Fund
<b>UNHCR</b>	United Nations High Commissioner for Refugees



# Ghana Situation Snapshot

## Country assessment:

- Literature available publicly
- Open legal environment, but structural challenges limit refugees' access to the job market

**As of May 2024, Ghana was host to 7,082 refugees and 16,060 asylum seekers.**<sup>4</sup> The number of refugees is divided across Togolese refugees accounting for about 3,402, followed by Côte d'Ivoire (678), Liberia (628), Sudan (558), Syria (277), Central African Republic (201), Eritrea (134), Somalia (99), Sierra Leone (86), Democratic Republic of Congo (69), Chad (42), Rwanda (27), and other nationalities (892).<sup>5</sup> Togolese refugees have been in Ghana for more than two decades and other refugees have been in a protracted situation for more than five years and are unable to return back to their countries of origin.<sup>6</sup>

**The high number of asylum seekers is explained by conflict and instability currently ongoing in Burkina Faso.** In February 2023, over 15,000 Burkinabé individuals crossed into Ghana's Upper East and Upper West regions seeking asylum.<sup>7</sup> They are still in the process of being registered.<sup>8</sup>

**Most refugees reside in urban areas.** By the end of 2021, about 7,001 resided out of camps primarily in and around Accra.<sup>9</sup> To manage the influx of refugees from Burkina Faso, Ghana Refugee Board has set up a refugee settlement and reception centre in Bawku West District located in the Upper East Region of Ghana.<sup>10</sup> The settlements are a recent development and are still in the early stages of being established, with no significant livelihood or employment activities currently taking place. Efforts are focused on establishing basic infrastructure and providing essential services such as WASH (Water, Sanitation and Hygiene) facilities<sup>11</sup> and child protection, highlighting the emergency nature of the context.

4. UNHCR. "Ghana: Operational Data Portal." Accessed on 06 May 2024. <https://data.unhcr.org/en/country/gha>

5. Ibid.

6. UNHCR, "Submission by the United Nations High Commissioner for Refugees For the Office of the High Commissioner for Human Rights' Compilation Report Universal Periodic Review: 4th Cycle, 42nd Session Ghana." 2022.

<https://uprdoc.ohchr.org/uprweb/downloadfile.aspx?filename=10534&file=EnglishTranslation>

7. UNHCR, "Ghana Planned Response," 2024. <https://data.unhcr.org/en/documents/details/107338>

8. UNHCR. "Ghana: Operational Data Portal." Accessed on 06 May 2024. <https://data.unhcr.org/en/country/gha>

9. UNHCR, "Submission by the United Nations High Commissioner for Refugees For the Office of the High Commissioner for Human Rights' Compilation Report Universal Periodic Review: 4th Cycle, 42nd Session Ghana." 2022.

<https://uprdoc.ohchr.org/uprweb/downloadfile.aspx?filename=10534&file=EnglishTranslation>

10. Ghana Refugee Board, "Current Trends: Refugee Management in Ghana." 30 August 2023 <https://www.grb.gov.gh/Current%20Trends>

11. "World Vision Providing WASH Infrastructure for Asylum Seekers Bawku West | Ghana News Agency." Accessed August 10, 2024.

<https://gna.org.gh/2023/10/world-vision-providing-wash-infrastructure-for-asylum-seekers-bawku-west/>.

12. "Committee Intensifies Child Protection among Residents, Asylum Seekers | Ghana News Agency." Accessed August 21, 2024.

<https://gna.org.gh/2024/03/committee-intensifies-child-protection-among-residents-asylum-seekers/>.

# Objectives

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**Refugees in Ghana enjoy the same legal rights as ordinary citizens, including the ability to live, work, and own businesses and properties.**<sup>13</sup> Urban refugees have to obtain a work permit before engaging in the formal sector. Some refugees in camps are able to get employed by organisations such as the UNHCR without work permits, depending on the professional qualification they possess.<sup>14</sup> Since it is difficult to access formal employment, most of the refugees depend on small business such as artisanship and petty trading to earn a living.<sup>15</sup>

This study aims to examine the process of hiring refugees, with a focus on the gaps that exist between policy and practice, and on how the private sector can be meaningfully engaged in this process, by asking:

1. What policies and legal frameworks govern refugees' access to employment in Ghana?
2. What processes do refugees need to follow to find employment in Ghana? What challenges do refugees face in following the required steps to employment in Ghana?
3. What are the challenges private sector actors face in order to employ refugees in Ghana?
4. How can collaboration and partnerships between stakeholders be improved to create a more enabling environment for refugee employment in Ghana?

**This study, conducted in partnership with the Mastercard Foundation, supports the Amahoro Coalition's mission to promote dignified and fulfilling livelihoods for refugees and displaced persons across Africa through multi-sectoral collaboration. It aligns with the Foundation's strategic objective of enabling 2.5 million young refugees and displaced individuals to access meaningful employment by 2030.**

**The research examines current policies, challenges, and opportunities affecting refugees' access to formal employment in host countries, identifying key barriers and recommending strategies to strengthen employment pathways and promote socio-economic integration into host communities. The views expressed herein do not necessarily represent those of the Mastercard Foundation, its staff, or its Board of Directors.**

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13. World Economic Forum, "What Ghana can teach us about integrating refugees." 27 November, 2018. <https://www.weforum.org/agenda/2018/11/why-ghana-is-perfect-for-learning-how-to-integrate-refugees/>

14. Tanle, A. "Refugees' reflections on their stay in the Buduburam Camp in Ghana." Geo Journal, 2013.

<https://doi.org/10.1007/s10708-012-9471-9>

15. Ibid.

# Research Methods

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This Ghana report is part of a 15-country study on hiring refugees, conducted by the Refugee-Led Research Hub, with support and funding from the Amahoro Coalition. Data was collected in May 2024 through key informants interviews.<sup>16</sup>

Data collection focused mainly on Accra, as the large majority of refugees in Ghana live in urban areas. The team conducted fourteen (14) interviews with refugees and stakeholders in Ghana, including:

- **One (1)** with the United Nations High Commissioner for Refugees (UNHCR);
- **Two (2) Government bodies**, namely the Ghana Immigration Services (GIS) and Ghana Refugee Board (GRB);
- **One (1) INGO** (MasterCard Foundation Ghana);
- **One (1) NGO** that not only advocate for refugees' rights but has also hired refugees (Christian Refugee Council);
- **One (1) private sector actor** that has hired a refugee (a private hospital);
- **Six (6) employed refugees**, including three (3) who have work permits;
- **Two (2)** formerly employed refugees.

**We acknowledge that due to the limited scope and budget of the study, the sampling strategy is neither systematic nor representative of the refugee population in Ghana. To reduce bias, we have attempted to triangulate the data with the literature whenever relevant. While more research was available in Ghana compared to some other countries in the assessment, there were a limited number of peer-reviewed sources. As a result, this report does not provide a complete picture of refugee employment across Ghana, but is intended to be useful as a basis for discussion and advocacy.**

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16. This study is covered by University of Oxford Project clearance [SSH/ODID DREC: C1A\_23\_083].

# **1. Policies and Legal Frameworks in Ghana**

# Overview of Policies and Legal Frameworks in Ghana

**Ghana has acceded to several international and regional instruments that protect the rights of refugees.** It signed and ratified the 1951 Convention relating to the Status of Refugees in 1963 and its 1967 Protocol in 1968, and the 1969 Organization of African Unity Convention on the Specific Aspects of Refugee Problems in Africa (OAU) convention.<sup>17</sup> The Refugee Act of 1992, enacted on December 30, 1992, provides the legal framework for the protection of asylum seekers and refugees in Ghana.<sup>18</sup>

**The Refugee Act 1992 established the Ghana Refugee Board (GRB),** which works closely with UNHCR. The functions of the GRB are "to ensure the provision of adequate facilities, advice and services for the reception and support of refugees in Ghana and to assist refugees, including refugee children, in seeking employment and education."<sup>19</sup> The GRB does not directly facilitate employment for refugees; rather, it assists refugees in obtaining work permits. When a refugee obtains a letter of commitment from a prospective employer, the GRB helps them navigate the process of applying for a work permit, which is necessary to formalise their employment in Ghana. The Board is also mandated to work with the Ghana Immigration Service (GIS) to implement the legal aspects of local integration, including the issuance of residence and work permits.<sup>20</sup>

The Board also provides documents such as Convention Travel Documents for refugees wishing to travel abroad, and refugee identity cards.<sup>21</sup>

**The legal environment in Ghana allows refugees to access work.** Article 17 of the Refugee Act of 1992, provides for refugee access to gainful employment, and Article 18 allows refugees to take up self-employment.<sup>22</sup> Asylum seekers do not have the right to work.

**In practice, refugees in Ghana face many barriers to accessing formal employment, despite a supportive legal framework.** Refugees must obtain work permits to access the formal sector, which can be challenging to obtain (Section 2). In addition, refugees cannot work in certain professions, such as the military, police, or immigration. The restriction on certain professions is not explicitly mentioned in the Ghana Refugee Act of 1992.

## Box 1. Responses on Refugee Employment Sectors

"There are certain institutions where a foreigner cannot work in Ghana. Refugees cannot work as military officers, police officers or immigration officers. Apart from that, they have the right, if they are qualified, to work in any other area in which they can be employed." – Key Informant

17. UNHCR, "Submission by the United Nations High Commissioner for Refugees For the Office of the High Commissioner for Human Rights' Compilation Report Universal Periodic Review: 4th Cycle, 42nd Session Ghana." 2022.

<https://uprdoc.ohchr.org/uprweb/downloadfile.aspx?filename=10534&file=EnglishTranslation>

18. UNHCR, "Submission by the United Nations High Commissioner for Refugees For the Office of the High Commissioner for Human Rights' Compilation Report Universal Periodic Review: 4th Cycle, 42nd Session Ghana." 2022.

<https://uprdoc.ohchr.org/uprweb/downloadfile.aspx?filename=10534&file=EnglishTranslation>

19. Republic of Ghana. (1992). Refugee Law; [http://old.adapt.it/adapt-indice-a-z/wp-content/uploads/2014/09/ghana\\_refug\\_act.pdf](http://old.adapt.it/adapt-indice-a-z/wp-content/uploads/2014/09/ghana_refug_act.pdf)

20. Ghana Refugee Board, "Functions of the Board," n.d <https://www.grb.gov.gh/Function#:~:text=Local%20Integration%3A%20The%20Board%20works,of%20residence%20and%20work%20permits.>

21. Ibid.

22. Regulation 1992 Ghana Immigration Service: <https://www.gis.gov.gh/ACTS%20AND%20REGULATIONS/PNDCL%20305D.pdf>



# Overview of Policies and Legal Frameworks in Ghana

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**Refugees in Ghana can access higher education and be competitive in the job market.** They have access to free universal basic education and free senior high school and, according to the Ghana Refugee Board, do not pay international fees at universities, instead paying the same fees as Ghanaian nationals. However, for many refugees from French-speaking countries such as Burkina Faso, Côte d'Ivoire and Togo, diplomas from their home countries would not be recognised without an equivalency test due to language differences, as Ghana is an English-speaking country. While diplomas from their countries of origin may be recognised under certain conditions, all the refugees interviewed obtained their diplomas in Ghana. This allows them to work professionally as they follow the same education system and take the same exams as Ghanaian citizens. This alignment with the local education system enables them to pursue professional careers, including in high-demand fields such as nursing. The Christian Council noted that "... people with highly needed skills such as nursing can find employment in both the public and private sectors", highlighting the opportunities available to refugees with locally recognised qualifications.

**Refugees in Ghana have the right to open bank accounts,** but obtaining the necessary documentation can make this process challenging. Specifically, to open a bank account, everyone in Ghana, whether refugee, foreigner, or citizen, must have a Ghana Card. This card is essential for managing bank accounts, receiving salaries and carrying out basic financial transactions. Without the Ghana Card, refugees face significant barriers to accessing financial services, such as withdrawing money or using ATM services.

**According to the Ghana Refugee Act, refugees may have access to citizenship through naturalisation.** The Act states, "Subject to the relevant laws and regulations relating to naturalisation, the Board may assist a refugee who has satisfied the conditions applicable to the acquisition of Ghanaian nationality to acquire Ghanaian nationality."<sup>23</sup> In practice, however, we have not come across any refugees who have successfully obtained citizenship. There is also no public information on the number of refugees who have gone through this process. Furthermore, the issue of citizenship did not come up during our interviews with the Ghana Refugee Board or other relevant authorities, suggesting that this pathway may be rare or under-utilised.

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23. "Ghana: Refugee Law of 1992 | Refworld." Accessed August 15, 2024. <https://www.refworld.org/legal/legislation/natlegbod/1993/en/20876>.

# Overview of Policies and Legal Frameworks in Ghana

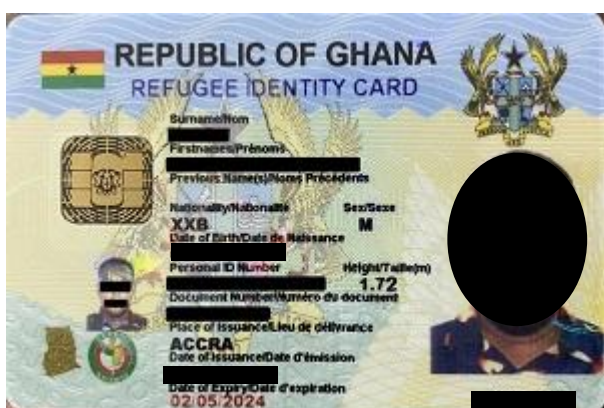
## Policy Developments: The Ghana Card

Since the end of 2022, Ghana has started issuing the 'Ghana card' to refugees. Prior to the Ghana Card, refugees had only the refugee ID issued by UNHCR, the UN refugee Agency.

**The Ghana card is a mandatory document for Ghanaians and foreign residents to access basic services**, such as "banking and financial transactions, accessing social security, insurance and healthcare, paying taxes, applying for a driver's licence, registering an interest in land, and registering a SIM card."<sup>25</sup> The card is free of charge for refugees, and they do not need to apply to receive them - the GRB and UNHCR provide Ghana cards to refugees (Box 2).

The Ghana Card is provided free of charge to refugees as UNHCR covers the cost on their behalf. While non-citizens normally pay \$120 to obtain the card, UNHCR successfully negotiated with the Ghanaian government to reduce this fee to \$15 per refugee, which is then paid by UNHCR.

**Picture 1.** Ghana card<sup>24</sup>



This significant reduction was made possible through discussions with the GRB and the National Identification Authority (NIA). The percentage of refugees holding the Ghana Card is not publicly available as this information is managed by the GRB. However, based on our interviews, it is likely that only a small number of refugees have received the card.

### Box 2. Step-by-Step Process for Obtaining the Ghana Card for Refugees

1. The Ghana Refugee Board, with the support of the UNHCR and the NIA, sends out a notice to all refugees to inform them of the Ghana card and carry out registration.
2. Refugees use their refugee card to register for the card.
3. The GRB works with the NIA to facilitate the issuance of the Ghana Card specifically for refugees.
4. After application, there may be a waiting period, ranging from a few days to a few months, for the card to be processed and printed, and refugees are usually informed when their card is ready.
5. Once ready, refugees collect their Ghana Card from the GRB.

24. "GHANA REFUGEE BOARD: Upcoming Event." Accessed November 12, 2024. [GHANA REFUGEE BOARD : Upcoming Event](#)

25. "Attafuah, K. A. (2022, October). Ghana committed to protecting dignity of refugees and asylum seekers. GhanaWeb. <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Ghana-committed-to-protecting-dignity-of-refugees-and-asylum-seekers-Ken-Attafuah-1640579>

# Overview of Policies and Legal Frameworks in Ghana

**While the Ghana Card is a promising development, renewal issues on the card may limit access to services.** The validity of the Card varies; recent cards issued in 2024 are valid for five years, while those issued in 2022 were only valid for one year and their renewal has become a challenge. (Box 3)

**Refugees who do not have valid Ghana cards at the time of application may miss out on job opportunities.** One refugee reported that he was in the final stages of applying for a job opportunity, but was turned away because he did not have a valid Ghana card (Box 4).

UNHCR is currently lobbying for the Ghana card to serve as both a residence and work permit for refugees, in order to simplify the process and reduce barriers to formal employment. Currently, refugees must still apply for a work permit if their employer requires one.

## Box 3. Challenges with Renewal of the Ghana Card

"[DAFI scholars] had a Ghana card but it expired. Now, renewing it has been a big challenge. Some of them really needed it to pass their driving licence, so they had to pay as foreigners to be able to access the Ghana card. GRB is in the process of helping them to acquire it." – Key Informant

## Box 4. Response on Missing out on Job Opportunities

"So I remember I got this job in Ghana and then we had an online interview and everything. Obviously they wanted to work with me. At the end they came up to me and said, 'Madam, can you produce your Ghana card?' And I told them that right now I do not have my Ghana card and I have to go to GRB and I will get back to them. When I told them that, they never got back to me. After some time, I followed up and the manager told me that they really wanted to work with me but because I did not have Ghana, they went to another person who is also Francophone and she has actually started the work." – 27-year old female employed refugee

# Overview of Policies and Legal Frameworks in Ghana

## Policy Developments: Alternative Legal Status

**Ghana has offered an Alternative Legal Status (ALS) to Ivorian refugees who wish to remain in Ghana.** This decision is part of a wider effort by the governments of Côte d'Ivoire and the countries of asylum, supported by UNHCR, to either facilitate voluntary repatriation or provide alternative legal status for those who choose to remain in their host countries, following a joint declaration to end refugee status for the vast majority of Ivorian refugees in 2022.<sup>26</sup> Ghana has since provided permanent residence permits to Ivorian refugees in Ghana who choose to integrate into Ghanaian society rather than return to Côte d'Ivoire. GRB provided the list of refugees who opted for ALS to Côte d'Ivoire, who in turn provided Ivorian national passports, which were then processed by the Ghana Immigration Service to issue residence permits.<sup>27</sup>

However, it is important to clarify that the option to renounce refugee status and be processed for a residence permit applies specifically to groups such as Ivorian, Sierra Leonean and Liberian refugees who have had their refugee status revoked due to the restoration of peace in their home countries. This ALS does not apply to all refugees in Ghana. Refugees who retain their refugee status do not need a residence permit as their legal refugee status already guarantees their stay in Ghana. In addition, obtaining a work permit does not result in the loss of refugee status; the two permits (work and residence permit) serve different purposes, with the residence permit being mainly for those who have transitioned out of refugee status under certain conditions.



Adum, Kumasi, Ghana. Photo by Kojo Kwarteng

26. "Document - Press Release: Côte d'Ivoire and Asylum Countries Agree to End the Ivorian Refugees' Situation." Accessed August 21, 2024. <https://data.unhcr.org/es/documents/details/88510>.

27. "Ghana: Factsheet May/June 2022 - Ghana | ReliefWeb," July 5, 2022. <https://reliefweb.int/report/ghana/ghana-factsheet-mayiune-2022>.

## **2. Processes to Obtain Work Permits**



# Requirements

Refugees in Ghana must obtain a work permit before they can be formally employed. The work permit is equivalent to a residence permit (Picture 2). The permit is free and usually valid for one to two years. Refugees do not need to apply for a new permit if they change jobs before the current permit expires. However, they must renew the permit if it expires and they continue to work for the same employer. In practice, some refugees do not renew their work permits unless their employer asks them to or when they apply for a new job. It is issued on the refugee's passport or CTD if they do not have a passport. The work permit is free of charge.

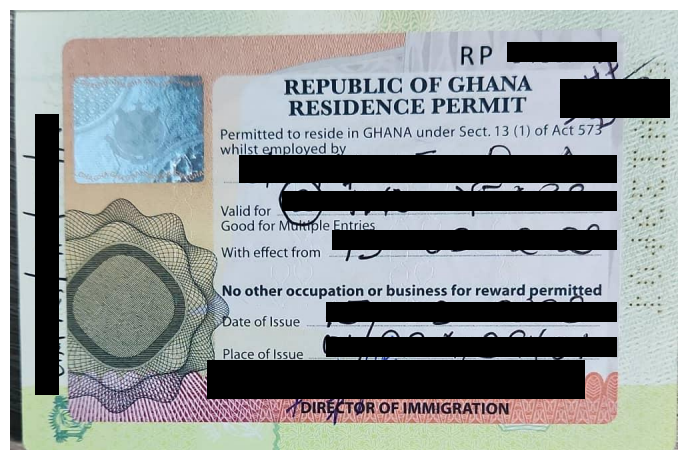
To obtain a work permit, refugees must first obtain a letter of promise or intent from their potential employer. This is where the employer justifies hiring a refugee over a Ghanaian. This means that the refugee searches for the job, goes through the hiring processes and if found suitable, the employer will issue him or her a letter (letter of promise) that proves that they are willing to employ him/her. This letter indicates the employer's willingness to hire the refugee and serves as proof that the refugee has been offered a job. While there's no standard template for this letter, it usually includes details of the job offer and the employer's commitment to hire the refugee and why the refugee is the right person for the job.

- Once refugees obtain their letter of promise, they submit it along with other supporting documents (Box 5) to GRB.

- GRB then submits their documents to the Ghana Immigration Service (GIS), or issues a supporting letter for refugees who will submit their documents to GIS themselves. Some refugees are unaware that they must go through GRB before applying to GIS, but even if they apply directly, they will not be refused. In such cases, GIS may ask them to obtain a letter from GRB to complete the process.
- If the refugee does not have a passport for the permit stamp, they can obtain a CTD from the GRB. The CTD does not require an additional application form.

**The procedure for obtaining a CTD is simple. The refugee must visit GRB and make an application, stating in writing the purpose of the CTD. After providing this written explanation, the refugee's biometrics are taken and the CTD can often be printed on the same day, depending on the time of the application.**

**Picture 2.** Residence permit



# Requirements

## Box 5. Supporting documents

For all work permit applications, refugees and migrants applicants are required to submit the following documents:

- "Application letter from Applicant or organisation engaging the applicant;
- CV/Educational Certificates;
- Marriage Certificate (in case applicant is married to a Ghanaian);
- Letter of support from spouse (Ghanaian) if applicable;
- Company registration/objects of company that intends to employ the applicant;
- Certificate of commencement of business;
- If working for a Government Establishment, a letter of support from the appropriate establishment;
- Audited accounts of company;
- Tax clearance certificate;
- Letter of Promise."<sup>28</sup>



Photo by Kojo Kwarteng

28. Ministry of the Interior-Work Permit Requirement Republic of Ghana. (n.d). <https://www.mint.gov.gh/services/work-permit/>

# Challenges in Obtaining the Work Permit and Business Licenses

## Challenges in obtaining the work permit

There is no available information in literature on the number and profile of refugees who have been able to access work permits. Refugees face challenges at several steps of the process.

**Obtaining the letter of promise from employers is a major hurdle for refugees.** In the letter, employers must justify why they are hiring a refugee over a Ghanaian national. This added burden may discourage employers from considering refugees, except in sectors where refugees have a competitive advantage, such as teaching French in international schools or in highly skilled positions such as medical professionals. Employers may also be reluctant to submit some documents to GIS (e.g. audited accounts of a company), because of concerns about additional oversight from GIS.

**Employers may pay additional taxes when hiring foreigners, which some believe applies to refugees as well.** In some countries, such as Kenya, employers are subject to strict quotas and additional taxes when hiring foreigners, including refugees. These quotas limit the number of non-nationals an employer can employ and ensure that a certain proportion of the workforce is made up of nationals. Employers who exceed these quotas may be subject to additional taxes or penalties. The situation in Ghana is less clear. While it's uncertain whether similarly strict quotas and taxes apply in Ghana, there are concerns that employers may avoid hiring refugees due to the potential additional costs associated with employing non-nationals.

UNHCR Ghana noted that while there are rules about the number of foreigners that can be employed, it is unclear how strictly these are enforced in Ghana compared to countries such as Kenya. This ambiguity creates uncertainty for refugees seeking employment, as potential legal and financial challenges may deter employers from hiring them.

Refugees also reported significant delays to the issuance of work permits. According to the Ghana Immigration Services (GIS), the process should take about a week if all required documents are submitted. However, refugees have experienced a different reality. The process of submitting documents to the GRB is generally straightforward, but the real delay occurs once the work permit is being processed by the GIS. As the GRB stated, "there is no specific timeline" for issuing work permits, with some cases being resolved quickly and others taking much longer. One refugee shared that "getting the work permit...takes forever," and described how delays, often due to the fact that the work permit is issued by Immigration rather than the GRB, can jeopardise employment opportunities. Employers may not be willing to wait for the lengthy process, leading to a potential loss of job offers for refugees.

### Box 6. Employer Taxes in Hiring Foreigners and Refugees

"Many employers avoid certain taxes they are supposed to pay when employing foreigners. Because of that, they might not want to give an opportunity to a refugee." – Key Informant



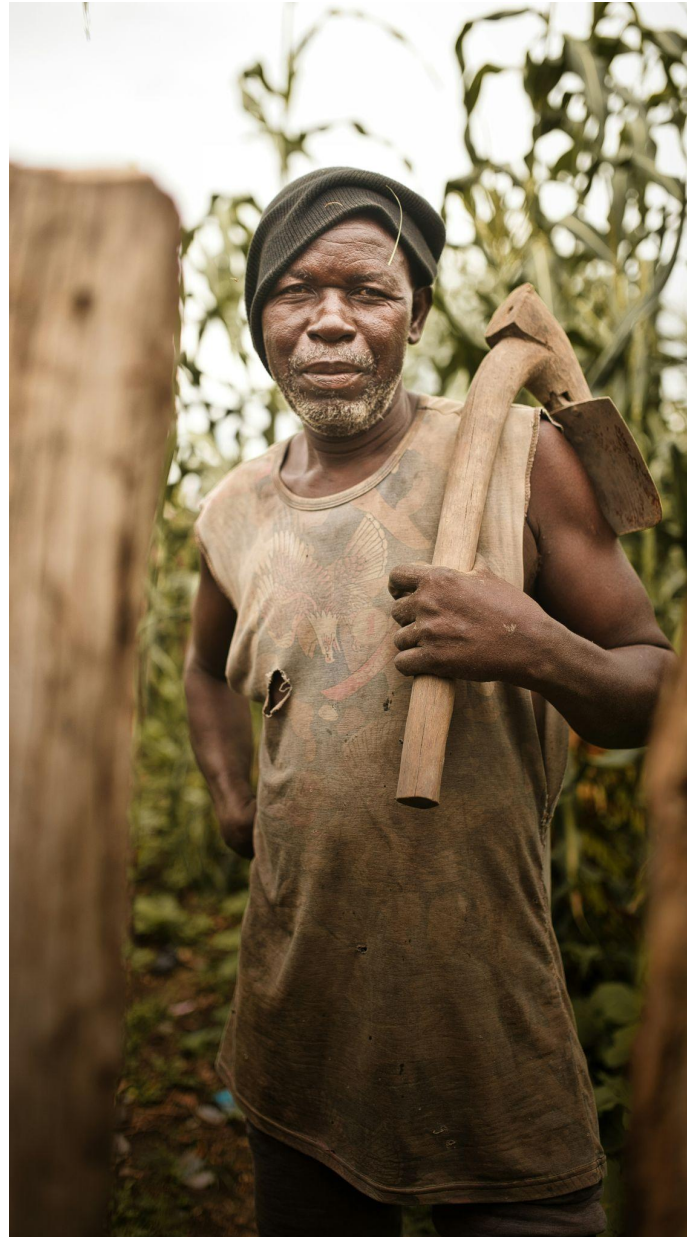
# Challenges in Obtaining the Work Permit and Business Licenses

## Obtaining a business license

Similarly, most refugee businesses in Ghana operate informally. There are established procedures for obtaining business licences available online. It is unclear how many refugees have successfully applied for business licences and the challenges they may have faced. Participants generally preferred informal operations, which may be influenced by factors such as the complexity of the licensing process, financial constraints or a lack of awareness of the benefits of formalising their businesses. The Accra Metropolitan Assembly provides a checklist (See Annex 1) on requirements for business licence applications within Accra.

### Box 7. Delays in receiving the work permit

"You have to keep calling because now the Ghana Refugee Board does not have the authority to give it to you. It comes from Immigration. And remember, we do not have to pay for it because of our status, and so it takes a long period to get it. And if your organisation is not patient enough to understand your situation, you might end up losing your job."  
– Ivorian refugee employed in Accra



Farmer in Nmanduonu, Ghana. Photo by Charles William Adofo

### **3. Challenges Faced by Refugees in Seeking Formal Employment**



# Structural Challenges

**While recognized refugees in Ghana have the legal right to work, in practice, access to work opportunities is a challenge** for most refugees and many work in the informal sector where no work permit or other documentation is required.<sup>29</sup>

**The economic landscape in Ghana poses significant challenges to the employment of refugees.** Unemployment in Ghana is high at 14.7 percent<sup>30</sup> and the government is currently implementing a hiring freeze.<sup>31</sup> The latest figures from the Mastercard Foundation suggest that 42 percent of the workforce is affected by underemployment, while the unemployment rate stands at 12 percent.<sup>32</sup> Furthermore, the implementation of austerity measures, as recommended by the International Monetary Fund (IMF), has led to a deterioration in the private sector.<sup>33</sup> These economic constraints have had an adverse impact on the employment prospects of both citizens and refugees. Despite the qualification of many refugees, including university degrees or professional training, securing formal employment in this competitive environment often depends on their personal networks.

**Many educated refugees may find short-term opportunities, rather than long-term employment.** Despite their qualifications, educated refugees often struggle to secure long-term employment because they may not have established a credit history, work history or multiple references, all of which are typically required by employers.

A representative of a refugee supporting organisation noted that while some organisations in the private sector may offer internships or short-term contracts, they are often reluctant to hire refugees on a full-time basis due to the need for extensive background information. For example, in industries such as banking, credit checks are a standard part of the recruitment process, but many refugees do not have the financial records or stable credit history to pass these checks due to their displacement. In addition, providing references from previous employers is another significant barrier, as many refugees are unable to access or verify their previous employment.

**As access to formal employment is difficult for refugees, many work in the informal sector.** This includes informal work in agriculture, fishing, petty trade, fashion, hairdressing and construction. Some refugees provide one-to-one tuition and tutoring to make ends meet. These roles are often less structured and do not require formal national service certification, which can be an advantage for those who lack formal documentation or qualifications. In these informal sectors, refugees provide cheap labour to employers and are paid low wages that do not allow them to become truly self-reliant. Refugees interviewed by the team in Ghana did not appear to have exposure to online jobs, but this issue may require more investigation.

29. United States Committee for Refugees and Immigrants, World Refugee Survey 2008 - Ghana, 19 June 2008, available at: <https://www.refworld.org/docid/485f50d5b2.html>

30. Ghana's unemployment rate hits 14.7 percent

31. "NPP's Freeze on Employment and the Said Congested Payroll Underscores Urgency of Implementing 24-Hour Economy." Accessed August 21, 2024. [https://www.modernghana.com/news/1294873/npps-freeze-on-employment-and-the-said-congested.html#google\\_vignette](https://www.modernghana.com/news/1294873/npps-freeze-on-employment-and-the-said-congested.html#google_vignette).

32. Mastercard Foundation. "Our Work in Ghana," June 14, 2024. <https://mastercardfdn.org/our-work/where-we-work-in-africa/ghana/>.

33. "Ghana Dances with Austerity as the IMF Cheers on - The Africa Report.Com." Accessed August 21, 2024. <https://www.theafricareport.com/327957/ghana-dances-with-austerity-as-the-imf-cheers-on/>.

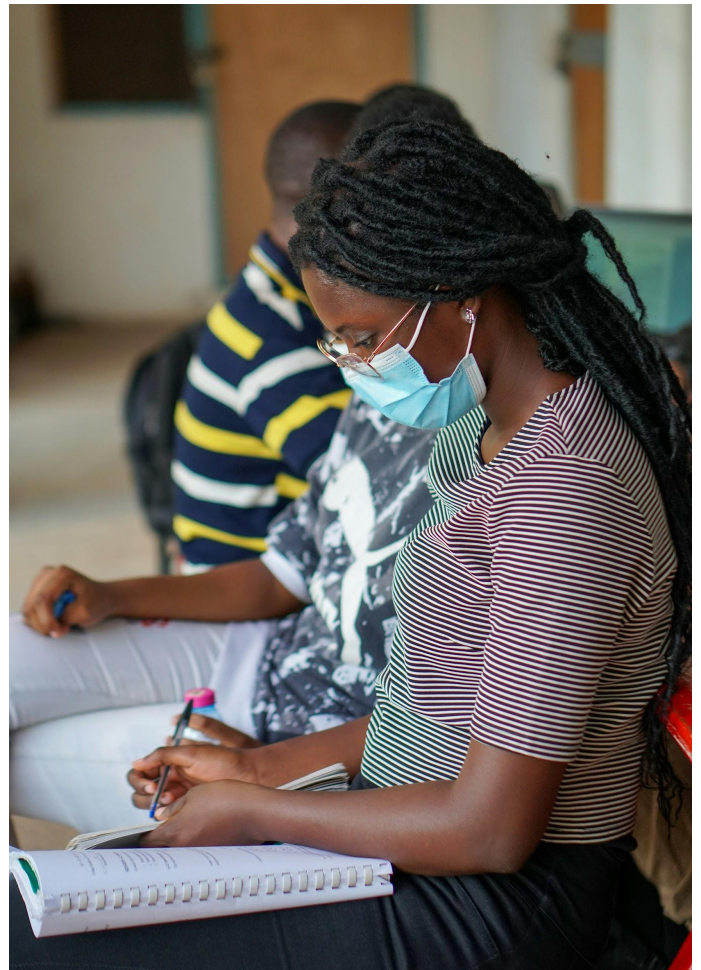
# Structural Challenges

The National Service in Ghana is a compulsory programme for graduates, designed to provide them with work experience by placing them in various public and private sector organisations for one year. For refugees, participation in the National Service is crucial to accessing formal employment opportunities, particularly in the civil service. However, as our key informants highlight, refugees face significant challenges in securing National Service placements due to discrimination and bureaucratic hurdles.

**Despite Ghana's commitment to treating refugees with the same rights and services as Ghanaian citizens, refugees are often marginalised in the allocation of national service places.** The Christian Council notes that in some cases Ghanaians are given priority over refugees, with the latter being allocated fewer places, contrary to the country's commitments. This discriminatory practice not only limits refugees' access to essential work experience, but also hinders their ability to integrate into the formal labour market, particularly in government positions. The Council stresses the need for a change of perspective and urges stakeholders to make decisions based on merit rather than nationality, in line with Ghana's obligations under international conventions.

## Box 8. Refugee challenges in accessing national service

Most of the time even posting them for national service becomes a big problem. We need to go back and go back and go back. Even though Ghana has signed on to accept refugees and give them the services as Ghanaians, they are often discriminated against. – Key Informant from a Refugee Supporting Agency



Internet cafe in Kumasi, Ghana. Photo by Kojo Kwarteng

## **4. Challenges Faced by Private Sector Actors and Other Employers to Employ Refugees**

# Barriers to Refugee Hiring and Workplace Integration

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## **Several sectors employ refugees in Ghana.<sup>34</sup>**

The team found evidence of refugees working formally in the health and education sectors, among others, where they have a comparative advantage. Our interviews with employed refugees and agencies supporting refugee employment like the Christian Council of Ghana revealed that some hospitals and medical institutions employ refugees, including the Legon Hospital, Ridge Hospital and the Ghana College of Physicians and Surgeons. Refugees with medical or nursing diplomas obtained in Ghana tend to find work more easily, due to the high demand for healthcare professionals. Schools such as Dodi International School and Tema International School employ refugees, particularly as French teachers. There is a high demand for French teachers and refugees to fill these positions.

**The development non-profit sector also employs refugees.** Refugees work in a variety of roles in organisations such as the UNFPA, the International Organisation for Migration, and the Society for AIDS in Africa. These roles often involve working on development projects and community support programs, where refugees are considered to have a comparative advantage based on their language skills and knowledge of the community. In Accra, refugees in these positions have work permits and are paid at a rate comparable to their Ghanaian counterparts, rather than working on an 'incentive' model." Incentive work refers to the informal hiring of refugees by INGOs and implementing partners to assist in delivering services and support to other refugees.<sup>35</sup>

## **However, some organisations that serve refugees are more reluctant to hire refugees.**

This reluctance stems from concerns about security and confidentiality, as employing refugees could potentially expose sensitive information to individuals whose legal status could complicate the organisation's ability to manage and protect that data effectively.

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34. Folley, P, "Private Sector Support Signals Brighter Future for Refugees in Ghana." UNHCR Africa. 18 September 2018. <https://www.unhcr.org/africa/news/stories/private-sector-support-signals-brighter-future-refugees-ghana#:~:text=The%20support%20of%20the%20private,I%20can%20feed%20my%20family.%E2%80%9D>

35. "Advocating for Refugee Incentive Workers: A Qualitative Research Study in Three Refugee Contexts in Africa - Kenya | ReliefWeb." Accessed November 12, 2024. <https://reliefweb.int/report/kenya/advocating-refugee-incentive-workers-qualitative-research-study-three-refugee-contexts-africa>.

# Barriers to Refugee Hiring and Workplace Integration

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**In addition to these organisational concerns, broader employer engagement remains limited.** Many employers are unaware that refugees can be legally employed or are uncertain about the specific conditions under which this is allowed (Box 8). Refugees also report that employers are likely to favour hiring Ghanaians over them due to a lack of awareness, misconceptions about refugees, perceived paperwork burdens, and competition for limited jobs.

Furthermore, refugees interviewed also noted that employer attitudes frequently shift once their refugee status is disclosed, as employers may feel obligated to support them in obtaining necessary permits.

One refugee shared that some employers are hesitant to engage with refugees, as they lack information on the regulations and process or feel uncertain about employing them. He also noted that this discrimination can impact refugees' confidence, suggesting that platforms like UNHCR could play a key role in educating employers and empowering refugees to approach job opportunities with assurance.

## Box 9. Perspective of a medical facility employing a refugee

"Most employers in Ghana will not have any chance of working with refugees. The point is that most of us do not know much about the requirements for refugees to work".



## **5. Collaborations and Partnerships**

# Collaborations and Partnerships

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**In an effort to improve refugee self-reliance in Ghana, UNHCR has been working with government partners, local partners, UN agencies and the private sector to improve the welfare of refugees in Ghana.** Efforts to help refugees access the labour market in Ghana include multiple strategies and partnerships aimed at bridging the employment gap. The Ghana Immigration Service (GIS) is encouraging the private sector to create employment opportunities for both youth and refugees, recognising the critical role they play in the workforce. The Ghana Refugee Board (GRB), in partnership with NGOs such as Amahoro, Talentlift and Talent Beyond Boundaries (TBB), is actively seeking employment opportunities for refugees. These organisations identify job vacancies in the private sector and communicate them to refugees through various channels. While there isn't a centralised platform for sharing these opportunities, refugees rely on networks and groups, such as the Christian Council of Ghana's platform, where available jobs are posted. Refugees also use general job search platforms such as LinkedIn and Ghanaian websites, often using personal connections and community networks to find work. Despite these efforts, the labour market remains highly competitive, with many applicants vying for limited positions.

**In collaboration with the UNHCR and UN Volunteers (UNV), refugee graduates supported by the DAFI (Albert Einstein German Academic Refugee Initiative) scholarship are placed within various partner organisations.** This initiative allows graduates to gain exposure and experience within UN organisations, which may lead to long-term contributions to these systems and potential employment opportunities.<sup>36</sup> In addition to providing higher education, the DAFI scholarship also facilitates networking opportunities for refugees, although hard numbers are not publicly available. Administered by UNHCR through its implementing partners, the Christian Council in Ghana, the scholarship also provides a peer support network to share opportunities. According to one refugee, many DAFI scholarship holders who are not formally employed as teachers engage in informal teaching or work in other sectors such as construction or fishing. The programme also emphasises helping graduates transition into the workforce, often through private sector partnerships and scholarship programmes that provide internships with stipends. In addition, entrepreneurship is highlighted as a more accessible option for refugee and displaced youth, given the barriers they may face in formal employment.

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36. UNV, "Volunteering as a pathway for refugees to transition from education to employment." (n.d.). <https://www.unv.org/news/volunteering-pathway-refugees-transition-education-employment>



# Collaborations and Partnerships

**Refugees in Ghana have access to a range of vocational training programmes designed to equip them with practical skills for the labour market.** The Christian Council of Ghana, with funding from UNHCR, is playing a major role in empowering refugees in Ghana through comprehensive vocational and technical skills training. At the Blue Oasis Community Centre for Refugees (BOCCR) in Accra, the Technical and Vocational Education and Training (TVET) programmes equip refugees with basic skills in trades such as carpentry, catering, tailoring, mechanical, electrical, electronic and automotive systems.<sup>37</sup>

In addition, other vocational training initiatives such as driving, interior design, make-up, ICT and English are also offered to refugees.<sup>38</sup> These programmes are designed to improve their livelihoods and self-reliance, enabling them to make meaningful contributions to Ghanaian society. Graduates of these programmes receive certificates and, in some cases, start-up capital to help them apply their newly acquired skills, making them more competitive in the local job market.<sup>39</sup>



Accra, Ghana. Photo by Virgyl Sowah

37. TVET Education for Urban Refugees <https://gna.org.gh/2022/06/tvet-education-for-urban-refugees-starts-next-month/>  
38. "195 refugees graduate in vocational, technical skills in Accra," <https://www.businessghana.com/site/news/general/300091/195-refugees-graduate-in-vocational-technical-skills-in-Accra>

39. Ibid.

## 5. Recommendations



# Recommendations

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1. **Leverage the Ghana Card as both a residence and work permit.** The Ghanaian government, in collaboration with UNHCR, should continue to streamline the process of issuing the Ghana Card to refugees. This card should serve as both a residence permit and a work permit, simplifying bureaucratic procedures for refugees and employers alike. The private sector should be encouraged to recognise and accept the Ghana Card for employment purposes, so as to reduce administrative burdens and make it easier for refugees to find formal employment.
2. **UNHCR, donors and other partners in the refugee ecosystem in Ghana should seek to strengthen private sector engagement in refugee employment.** In order to expand employment opportunities for refugees, UNHCR and other partners, should engage the private sector by organizing targeted events (e.g. job fairs) where companies can interact directly with former and current refugee employees. These events would highlight successful cases of refugee employment and demonstrate the economic benefits of hiring refugees. The private sector operates on profit-driven principles that differ from the humanitarian focus of the refugee response sector. However, companies may hire refugees when it is in their economic interest to do so, such as to fill labor shortages, reduce turnover, diversify their workforce, enhance their reputation, or to access new refugee customers.<sup>40</sup>

Despite these potential benefits, many employers remain unaware of refugees' right to work or have misconceptions about the costs and challenges of hiring refugees. To bridge this gap, humanitarian organizations could establish a Refugee Employment Engagement Forum that brings together all stakeholders, including key private sector actors to address misconceptions about refugee employment, including the legal rights to work, and facilitate knowledge sharing through case studies and insights on the strengths and comparative advantage of the refugee workforce in Ghana. Research by the World Bank suggests that when given equal opportunities, refugee employees can demonstrate high productivity and retention rates, benefiting business in the long term. The study notes, "refugees may be more productive than other employees, due in part to a sense of gratitude for job opportunities, following past hardships. Some businesses observe that refugees are more loyal, resulting in longer tenure and reduced turnover."<sup>41</sup> To maximise impact, these private sector engagements should be strategically timed, for example around World Refugee Day in June, and coordinate in partnership with private sector associations and relevant government agencies to ensure buy-in.

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40. Borriello, Gilda. "Refugee Employment," June 2024. <https://thedocs.worldbank.org/en/doc/51e229cb3b4abfa22db1d93b5354c496-0570062024/original/Refugee-Employment-PS4R-Study.pdf>

41. Ibid.

# Recommendations

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## 3. **Promote and support entrepreneurship among refugees.**

Given the relatively small number of refugees and asylum seekers, and the challenges associated with formal employment, entrepreneurship can be a viable alternative. The private sector, in partnership with financial institutions and NGOs, should provide microfinance, training and resources to refugee entrepreneurs. This support can help refugees set up small businesses, contribute to the local economy and create employment opportunities for themselves and others.

## 4. **Enhance collaboration between key stakeholders.**

Strengthening partnerships between the Ghana Refugee Board (GRB), GIS, UNHCR and private sector employers is crucial. Regular coordination meetings and the establishment of a Refugee Employment Task Force could facilitate better communication and problem solving. Such a task force could work on developing clear guidelines for employers, address misconceptions about employing refugees, and advocate for policies that reduce the tax burden on businesses that employ refugees. Increased cooperation could ensure that refugees are better informed about their rights, the procedures for accessing employment, and could help advocate for policy changes that benefit both refugees and employers.



# Annexes

**ANNEX 1.****Checklist for Business License Application <sup>46</sup>**

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**Checklist For Processing A Business Operating Permit**

- Produce Registrar General Business Certificate/Certificate Of Incorporation
- Name of Business
- Name of Business Owner
- Business Location (GPS location)/Address
- Contact Detail.

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46. Business Operating Permit in Ghana (2024). <https://ama.gov.gh/bop.php>. Accessed August 17, 2024.