LIVING IN GHANA

DWELL EST. 09

WE UNDERSTAND WHAT IT'S LIKE

For the past 10 years Dwell Ghana has consistently relocated corporate executives and their families to, and within, Ghana smoothly and successfully.

With the knowledge we've built up in this time, and having experienced multiple international relocations ourselves, we understand what it's like to arrive in a new country and not know your way around, or understand the local culture and systems. That's why we've created this brief guide to Living in Ghana for you.

It will give you a quick overview of what to expect from Ghanaian culture, Ghana's expat community, leisure options, lifestyle and accommodation,, the country's business environment, and the education system.

We hope you find it useful. Please don't hesitate to let us know if you have any questions or concerns that haven't been covered by this guide. We'd be happy to answer them for you.

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GHANAIAN CULTURE

Ghana is blessed with friendly people and a laid-back atmosphere. The dominant Christian community coexists in relative harmony with the Muslim minority. Overall it's a safe, fairly quiet and peaceful country that generally suffers less from crime, corruption and political instability than other Sub-Saharan African countries.
Ghana has a relaxed attitude to its colonial past. Britain's influence still remains in the predominantly British-inspired education system, the national obsession with UK league football, and of course the use of English as the primary language in business and public life. Each of the country's regional tribes have their own language, and some have several dialects within them, but the Akan language Twi is most widely spoken.

Heavily influenced by Akan tradition, funerals have become the heart of Ghanaian social life. Hardly ever a solemn, low-key affair, Ghanaian funerals are a social event attended by a large number of mourners, which could reach hundreds. It is not uncommon to spend as much money on a funeral as on a wedding, sometimes even more. Part of the preparations often includes a giant billboards and posters that announce funeral arrangements. Mourners, usually dressed in black or black and red traditional funeral clothing, expect the bereaved family to provide food, drinks, music and dance in exchange for their attendance. Funeral extravagance also extends to the caskets. Coffins have become a statement in Ghana, and are often brightly coloured with elaborate designs.

Besides funerals, ostentatious displays of wealth are generally frowned upon, and the society as a whole is a relatively conservative one. However, with rapidly improving access to mobile and internet technology, younger generations are becoming highly brand conscious, quick to adopt new technology, and aspire to take their place in the international arena.

THE EXPAT COMMUNITY

Although expats make up less than 10% of the total population, Ghana's expat community is quite diverse. There is a large Lebanese contingent who have been in the country for generations; followed by Christian missionaries, aid workers, diplomats, and, in recent years, private sector professionals and volunteers from many different countries.

Being relatively safe and stable, Ghana is a favourable hub for the region with Western NGOs often using the country as a base from which they can focus on poorer neighbouring countries, and multinational corporations establishing their headquarters for West and sub-Saharan Africa in Accra.

There is also an increasing number of "returnees" from Ghana's global diaspora returning to the country to enjoy, and contribute their skills towards, its gradually improving quality of life.

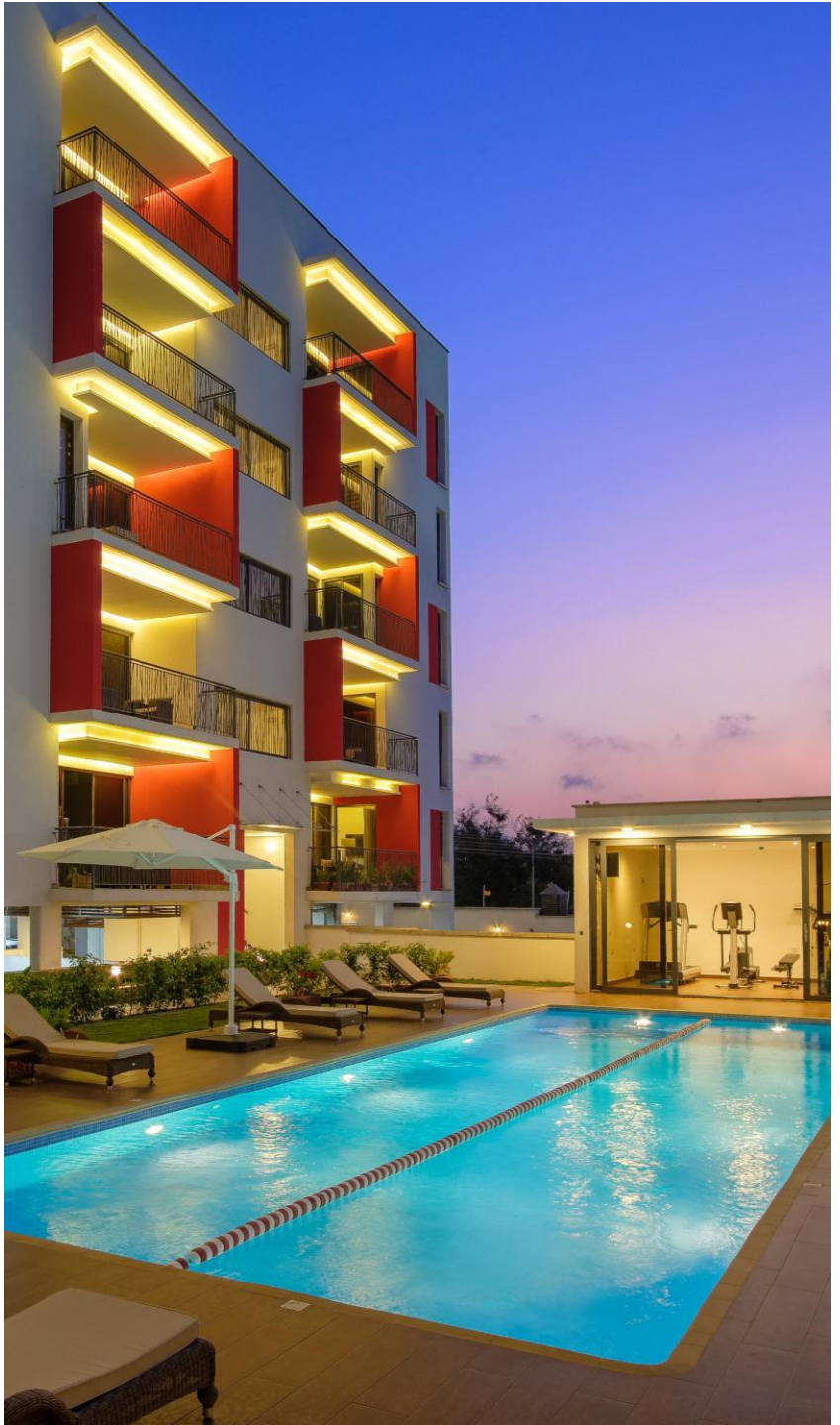
LIFESTYLE & ACCOMMODATION

Getting used to the weather in Ghana can be a challenge for new arrivals and life without air-conditioning can be uncomfortable. Water and electricity are not reliable and most expats will need to insure they have access to a generator, storage tanks and water pump for when the mains supply fails.

Despite these minor challenges, most foreign business people will often describe Accra as a comfortable place to live. The growing telecommunication, oil and gas, and transportation industries are employing highly skilled foreigners with salaries that far exceed those of their home countries for the same work. Companies view Ghana as a hardship posting, which often brings additional financial benefits. For security and comfort, expats in these industries often choose a luxury villa or apartment with private security and, consequently, a relatively high monthly rent.

However, these wealthy enclaves are not representative of Ghana as a whole. Even though the GDP has doubled in the past decade, according to Unicef over a fifth of the population live in poverty. So, it's not uncommon to see pockets of poverty even in Accra's most wealthy neighbourhoods, and in others many people live in shacks with little to no access to running water, electricity, or municipal services.

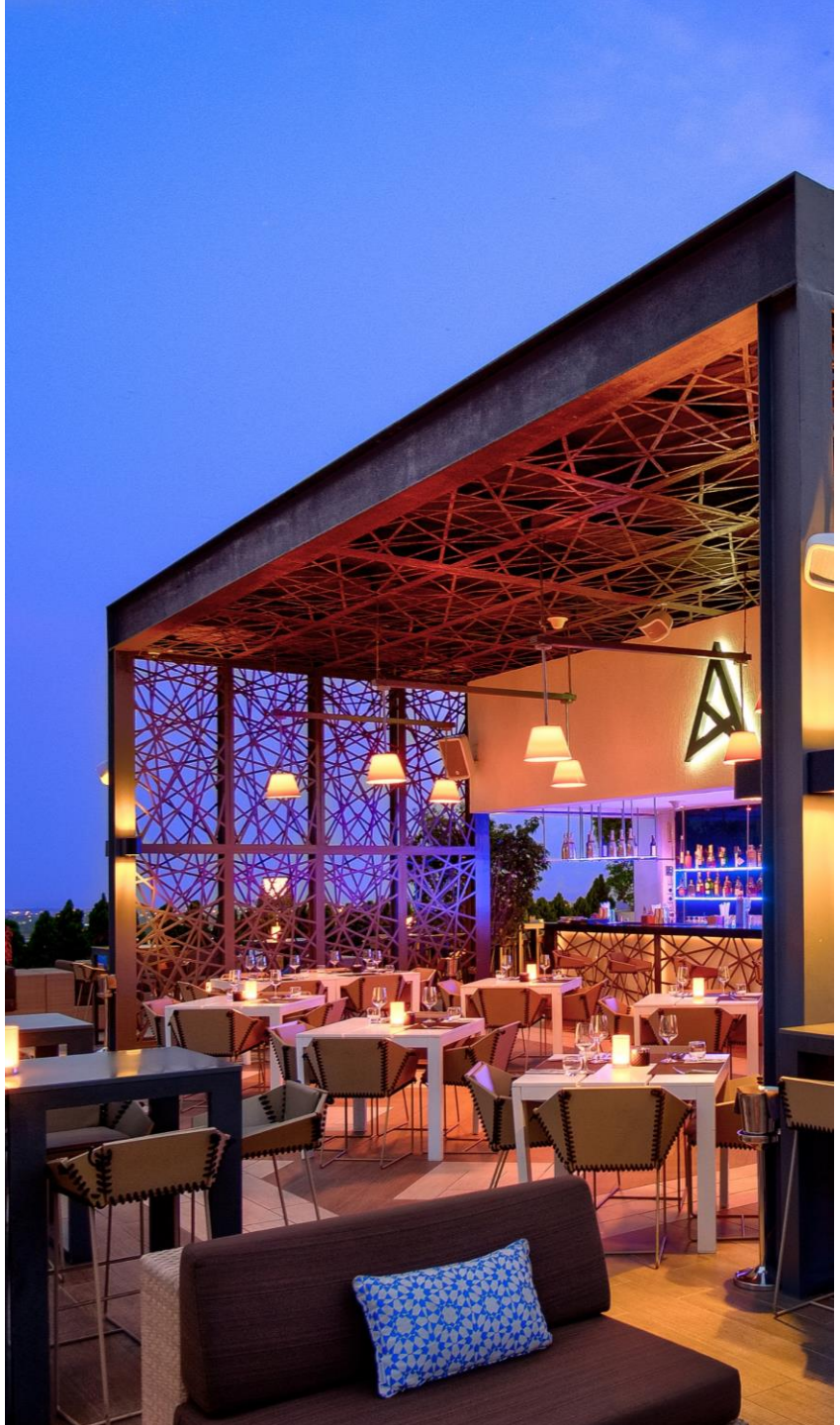
The country's retail sector consists predominantly of small stores and street traders, but in recent years a small number of malls and supermarkets have sprung up around Accra and Kumasi catering mainly to wealthy Ghanaians, expats, and these cities' growing middle classes. Overall, Accra bursts with the energy of its enterprising and aspirational



LEISURE

With Ghana's general population heavily focused on making a living in industries other than tourism and hospitality, the country has a great deal of untapped leisure potential. There are only a handful of modern luxury hotels, but those that do exist offer ample opportunity to discover the Ghana's exceptional natural beauty and fascinating history.

The main cities of Accra, Takoradi and Kumasi offer leisure options focussed mainly on restaurants, nightlife and sports venues. Despite being located alongside the ocean Accra has surprisingly few options to enjoy the city's beaches, which are often neglected and strewn with litter. Expats therefore often travel an hour or more out of the city to enjoy the beach at small casual resorts dotted along the coast.



EDUCATION

Skill levels can vary in different sectors but, in general, Ghana has a well-educated population who desire to continuously improve their skills and knowledge.

Ghana's local school system is modelled after the traditional British system, and corporal punishment and a focus on religious-based instruction are the norm.

There are a limited number of excellent private international schools in Accra, but enrolment is limited and tuition can be very pricey. Many expats rely on an education allowance provided by their sponsoring company or diplomatic mission to cover these fees.

BUSINESS ENVIRONMENT

Business life in Ghana can be challenging due to some lengthy bureaucratic processes and corruption.

Despite the rule of law and democracy being firmly established it is helpful for foreign investors to make local connections who understand the various systems and can assist them to make matters easier.

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