

**CHRISTIAN SERVICE UNIVERSITY COLLEGE**

**FACULTY OF HUMANITIES**

**THE INCIDENCE OF CORRUPTION IN CONTEMPORARY GHANA**

**PROJECT WORK**

**(LONG ESSAY)**

**SARFO KANTANKA EMMANUEL**

**ANSU KOFI ISAAC**

**DEPARTMENT OF THEOLOGY**

**JULY, 2022**

**THE INCIDENCE OF CORRUPTION IN CONTEMPORARY GHANA**

**SARFO KANTANKA EMMANUEL      - 13022021**

**ANSU KOFI ISAAC                                      - 13021781**

**A LONG ESSAY SUBMITTED TO CHRISTIAN SERVICE UNIVERSITY  
COLLEGE IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR  
THE AWARD OF THE DEGREE OF BACHELOR OF ARTS IN THEOLOGY  
WITH ADMINISTRATION**

**DEPARTMENT OF THEOLOGY**

**JULY, 2022**

## DECLARATION

We, the undersigned, do hereby declare that this long essay is the result of our own original research, except for sections for which references have been duly made, and to the best of our knowledge, no part of it has been presented to this University College or any other institution for the award of a degree.

Signature: .....

Sarfo Kantanka Emmanuel  
(Student)

Date:.....

Signature: .....

Ansu Kofi Isaac  
(Student)

Date:.....

Signature: .....

Rev. Dr. Isaac Boaheng  
(Supervisor)

Date:.....

Signature: .....

Dr. Samuel B. Adubofour  
(Head of Department of Theology)

Date:.....

## **DEDICATION**

This work is dedicated to all Christian Missionaries in Ghana and the entire African continent who are working tirelessly to spread the Good News of the kingdom of God to all and sundry.

## **ACKNOWLEDGEMENT**

Our special appreciation and thank go to our Lord and Savior – Jesus Christ for taking us this far in our educational career. Special thanks to our supervisor, Rev. Dr. Isaac Boaheng, for his time, direction and guidance on the supervision of this long essay.

We also doff our hats in appreciation to Rev. Alex Gyabaah (Coordinator, CSUC-Sunyani Campus), Right Reverend Daniel Kwasi Tanor, Bishop of the Sunyani Diocese of the Methodist Church Ghana, Rev Daniel Kumi, Mr. Ernest Owusu, Dr. Samuel Adubofour, Mr. Samuel Kwasi Owusu, Rev Agyenim Boateng (University Chaplain - CSUC) Apsotle Dela Suka and Rev. Benjamin Yaw Acheampong for their spiritual guidance and mentorship.

We sincerely appreciate the assistance and encouragement from Martha Osei Ameyaa, Rev. Nana Pessah Gaddiel, Jake, Rev Julius, Elliasu, Amoako, and Evans. You are really a blessing and light to our life.

## TABLE OF CONTENTS

|  |     |     |     |     |     |     |     |     |          |
|--|-----|-----|-----|-----|-----|-----|-----|-----|----------|
| <b>DECLARATION</b>                                   | ... | ... | ... | ... | ... | ... | ... | ... | i        |
| <b>DEDICATION</b>                                    | ... | ... | ... | ... | ... | ... | ... | ... | ii       |
| <b>ACKNOWLEDGEMENT</b>                               | ... | ... | ... | ... | ... | ... | ... | ... | iii      |
| <b>TABLE OF CONTENTS</b>                             | ... | ... | ... | ... | ... | ... | ... | ... | iv       |
| <b>CHAPTER ONE: GENERAL INTRODUCTION</b>             | ... | ... | ... | ... | ... | ... | ... | ... | <b>1</b> |
| 1.1 Background of the Study                          | ... | ... | ... | ... | ... | ... | ... | ... | 1        |
| 1.2 Statement of the Problem                         | ... | ... | ... | ... | ... | ... | ... | ... | 4        |
| 1.3 Research Questions                               | ... | ... | ... | ... | ... | ... | ... | ... | 5        |
| 1.3.1 <i>Principal Question</i>                      | ... | ... | ... | ... | ... | ... | ... | ... | 5        |
| 1.3.2 <i>Secondary Questions</i>                     | ... | ... | ... | ... | ... | ... | ... | ... | 5        |
| 1.4 Aim and Objectives                               | ... | ... | ... | ... | ... | ... | ... | ... | 5        |
| 1.4.1 <i>Objective of the Study</i>                  | ... | ... | ... | ... | ... | ... | ... | ... | 6        |
| 1.5 The Scope and Focus of the Research              | ... | ... | ... | ... | ... | ... | ... | ... | 6        |
| 1.6 Research Design and Methodology                  | ... | ... | ... | ... | ... | ... | ... | ... | 6        |
| 1.7 Literature Review                                | ... | ... | ... | ... | ... | ... | ... | ... | 6        |
| 1.7.1 <i>Corruption</i>                              | ... | ... | ... | ... | ... | ... | ... | ... | 7        |
| 1.7.2 <i>Biblical Definition of Corruption</i>       | ... | ... | ... | ... | ... | ... | ... | ... | 7        |
| 1.7.3 <i>The Corrupt from a Biblical Perspective</i> | ... | ... | ... | ... | ... | ... | ... | ... | 8        |
| 1.8 Significance of the Study                        | ... | ... | ... | ... | ... | ... | ... | ... | 12       |
| 1.9 Organization of Studies                          | ... | ... | ... | ... | ... | ... | ... | ... | 13       |

|  |     |     |     |           |
|--|-----|-----|-----|-----------|
| <b>CHAPTER TWO: BRIEF HISTORY OF GHANA</b>   | ... | ... | ... | <b>14</b> |
| 2.1 Introduction   | ... | ... | ... | 14        |
| 2.2 Brief History of Ghana   | ... | ... | ... | 14        |
| 2.3 Conclusion   | ... | ... | ... | 18        |
| <b>CHAPTER THREE: THE STATE OF CORRUPTION IN GHANA</b>                                   | ... |     |     | <b>19</b> |
| 3.1 Introduction   | ... | ... | ... | 19        |
| 3.2 The Level of Corruption in Ghana   | ... | ... | ... | 19        |
| 3.3 <i>Forms of Corruption</i>   | ... | ... | ... | 21        |
| 3.3.1 <i>Political Corruption</i>  | ... | ... | ... | 21        |
| 3.3.2 <i>Corruption, both Petty and Bureaucratic</i>                                     | ... | ... | ... | 24        |
| 3.4 Industries Affected by Corruption  | ... | ... | ... | 25        |
| 3.4.1 <i>Natural Resource Management</i>   | ... | ... | ... | 25        |
| 3.4.2 <i>Fairness</i>  | ... | ... | ... | 27        |
| 3.4.3 <i>Police Service</i>  | ... | ... | ... | 28        |
| 3.5 Conclusion   | ... | ... | ... | 29        |
| <b>CHAPTER FOUR: LEGAL AND INSTITUTIONAL FRAMEWORKS FOR THE FIGHT AGAINST CORRUPTION</b> | ... | ... |     | <b>30</b> |
| 4.1 Introduction   | ... | ... | ... | 30        |
| 4.2 International Agreements   | ... | ... | ... | 30        |
| 4.3 National Legal Framework   | ... | ... | ... | 30        |
| 4.3.1 <i>Institutional Context</i>   | ... | ... | ... | 33        |
| 4.3.2 <i>The Commission for Human Rights and Administrative Justice (CHRAJ)</i>          | ... | ... | ... | 33        |
| 4.3.3 <i>Office of Economic Affairs and Organized Crime (EOCO)</i>                       | ... |     |     | 34        |
| 4.4.4 <i>Ghana Audit Service</i>   | ... | ... | ... | 35        |

|   |     |     |     |     |     |     |     |           |
|---|-----|-----|-----|-----|-----|-----|-----|-----------|
| 4.4.5 <i>The Office of the Special Prosecutor (SPO)</i>       | ... | ... | ... | ... | ... | ... | ... | 36        |
| 4.4.6 <i>Courts</i>   | ... | ... | ... | ... | ... | ... | ... | 37        |
| 4.5 <b>Other Parties</b>                                      | ... | ... | ... | ... | ... | ... | ... | 38        |
| 4.5.1 <i>Media</i>  | ... | ... | ... | ... | ... | ... | ... | 38        |
| 4.5.2 <i>Civil Society</i>                                    | ... | ... | ... | ... | ... | ... | ... | 40        |
| 4.6 <b>Chapter Conclusion</b>                                 | ... | ... | ... | ... | ... | ... | ... | 41        |
| <b>CHAPTER FIVE: SUMMARY, CONCLUSION, AND RECOMMENDATIONS</b> | ... | ... | ... | ... | ... | ... | ... | <b>42</b> |
| 5.1 <b>Summary and Conclusions</b>                            | ... | ... | ... | ... | ... | ... | ... | 42        |
| 5.2 <b>Recommendations</b>                                    | ... | ... | ... | ... | ... | ... | ... | 43        |
| <b>BIBLIOGRAPHY</b>   | ... | ... | ... | ... | ... | ... | ... | <b>44</b> |



## CHAPTER ONE

### GENERAL INTRODUCTION

#### 1.1 Background of the Study

Corruption is a global and ancient phenomenon. It exists in almost every area of life all over the world in politics, economics, religion, education, tradition and the work environment but it is believed to be more common in developing societies, especially in Africa, where socio-political and economic structures are not fully developed and functioning. Global governance indicators indicate that the public sector in sub-Saharan Africa is the most corrupt of any region in the world.<sup>1</sup> It is believed that corruption has increased in recent years and many citizens are dissatisfied with their governments' anti-corruption efforts. Corruption practices are closely intertwined with ongoing conflicts and state of instability in some African countries, especially in the Horn of Africa, the Sahel and the Democratic Republic of the Congo.<sup>2</sup>

Political corruption is widespread in sub-Saharan Africa and takes many forms.<sup>3</sup> According to Nelson Sobrinho and Vimal V Thakoor, one of the biggest obstacles to regional economic progress is corruption, which acts "more like sand than oil in the economic engine."<sup>4</sup> Corruption exacerbates poverty and exacerbates inequality, as resources intended for the poor and the disadvantaged are diverted to line the pockets

---

<sup>1</sup> Camille Omotsu and Hakim Ishola Mobulaji, "Corruption, Governance and Economic Growth in Sub-Saharan Africa: Need for Prioritization of Reform Policies," *Journal of Social Responsibility* 10, no. 2 (2014): 326.

<sup>2</sup> Yelkel Molualem Walla, Tomasz Yanovski and Elsa Estevez, "Combating Administrative Corruption with Digital Governance in Sub-Saharan Africa," in *ECDG 2018 18th European Conference on Digital Governance* (Academic Conferences and Publishing Limited, 2018), 249.

<sup>3</sup> Bo Rothstein, *Controlling Corruption: The Social Contract Approach* (Oxford: Oxford University Press, USA, 2021), 135.

<sup>4</sup> Nelson Sobrinho and Vimal V Thakoor, "More Sand Than Oil: Sub-Saharan Africa Stands to Gain More from Reducing Corruption than Any Other Region," *Finance & Development* 56, no. 003 (2019): 35–37.

of the corrupt.<sup>5</sup> Moreover, it endangers future generations by depriving children and youth of their developmental resources. High levels of corruption have severely undermined and continue to undermine the development of the African continent and have plunged its inhabitants into a quagmire of poverty.

In Ghana, since independence on March 6, 1957, corruption has been one of the main obstacles to socio-economic and political developments.<sup>6</sup> There are many reports of bribery and corruption in almost all regimes in Ghana's socio-economic and political history. Furthermore, in modern times, the Ghanaian media landscape is flooded with political buzzwords and terms such as bribery, lobbying, extortion, nepotism, influence peddling, bribery, embezzlement, deliberate exploitation of public office, use of public office for private use, use of profiteering, bribery of foreign officials, money laundering, tender fraud, whistleblowing and vigilante justice. Statistics from the Ghana Center for Democracy and Development Governance and Corruption Survey (CDD-Ghana) show that 75% of surveyed households consider corruption a serious national problem, while 86% consider it a major public sector problem.<sup>7</sup> The results of the Transparency International Barometer survey also showed that 42% of all households in Ghana paid a bribe for one reason or another in the past year.<sup>8</sup> The annual reports on the state of corruption in Ghana issued by the CHRAJ and the 2017 African Peer Review Report (APRM) also showed that corruption is the most worrying obstacle to

---

<sup>5</sup> Ronald McKanga Kakumba, "A never-ending problem: Ugandans say corruption level has risen, government's anti-corruption rate low," *Afrobarometer Policy Paper* 435, no. 1 (2021): 10.

<sup>6</sup> George Jr. Anderson and Margaret Macapoy Tayvian, "Corruption following High Religiosity in Ghana: Questioning the Possibility," *Electronic Journal of Religious and Theological Studies (ERATS)* 5, no. 5 (2019): 119.

<sup>7</sup> Coralie Pring and John Vrushi, "Global Corruption Barometer: Africa 2019", *Transparency International* (Berlin, 2019), [www.transparency.org](http://www.transparency.org).

<sup>8</sup> Ghana Integrity Initiative, "One in Three People in Ghana Pay Bribes to Access Services, Survey Says Corruption Disproportionately Affects the Poor and Young," *Transparency International* (Accra, 2019), <https://www.tighana.org>.

Ghana's development. Corruption is an obstacle for companies doing business or planning to invest in Ghana.<sup>9</sup>

Various bodies and forums have been established, both locally and globally, to deal with the challenges posed by the threat of corruption. The United Nations General Assembly recognized the need for an effective international legal instrument against corruption and on December 14, 2005 adopted the United Nations Convention Against Corruption. Founded in 1993, Transparency International (TI) leads the fight against corruption in more than 90 countries around the world and raises awareness of the devastating effects of corruption.<sup>10</sup>

Ghana (the context of the study) is a West-African country with high levels of corruption. Tackling corruption in Ghana has been a major campaign agenda of successive governments. President Nana Akufo-Addo, in his inauguration speech in 2017, identified the war against graft as a top priority, and consequently, pledged to protect the public purse and rejected the idea that public service is a way to make money.<sup>11</sup> There is public awareness of corruption worldwide and an increase in anti-corruption laws, and there have been high-profile arrests and convictions. Despite the increase in the number of anti-corruption agencies and their activities, Theron and George Adrian Lowter, raise questions about the success and effectiveness of these initiatives, noting the continued occurrence of corruption around the world.<sup>12</sup>

---

<sup>9</sup> Anderson and Tivian, "Corruption in the Wake of High Religiosity in Ghana", 118.

<sup>10</sup> Pedro de Barros Leal Pinheiro Marino et al., "Global Governance Indicators: How They Relate to the Socio-Economic Indicators of the BRICS Countries", *Revista de Administração Pública* 50, no. 1 (2016): 722.

<sup>11</sup> Lionel Osa and Newton Norview, "Ghanaians Perceive High Levels of Corruption, Give Government Bad Marks on Anti-Bribery Efforts", *Afrobarometer Policy Paper*, Vol. 333 (Accra, 2019), <https://media.africaportal.org>.

<sup>12</sup> Prime Minister Theron and George Adrian Lowter, "Corruption: How Should Christians Respond?" *Acta Theologica* 32, no. 1 (2012): 115.

Ghana ranked 78th out of 180 countries in Transparency International's Corruption Perceptions Index, down three places from 2017.<sup>13</sup> The GAN Integrity report of 2020 shows that most Ghanaians say the level of corruption in the country has increased.<sup>14</sup> The government is doing a poor job in fighting corruption. Most Ghanaians perceive at least "some" corruption in key public institutions, and most fear reprisals for reporting bribery to the authorities. Despite various global and local interventions aimed at eradicating the cancer of corruption plaguing developing economies the incidence of corruption keeps rising. This study attempts to explore how liberation theology can be used to address the emergence of corruption in Ghana.

## **1.2 Statement of the Problem**

Ghana is a constitutionally secular country, but the country is made up of 75.8% Christians, 19.9% Muslims and 3.2% traditional believers.<sup>15</sup> The 2021 population and housing census in Ghana revealed that Pentecostal/Charismatic Christians were the largest religious group in Ghana, reaching a share of 31.6 percent. This translated into over 9.7 million of the country's population, an increase compared to the 2010 census year. The Islamic region followed with a nation-wide coverage of nearly 20 percent. Moreover, only 1.1 percent of the country's population had no religion, which was a decrease from the 5.3 percent in the previous census year. Moreover, religion is reflected in almost every aspect of the state's actions. Given such a statistical indicator, one could expect corruption-free practices in the various sectors and openings in the country. In other words, the moral values that Christianity, Islam and African

---

<sup>13</sup> Fring and Roshi, "Global Corruption Barometer: Africa 2019" : 5

<sup>14</sup> GAN Integrity, "Ghana Corruption Report" (New York, 2020), [www.ganintegrity.com](http://www.ganintegrity.com).

<sup>15</sup> World Population Review, "Ghana Population 2022 (Demographics, Maps, Graphs)," World Population Review, 2022, <https://worldpopulationreview.com/countries/ghana-population>; Doris Dokua Sasu, "Religious Affiliation in Ghana as of 2010-2021," Statista, 2022, <https://www.statista.com/statistics/1172414/religious-affiliation-in-ghana/>.

Traditional Religion (ATR) instill in their followers are expected to have a significant positive impact on the moral awareness and conscience of Ghanaians when faced with corrupt practices. However, the opposite is the case. Corrupt practices today such as: bribery, nepotism, theft and embezzlement are reflected in almost every aspect and sector of Ghana. A few examples include the legal system, police and security services, education and employment, as well as in churches, mosques, and other places of worship. In this study, the researchers seek to critically evaluate how liberation theology can be a lever to deal with the phenomenon of corruption that is on the rise in contemporary Ghana.

### **1.3 Research Questions**

#### **1.3.1 *Principal Question***

1. The main question the study seeks to answer is what is the incidence of corruption in contemporary Ghana?

#### **1.3.2 *Secondary Questions***

1. What is the state of corruption in Ghana?
2. What are the main teachings of the Bible about corruption?
3. What are the implications of the study for the Christian community in Ghana?

### **1.4 Aim and Objectives**

The main aim of the study is to explore the incidence of corruption in contemporary Ghana.

#### **1.4.1 Objective of the Study**

2. Assessing the state of corruption in Ghana.
3. The study seeks to examine some biblical teachings about corruption
4. Identify the implications of the study for the Christian community in Ghana

#### **1.5 The Scope and Focus of the Research**

The content of this study should not be taken as exhaustive as it is on the incidents of corruption in Ghana today. Contextually, the study the scope of the study includes; corruption practices among civil servants, the security service (judicial and police) and government officials (politicians). Geographically, the study is limited to Ghana.

#### **1.6 Research Design and Methodology**

The qualitative research approach was used. The study used a descriptive research design. Regarding descriptive research, Bostley Muyembe Asenahabi observed that the research design describes the state of affairs of a phenomenon.<sup>16</sup> Therefore, the design helped to focus on the phenomenon under study to provide its holistic description. The study used data from secondary sources as the unit of analysis. Data were obtained from the literature for surveys, issue analysis reports and discussions.

#### **1.7 Literature Review**

This section of the study reviews some scholarly works on the topic under the following thematic areas: corruption, and Biblical view of corruption.

---

<sup>16</sup> Bostley Muyembe Asenahabi, "Basics of Research Design: A Guide to Selecting Appropriate Research Design," *International Journal of Contemporary Applied Researches* 6, no. 5 (2019), 76.

### **1.7.1 Corruption**

According to God's Time Osariyekemwen Igiebor, corruption is the abuse of public positions or a position of power for the benefit of private or social material at the expense of another person.<sup>17</sup> Hossein Gholami and Habeeb Abdulrauf Salihu also include bribery (using a reward to distort the judgment of a person in a position of trust), nepotism (giving patronage based on an established relationship rather than merit), and embezzlement (exploiting public resources for private gain use) of the concept of corruption.<sup>18</sup> The working definition that will be adopted for this study of the concept of corruption is: to become or become morally corrupt, the fact or state of being corrupt. Moral decline or decay. Corruption, like a distortion of an institution, a custom... its original purification. Corruption creates a sense of injustice and lack of empowerment, and creates another barrier that increases the inequality between the more and less privileged. Corruption includes various behavioral actions: abuse of power, fraud (theft by providing false information), money laundering of companies or private capital and bribery (payments made to obtain a benefit from an action or to avoid private damage from a certain transaction). Abuse of power.

### **1.7.2 Biblical Definition of Corruption**

Hebrew verb (shachat - shachat)), which is translated 'to act corruptly' in Psalms 53:1b and 14:1b, has two meanings: "to destroy" (literally "to destroy") and "to corrupt" which also conveys the idea of "robbing" or "destroying" someone or something. As a result, the verb can be applied to a wide variety of actions and has multiple meanings. It can refer to disrespecting God's Word, i.e., the Book of the Covenant and His

---

<sup>17</sup> God's Time Osariyekemwen Igiebor, "Political Corruption in Nigeria: Implications for Economic Development in the Fourth Republic," *Journal of Developing Societies* 35(4) (2019): 499.

<sup>18</sup> Hossein Gholami and Habeeb Abdulrauf Salihu, "Fighting Corruption in Nigeria: The Emergence of Whistleblowing Policy," *Journal of Financial Crime* 26(1) (2019): 142, <https://doi.org/10.1108/JFC-10-2017-0102>.

Commandments, also known as the Torah/Law, to “destroy” or “spoil” the person’s relationship with him (Exodus 20:1-19, Exodus 34:1-28).

It may also allude to corrupt crimes such as murder and slaughter of people, “the destruction of the land and the land” (Isaiah 14:20), the wilderness of the desert and slavery to God (Jeremiah 12:10). There are 147 cases of the verb (shahat - Shashat) in the Old Testament, where most of them (about 80%) are related to the act of destruction or the word to destroy oneself. However, only about 30% of the cases are related to the act of corruption itself. The word Shashat - Shashat), which means a corrupt action, appears four times with the prophet Ezekiel, but only once with the prophets Malachi and Hosea.

The Hebrew word shahat, which denotes corruption or corrupt behavior, is all we know about the Old Testament so far.<sup>19</sup> Identifying acts of corruption - acts and corrupt acts - is important to understanding corruption as described in the scriptures. A semantic examination of biblical formulations shows that the verb “to act corruptly” or the noun “corruption” can be identified and defined as acts of conspiracy, forgery, forgery, abuse of power, campaign fraud, submission (bribery), extortion, embezzlement, cheating, injury and conspiracy are just a few examples of crimes (theft).<sup>20</sup>

### **1.7.3 The Corrupt from a Biblical Perspective**

God has shown through biblical accounts that He abhors corruption.<sup>21</sup> A classic case is that of Hophni and Phinehas, the two sons of Eli, the priest and leader of Israel. Both of these men abused their priestly position to benefit from the sacrifices the church

---

<sup>19</sup> Jeff Kinley, *As It Was in the Days of Noah: Warnings from Bible Prophecy About the Coming Global Storm* (Oregon: Harvest House Publishers, 2022).

<sup>20</sup> Theology of Work Project, "Bribery and Corruption (Deuteronomy 16:18-20), Theology of Work Project, 2022, <https://www.theologyofwork.org/>.

<sup>21</sup> Dhikru A Yagboyaju, "Religion, Culture and Political Corruption in Nigeria", *African Public Service Review* 5, no. 1 (2017): 1-10.



offered to God (Rev. 1:12-17). They also had sexual relations with the women serving in the tabernacle (see 1 Samuel 2:22). Although people complained about his actions, he did not back down. This is considered a great sin, since it is written: “The sin of youth was very great in the eyes of the Lord. Because people treated the Lord’s sacrifice with contempt” (1 Sam. 2:17, RB2). Eli’s failure to call his sons to order meant that he caused him God’s displeasure, and as a result Hophni and Phinehas lost their lives and Eli’s descendants lost their place in the priesthood forever (ref. 1:27-36).

After the death of Eli and his sons, the leadership of Israel fell into the hands of Shmuel who led the people righteously. When he grew old and weakened, he appointed his two sons, Joel and his father, to be the administrators of the nation. According to Flavius Josephus, Shmuel divided the nation into two administrative districts, with their seat of government in Beit El and Be’er Sheva, with Joel ruling one and her father the other.<sup>22</sup> These sons of Shmuel the Tzadik followed the example given by the sons of Eli in corruptions in their father’s place.<sup>23</sup> They exploited their positions for self-gratification, which also caused great concern to the people they controlled. As the author of the Book of Shmuel says: “They turned away from an unfair profit and accepted a bribe and a false trial” (Sam. 8:3, NIV). Because of these corrupt practices of Samuel’s children, the people demanded new leadership to usher in the era of kings.

In addition to idolatry, one of the issues God chose against Israel was the corrupt practices of the leaders entrusted with the government of the people.<sup>24</sup> Both the

---

<sup>22</sup> Yosef ben Matthew, "How Shmuel, being weak in his old age to the point that he could not engage in public affairs, entrusted them to his sons. And how by the mismanagement of the government the masses became so angry that they demanded the departure of the king", *The Antiquities of the Jews* (www.gutenberg.org, 2017), www.gutenberg.org.

<sup>23</sup> Peter J. Leithart, *A Son to Me: Exposition of 1 & 2 Samuel* (Moscow: Canon Press & Book Service, 2003), 23.

<sup>24</sup> Bungishabaku Katho, "Idolatry and the Peril of the Nation: Reading Jeremiah 2 in an African Context," *Anglican Theological Review* 99, no. 4 (2017): 713.

Northern Kingdom and the Southern Kingdom were guilty of this crime. For this reason, God raised up prophets like Isaiah, Jeremiah and Ezekiel to speak against these practices. For example, Isaiah said: “Woe to those who enact unjust laws, to those who issue oppressive orders, to deny the rights of the poor and to deny justice to the oppressed of my people, who rob widows and clothe orphans (Isaiah 10: “). 1-2, idiom). Jeremiah also said: “...from the least to the greatest, all desire unjust gain. From prophet to priest they all err” (Jer. 8:10, ESV). Also, Ezekiel addressed the following words to the leaders of Israel: “Shepherds of Israel who have eaten yourselves! Aren’t shepherds supposed to feed the sheep? Eat fat, dress in wool, slaughter cattle. But you don’t feed the sheep. You didn’t strengthen the weak, you didn’t heal Sick, you did not bind the disabled, you did not bring back the lost, you did not search for the lost, and with violence and cruelty you.

They are king” (Ezekiel 34:2-4, RSV). These indications clearly reveal God’s wrath at the abuse of power or position for personal gain by Israel’s leaders, i. Their refusal to change their ways caused God to exile them to be punished by the will of the Gentiles.

Although the Bible’s teaching on corruption is found mainly in the Old Testament, the New Testament is not silent on the subject. It contains a variety of material on bribery, extortion, favoritism, influence peddling, counterfeiting and embezzlement. Classic cases of corruption in the New Testament include: Judas took a bribe to betray Jesus (See Matthew 26:14-16; 47-58; Matthew 27:1-10; Mark 14:10-11; 41-52; Luke 22:5 John 18:1-16). Simon the sorcerer tried to bribe the apostles (see Acts 8:18-26) and Felix asks for a bribe from Paul (Acts 24:26).

At the time of John, the Baptist, Israel was under the political rule of Rome. However, some Jews served in the government of the day and the most common of them were tax

officials. Many government officials, including those of Jewish origin, engaged in corrupt practices. Zacchaeus and Levi (Matthew) are leading examples of Jews who served the Roman government in collecting taxes and were blatantly involved in corruption (see Luke 5:27-30, 19:1-10). Some of these government officials went to John to hear his teachings. On one of these days, some of the officials asked John about behavior acceptable to God in connection with their work.

Luke writes: The Moses also came to be baptized and said to him: Teacher, what shall we do? And he said to them: Do not collect more than your share. The soldiers also asked him, and we, what should we do? And he said to them: Do not extort money from anyone by threats or false accusations, and be content with your reward (Luke 3:12-14, ESV).

John's response is a vulgar demonstration of God's abhorrence of corruption. In addition, the Lord Jesus Messiah taught the disciples about faithful behavior. In his teaching, Jesus explained to the disciples that a person should properly fulfill the duties assigned to him, but must not abuse the position from which such duty is to be performed. The instruction also reminded them that there would be a day of reckoning when humanity would give an account for what it was tasked to do. Any servant or official found corrupt will surely be punished (see Matthew 24:45-51). This instruction of Jesus Messiah applies to the daily activities of every believer, and therefore Christians are called to be incorruptible wherever they are, whether in official positions or in private transactions.

Since the church is built on the teachings of the Lord Jesus Messiah, it is the responsibility of its leaders to ensure that they apply these teachings first and foremost

and in turn teach the members to imitate them everywhere.<sup>25</sup> The world has been corrupted since Adam's time when the first couple used their power to take what they shouldn't have taken.<sup>26</sup> To save the world and keep it balanced until the return of the Lord Jesus Christ, the Church was born. For this role, Jesus described the church as the salt and light of the world. The church must give meaning and direction to humanity. When the church fails, the world is swallowed up by evil.<sup>27</sup>

### **1.8 Significance of the Study**

This study is important for all students of theology and religious disciplines, both local and international, in terms of its contribution to the body of knowledge and complement to existing literature and theories. This study serves as a research material for students, professors and other researchers.

It is not enough to chronicle the cases of corruption in Ghana. The study contributes to the theoretical understanding and knowledge of the state of corruption in Ghana today and how liberation theology can be used to deal with the phenomenon. Although this study is limited to one geographic and operational area Ghana the results can be applied to the broader context of corruption in sub-Saharan Africa and beyond.

The study is relevant to governments, regulators and the management of institutions in the private and public sector in making decisions on how to harness biblical concepts such as liberation theology in their fight against corruption in the country. Therefore, the results of this study can form a basis for the government, the United Nations and

---

<sup>25</sup> Theology of Work Project, 1 Corinthians and Work: Biblical Interpretation, Theology of Work Project, 2022, <https://www.theologyofwork.org/new-testament/1-corinthians>.

<sup>26</sup> Jeffrey Burton Russell, *Prince of Darkness: Radical Evil and the Power of Good in History* (New York: Cornell University Press, 1992).

<sup>27</sup> Susan R. Garrett, "Christ and the Present Evil Age," *Commentary* 57, no. 4 (2003): 370–83.

other key stakeholders to consider policy direction to curb the phenomenon of corruption in Ghana.

### **1.9 Organization of Studies**

The study is divided into five chapters. The first chapter deals with the general introduction. The second chapter focuses on history of Ghana. Chapter three examines the state of corruption in Ghana; chapter four discusses the institutional frameworks for the fight of corruption in Ghana. Chapter five deals with summary, conclusions and recommendations of the study.

## CHAPTER TWO

### BRIEF HISTORY OF GHANA

#### 2.1 Introduction

This chapter places the research in a literary context through a review of various literatures by other researchers on the subject in question. The chapter focuses on corruption related to Ghana. It is designed to provide a brief background on Ghana.

#### 2.2 Brief History of Ghana

Ghana, officially the Republic of Ghana, borders Togo, Ivory Coast, Burkina Faso and the Atlantic Ocean. Formerly known as the Gold Coast, Ghana took its name from a large medieval trading kingdom that existed northwest of the modern country until the 13th century. It has a population of approximately 31,508,000 (2021) and a land area of 92,098 square miles (238,533 km<sup>2</sup>). The official language of Ghana is English. Akan (twi), Dagbani, Ewe, Ga, Gonja, Kasem and Nzema are some of the governments sponsored languages. There are more than fifty non-government sponsored languages in Ghana.<sup>28</sup> According to the latest official census (as of 2021), about 71% of the population are Christians, 18% are Muslims, 5% have an indigenous or animistic religion, and 6% belong to other religious organizations or have no religious belief.<sup>29</sup> The Baha'i faith, Buddhism, Judaism, Hinduism, Shintoism, Hakankar, and Rastafarianism are among the smaller religious groups. Popular Christian

---

<sup>28</sup> Charles Awo-Awe and Emma Sarah Ashon, "Language Representation in the Lower Grades of Primary School in Ghana and Its Implications: The Case of Selected Schools in the Central and Western Regions of Ghana," *Contemporary Issues in Language Planning* 20, no. 4 (2019): 365-88, <https://doi.org/10.1080/14664208.2019.1585159>; Edwin Nii Bonney, "Under/Misrepresentation of Ghanaian Languages in the Secondary School Curriculum," *Journal of Language, Identity & Education* 0, no. 0 (2020): 1-17, <https://doi.org/10.1080/15348458.2020.1832498>.

<sup>29</sup> Owu-Ewie and Eshun, "Language Representation in the Ghanaian Primary School Classroom and Its Implications: The Case of Selected Schools in the Central and Western Regions of Ghana"; Bonnie, "Under/Misrepresentation of Ghanaian Languages in the Secondary School Literature Curriculum."

denominations in Ghana includes Roman Catholic Church, the Methodist Church, Ghana, Anglican, Mennonite, Presbyterian, Evangelical Presbyterian Church, African Methodist Episcopal Zion, Christian Methodist Episcopal, Evangelical Lutheran, Eden Resurrection Church International, The Church of Jesus Messiah of Latter-day Saints, Seventh Pentagon, Eastern Orthodox, Independent African, and the Society of Friends. There are also hundreds of varieties of non-denominational Christian groups including charismatic churches. Sunnis, Ahmadis, Shiites and Sufis are among the Muslim groups in Ghana.

Many people who call themselves Christians or Muslims also practice the indigenous beliefs.<sup>30</sup> There are comparative groups that combine Christian or Islamic elements with traditional beliefs. Zetahil (Zetaheal) is a religious system that combines parts of Christianity and Islam and is unique in the nation.<sup>31</sup> Although there is no direct connection between ethnicity and religion, location is often linked to religious identity. Most Muslims live in the northern regions and the cities of Accra, Kumasi and Sekondi-Takoradi, Tamale, and Wa while Christians live throughout the country. Most traditional religious followers live in rural areas.

Ghana's political history since independence was full of cases of alternations between authoritarianism and democracy.<sup>32</sup> Democratic experiments in 1969 and 1979 were truncated by military takeovers making Ghana's political history a chequered one. It was against this background that many people were apprehensive about the

---

<sup>30</sup> Lily Kpobi and Leslie Swartz, "Indigenous and Faith Healing for Mental Health in Ghana: An Examination of the Literature on Reported Beliefs, Practices and Use of Alternative Mental Health Care in Ghana," *African Journal of Primary Health Care & Family Medicine* 11, no. 1 (2019): 5.

<sup>31</sup> Samuel Awuah-Nyamekye, "The Role of Religion in the World's Legal Traditions: Ghana's Paradigm," in *12th Annual International Law and Religion Symposium: "Religion and the World's Legal Traditions"* (Utah: Brigham Young University, 2005), 25.

<sup>32</sup> Zaccheus Idun, "Ghana's Fourth Republic and Transition to Democracy: A Study by the 'Two-Turnover Test' of Ghana's Transition to Democratic Governance" (Falun: Dalarna University, 2022), <https://www.diva-portal.org/smash/get/diva2:1655775/FULLTEXT01.pdf>.

reintroduction of democratic rule in 1992. But things turned out the Fourth Republic of Ghana stood out clearly as a true democratic transition in Ghana. For one thing, it marked a remarkable departure from the incidence of coups and counter coups that punctuated the political history of Ghana in the immediate post-independence period. It was also significant because it marked the transition from a long period of military rule and dictatorship to democracy. Most significantly, the period witnessed a historic transfer of power from one democratically elected government to another.<sup>33</sup> In light of this some people refer fondly to the Fourth Republic as the ‘second independence of Ghana.’<sup>34</sup> Ghana consistently ranks among the top three African countries for freedom of expression and freedom of the press, especially with strong media, with radio being the most common medium. Such factors help Ghana build strong social capital.<sup>35</sup> Ghana’s economy is based on gold, cocoa and recently oil, which has fueled an economic boom.<sup>36</sup>

The outbreak of COVID-19, the March 2020 lockdown and a dramatic decline in commodity exports have slowed Ghana’s rapid growth. The economy grew at an annual rate of 7% from 2017 to 2019 before contracting sharply in the second and third quarters of 2020.<sup>37</sup> The economic recession has a significant impact on households. The poverty rate is estimated to increase slightly from 25 percent in 2019 to 25.5 percent in 2020.

---

<sup>33</sup> Harrison Adewale Idowu and N Oluwafemi Mimiko, “Enabling Factors for Peaceful Political Power Alternation and Democratic Consolidation in Ghana and Nigeria,” *Taiwan Journal of Democracy* 16, no. 1 (2020): 161–95.

<sup>34</sup> Emmanuel Geima-Buadi, ‘Ghana’s Fourth Republic: Champion of the African Democratic Renaissance?’, *Ghana Center for Democratic Development (CDD-GHANA) Briefing Paper* 8, no. 4 (2008): 56-74.

<sup>35</sup> Meghan Sobel Cohen, “Press Freedom in 10 African Countries: Citizen Attitudes and Global Ranking,” *Journal of International Communication* 84, no. 1 (2022): 24-43.

<sup>36</sup> Nicholas Cook, “Ghana: Recent Developments and US Relations” (Washington, DC: where is the publisher? 2012).

<sup>37</sup> Karisma Benga and Dirk Willem Te Velda, “Covid-19 and the Disruption of the Digital Economy. Evidence from Low- and Middle-Income Countries,” *Digital Pathways in Oxford Paper Series* 1, no. 7 (2020).



In 2020, the total fiscal deficit rose to 15.2 percent. Ghana's public debt rose to 81.1% of GDP in 2020, putting the country at risk of default.<sup>38</sup>

The inauguration of President Nana Akufo-Addo, the candidate of the New Patriotic Party (NPP), in January 2017 was the third peaceful transfer of presidential power between the NPP and the National Democratic Congress (NDC) in the country. The 2016 and immediate elections passed quietly and were praised by foreign and local observers, although the pre-election phase was controversial. There were several reports of clashes between NPP and NDC supporters and attacks on Electoral Commission (EC) officials.<sup>39</sup> In addition, civil society leaders expressed concern over what they described as an alarming level of hate speech by politicians and the alleged misuse of public funds.

Discrimination against women and LGBT people (lesbians, gays, bisexuals and transgender) continues, and the independence of the judiciary and the rule of law continue to weaken. Political corruption and bureaucratic incompetence are two main threats to the government's ability to operate.<sup>40</sup> In addition, the seemingly uncontrollable rate of inflation remains an obstacle main, while economic inequality, poverty and environmental degradation remain unresolved.<sup>41</sup>

---

<sup>38</sup> World Bank Group, Ghana Overview: Development News, Research, Data - World, World Bank Ghana, 2021, <https://www.worldbank.org/en/country/ghana/overview#1>.

<sup>39</sup> Dorina A Bekoe and Stephanie M Burchard, "Robust Electoral Violence Prevention: An Example from Ghana," *African Affairs* 120, no. 481 (2021): 543–67.

<sup>40</sup> Freedom House, "Freedom in the World 2017 - Ghana" (Washington, DC, 2017), <https://freedomhouse.org/report/freedom-world/2017/ghana>.

<sup>41</sup> Matthew Jenkins, "Overview of Corruption and Anti-Corruption in Ghana-U4 Anti-Corruption Helpdesk", Policycommons (U4: U4 Anti-Corruption Resources Centre, 2019), <https://policycommons.net/artifacts/2122090/overview-of-corruption-and-anti-corruption-in-ghana/2877388/>.

### **2.3 Conclusion**

The chapter discussed a concise history about Ghana from the time of independence through to the current administration. It also discussed all the various political parties and other major stakeholders within the nation.

## **CHAPTER THREE**

### **THE STATE OF CORRUPTION IN GHANA**

#### **3.1 Introduction**

The previous chapter took into account a brief historical background of the study. This chapter discusses the state of corruption in Ghana, taking into consideration the various forms of corruption that has emerged in the country.

#### **3.2 The Level of Corruption in Ghana**

In Transparency International's 2017 Corruption Perceptions Index, Ghana ranks 81 out of 180 countries (CPI).<sup>42</sup> TRACE's 2017 Bribery Risk Matrix, according to the Global Governance Index (WGI), places Ghana in the "moderate" risk category, ranking it 86th out of 190 countries assessed.<sup>43</sup> Ghana's 2018 Doing Business ranking is 120/190, with a DTF (Distance to Frontier) score of 57.24. Ghana's economic freedom score is 56.0, ranking 122 out of 170 countries surveyed in the 2018 Heritage Foundation's Economic Freedom Index.

Its overall score rose by 0.2 points, with worse scores on measures of property rights and freedom at work outweighing progress in judicial performance, government spending and household health. Ghana ranks 19th out of 47 countries in sub-Saharan Africa, scoring above the regional average but below the global average. The country is ranked 32 out of 129 in the 2018 transformation index of the Bertelsmann Foundation (BTI), with implications for public opinion towards the democratic system.<sup>44</sup>

---

<sup>42</sup> Miroslava Horik and Dayton Essel, "Corruption as a manipulation of political activity (a comparative analysis of Ukraine and Ghana)" (Тернопіль: THEУ, 2018).

<sup>43</sup> Cobain Rahman, "Overview of Corruption and Anti-Corruption in Ghana" (Berlin, 2018), <https://knowledgehub.transparency.org/assets/uploads/helpdesk/overview-of-corruption-and-anti-corruption-in-ghana-2018.pdf>.

<sup>44</sup> "BTI Country Report 2018: Ghana" by Karen Bertelsmann (Gütersloh, 2018).

Ghana, on the other hand, is rated “free” by Freedom House in the 2018 Freedom in the World report, with a score of 83/100. However, the 2018 Freedom House report warns that “existing political corruption is a threat to Government efficiency.”<sup>45</sup> The IBO (International Budget Cooperation) open budget index is a benchmark for the openness of the national budget. According to the 2017 IBP Open Budget Survey, Ghana discloses minimal budget information to the public and receives a transparency score of 50/100. In addition, a score of 22/100 in the public participation category indicates that public participation in the budget process is limited. Finally, Ghana’s legislature and Supreme Audit Institution were deemed only marginally accountable for fiscal oversight, earning the country a score of 43 out of 100 on the IBP fiscal oversight scale.<sup>46</sup>

Ghana’s overall governance score of 65.0 places it eighth out of 54 countries in the 2017 Ibrahim Index of African Governance (IIAG) (out of 100.0).<sup>47</sup> The country is now the ninth most deteriorated on the continent in terms of overall administration, having declined by -1.5 points over the preceding ten years. According to the Africa Integrity Indicators (AII), a result of a partnership between Global Integrity and the Mo Ibrahim Foundation, Ghana's overall category score did not significantly improve from 2015 to 2016, climbing only two points from 58 to 60 (on the Global Integrity scale, "very low"). However, in five of the six subcategories, Ghana's overall outcomes were superior to those of West Africa and the continent.<sup>48</sup> Finally, in response to the high levels of corruption in the nation, the 2017 Afro barometer survey revealed that 73

---

<sup>45</sup> Freedom House, "Freedom in the World 2018 – Ghana", Freedom House, 2018, <https://freedomhouse.org/country/ghana/freedom-world/2018>.

<sup>46</sup> International Budget Partnership, "Open Budget Survey 2019: Ghana", Open Budget Survey, 2020, [www.internationalbudget.org/open-budget-survey](http://www.internationalbudget.org/open-budget-survey).

<sup>47</sup> Carolina Rocha da Silva, “2018 African Union Summit: Fight against Corruption at the Centre Stage,” 2018 African Union Summit: fight against corruption at the centre stage. Ibrahim Index of African Governance (IIAG), 2018.

<sup>48</sup> Silva, 2018 African Union, 1.

percent of Ghanaians want corrupt officials to be punished and imprisoned and that 64 percent think they should also refund any stolen money and be publicly named and disgraced.

### **3.3 Forms of Corruption**

#### **3.3.1 Political Corruption**

Despite legal and institutional structures to combat it, active media coverage and government activity against corruption, political corruption remains a problem.<sup>49</sup> Mahama's former government was marred by a series of high-profile, high-profile official corruption scandals that tarnished its public image and led to its downfall. It seems that corruption is on the rise, exacerbated by the economic problems in recent years, and the public perception of how cases are handled has worsened. As a result, these corruption scandals damaged the credibility of democratic institutions in the eyes of the public.<sup>50</sup> During the campaign, a widely circulated video allegedly showed Mahama "buying votes" by giving money to market women.<sup>51</sup>

The results of a study done by the Washington Post in 2015 as part of a research on the influence of elections in Africa were, however, concerning bribing voters was either "not bad at all" or "wrong but should not be punished," according to 43% of Ghanaians.<sup>52</sup> Similarly, 76 percent of Ghanaians believe that politicians should not be held accountable for allocating development initiatives to places that benefit them.<sup>53</sup>

---

<sup>49</sup> Freedom House, "Freedom in the World 2018 - Ghana".

<sup>50</sup> "2018 WPI Country Report: Ghana" by Karen Bertelsmann.

<sup>51</sup> Nick Cheeseman, Gabriel Lynch, and Justin Willis, "Decentralization in Kenya: The Governance of Governors," *The Journal of Modern African Studies* 54, no. 1 (2016): 1.

<sup>52</sup> Fredline M'Cormack-Hale and Mavis Zupork Dome, "Africans Want Elections, but Fewer Believe They Work," *The Washington Post*, 2021, <https://www.washingtonpost.com/politics/2021/02/12/africans-want-elections-fewer-now-believe-that-they-work/>.

<sup>53</sup> Cheeseman, Lynch, and Willis, "Decentralisation in Kenya: The Governance of Governors."

Vote buying is a widespread occurrence, with many claiming that activists from both parties routinely provide presents to voters in this campaign and prior years. When it comes to corruption and politics in Ghana, incidences have been recorded even at the cabinet level. Politically motivated firings or dismissals have occurred in the past, especially among potential presidential candidates.<sup>54</sup> Those in power and their supporters often enjoy a high level of impunity. After receiving a vehicle from a Burkina Faso construction company for a major government contract in Ghana, President Mahama is acquitted by CHRAJ of bribery charges. The road construction contract was finally awarded to the company. The president has denied corruption charges, claiming the car was a gift added to the official fleet. Although the president was acquitted of bribery, CHRAJ found him guilty of violating government laws.<sup>55</sup>

In 2017, the Youth Employment Agency said an internal audit found GHc50 million (\$11.1 million) in wage fraud.<sup>56</sup> However, by the end of the year there was no indication that the government would charge anyone with fraud. The Election Commission (EC) was also embroiled in a corruption controversy in 2017, with senior officials accusing each other of fraud and mismanagement, including improper procurement, misappropriation of funds and political bias.<sup>57</sup> After the Office of Economic and Organized Crime opened an investigation into allegations that senior EU officials

---

<sup>54</sup> "2018 WPI Country Report: Ghana" by Karen Bertelsmann.

<sup>55</sup> News24, "Ghana's Mahama cleared of corruption over vehicle gift," News24, 2016, <https://www.news24.com/News24/ghanas-mahama-cleared-of-corruption-over-vehicle-gift-20160930-51>.

<sup>56</sup> Esther Danso, "Corruption under the watch of the 'warrior' - Eric Krantsil", TV Africa Online, 2022, [https://tvafricagh.org/2022/02/07/corruption-under-the-watch-of-the-warrior-eric-krantsil/?utm\\_source=rss&utm\\_medium=rss&utm\\_campaign=corruption-among-warrior-guards-eric-krantsil](https://tvafricagh.org/2022/02/07/corruption-under-the-watch-of-the-warrior-eric-krantsil/?utm_source=rss&utm_medium=rss&utm_campaign=corruption-among-warrior-guards-eric-krantsil).

<sup>57</sup> Freedom House, "Freedom in the World 2018 - Ghana".

embezzled funds in 2012 and 2013, the president fired Osei, the EU president, and two of her deputies in 2018 on charges of corruption and incompetence.<sup>58</sup>

Despite Ghana's low levels of corruption when compared to other African countries, it remains a barrier for enterprises operating in or wanting to invest in the country.<sup>59</sup> Corruption is rampant, the rule of law is poor, and the property rights system is unregulated, all of which are substantial barriers to corporate confidence. Bribes and irregular payments are frequently given in exchange for access to governmental services. Low-level government officials have been known to demand a “dash” (tip) in exchange for expediting license and permit applications, while businesses seeking licenses and permissions are routinely challenged with demands for facilitation fees.<sup>60</sup>

According to financial commentators, pervasive corruption in the public sector has plunged Ghana into the dark ages, with the country's state being compared to a “man drowning and grabbing at straws”.<sup>61</sup> When interacting with Ghana's public procurement system, businesses face a significant risk of corruption. Online business frauds, often known as “*Sakawa*” (online fraud), are popular in Ghana. Many international firms report being approached by an unknown Ghanaian firm claiming to be affiliated with a government procurement agency, and being persuaded to pay a series of payments in order to register or qualify their products for sale in Ghana or the West African area.<sup>62</sup>

---

<sup>58</sup> Ghana Integrity Initiative (GII), “Charlotte Osei, Two Others Removed,” Ghana Integrity Initiative (GII), 2018, <https://www.tighana.org/media/news/trending-corruption-news/charlotte-osei-two-after-removed/>.

<sup>59</sup> Rahman Kaunain, “Overview of Corruption and Anti-Corruption in Ghana” (Berlin, 2018), <https://knowledgehub.transparency.org/assets/uploads/helpdesk/overview-of-corruption-and-anti-corruption-in-ghana-2018.pdf>.

<sup>60</sup> Kaunain, Overview of Corruption, 19.

<sup>61</sup> Kaunain, Overview of Corruption, 20.

<sup>62</sup> GAN Integrity, “Ghana Corruption Report.”

In 2018, an investigative documentary titled “Number 12” aired, which uncovered extensive corruption in Ghana's football industry.<sup>63</sup> Match referees were bribed to favor particular clubs, and match officials and football administrators were involved in match-fixing transactions on multiple occasions, as well as influencing who played for the national team. Seventy-seven (77) Ghanaian referees and fourteen (14) Ghana Football Association (GFA) executives were caught up in a slew of corruption allegations.<sup>64</sup> The sting interview with former GFA president Kwesi Nyantakyi, who claimed to have enormous sway over various areas of the Ghanaian economy, was particularly disturbing. He further stated that in exchange for a bribe, he might arrange commercial agreements involving Ghana's president and vice president.<sup>65</sup>

### ***3.3.2 Corruption, both Petty and Bureaucratic***

Ghana's bureaucracy is seen as slow, incompetent and riddled with corruption scandals.<sup>66</sup> The multiple opportunities for corruption that exist due to poor oversight are cited as reasons why Ghanaian bureaucrats engage in corruption. On the other hand, it is argued that officials are motivated to steal government resources or the general public in order to enrich themselves or pay financial obligations owed to them by family members.<sup>67</sup> Despite timely wage payments, corruption remains a problem. In fact, after their pay was increased in 2015, researches funded by the International Development Center (IGC) found that police officers were asking for higher bribes.<sup>68</sup>

---

<sup>63</sup> Allotey Godwin Akweiteh, “Gov’t ‘Outraged’ by Corruption in Ghana Football,” Citi News Room, 2018, <https://citinewsroom.com/2018/06/govt-outraged-by-corruption-in-ghana-football/>.

<sup>64</sup> Eric Oteng, “Ghana Football Association Dissolved after Bribery Allegations,” Africanews, 2018, <https://www.africanews.com/2018/06/07/ghana-football-association-dissolved-after-bribery-allegations/>.

<sup>65</sup> Oteng, Ghana Football Association, 5.

<sup>66</sup> “2018 WPI Country Report: Ghana” by Karen Bertelsmann.

<sup>67</sup> Sarah Brierley, Local Government Corruption in Ghana: Misplaced Control and Incentives (Oxford, 2017), <https://www.theigc.org/blog/local-government-corruption-ghana-misplaced-control-incentives/>.

<sup>68</sup> Brierley, Local Government Corruption.



Bureaucrats also facilitate corrupt behavior in response to threats by local politicians to move to less attractive parts of the country, according to research by Brierley of the Center for International Development.<sup>69</sup> Also, it is difficult to find government employees willing to work in rural areas, a situation that has harmed administrative efficiency.<sup>70</sup>

According to a recent survey of 1,400 residents (sponsored by the IGC) on “social norms and petty corruption”, a third of Ghanaians took a bribe in 2017.<sup>71</sup> The police, followed by utilities and energy are the most corrupt sectors.<sup>72</sup> The most typical incentives for paying bribes are speeding up the provision of the service, avoiding frequent visits to the administration office and people’s lack of trust that they will receive the service.<sup>73</sup>

### **3.4 Industries Affected by Corruption**

#### **3.4.1 *Natural Resource Management***

When it comes to Ghana’s extractive industries, corruption is rampant.<sup>74</sup> The capture of local elites, coupled with a lack of transparency and accountability, has led to financial abuse and theft in the community management of Ghana’s natural resources, particularly the mining of funds for community development.<sup>75</sup> Although such funds are generally established with good intentions, local power dynamics tend to inhibit

---

<sup>69</sup> Brierley, Local Government Corruption.

<sup>70</sup> Brierley, Local Government Corruption.

<sup>71</sup> Brierley, Local Government Corruption.

<sup>72</sup> Aisha Abba Mohammed, "Petty Corruption in the Ghana Police Sector" (Assassi University College, 2017).

<sup>73</sup> Muhammad, Petty Corruption, 25.

<sup>74</sup> Eyram A. Adadevoh, "New Wine in New Wineskins: The Anti-Corruption Framework in Ghana," *Journal of World Energy Law and Business* 7, no. 3 (2014): 202-19.

<sup>75</sup> Adadevoh, New Wine in New, 209.

their potential to improve mining communities through increased income, social services and infrastructure.

The country's mining sector exceeds that of some of its African neighbors. Indeed, Ghana's oil and gas industry scores a positive 67 out of 100 in the Natural Resource Governance Institute's 2017 Index, making it the best-performing resource sector in sub-Saharan Africa.<sup>76</sup>

However, the first decade of Ghana's burgeoning oil sector was not without difficulties. It gained global attention in 2009 when the new Ghanaian government began investigating Cosmos Energy, which announced in June 2007 those commercial quantities of oil and natural gas had been discovered in the country.<sup>77</sup> Cosmos removed from the picture two original front men of the first Jubilee oil discovery, Musselman and Owusu, to settle the corruption charges and restore its relations with the Ghanaian government. Ghana is still considered an Extractive Industries Transparency Initiative (EITI) "Compliant Nation" (GAN Integrity), despite the lack of laws governing the management of oil money and the country's institutions not being strong enough to handle financial flows transparently.<sup>78</sup>

According to the EITI, the Ghanaian government does not have a contract transparency policy, but the Ministry of Energy and Petroleum discloses some oil contracts.<sup>79</sup> The Ghana chapter of the Extractive Industries Transparency Initiative (EITI) has released proposals aimed at closing gaps in the legal and fiscal frameworks governing extractive

---

<sup>76</sup> Kwamina Penford, *Africa's Natural Resources and Underdevelopment: How Ghana's Oil Can Create Sustainable Economic Prosperity* (New York: Palgrave Macmillan, 2017), <https://doi.org/10.1057/978-1-137-54072-0>.

<sup>77</sup> Panford, *Africa's Natural Resources*, 15.

<sup>78</sup> GAN Integrity, "Ghana Corruption Report".

<sup>79</sup> Hermes Abudo and Roxon Sai, "Exploring the Prospects and Challenges of the Petroleum Industry in Ghana: A Systematic Review," *Energy Reports* 6, no. 1 (2020): 841-58, <https://doi.org/https://doi.org/10.1016/j.egy.2020.04.009>.

industries.<sup>80</sup> Tightening the tax policy, ensuring transparent licensing cycles; creating an electronic library on oil blocks. This includes developing an investment guide for Ghana's oil funds.<sup>81</sup> Publication of an investment plan for the Ghana National Petroleum Corporation (GNPC). And harmonization of the revenue calculation method used by the tax authorities and the GNPC to ensure data consistency. Ghana has made significant progress in implementing the EITI standard.<sup>82</sup>

Trading fraud is very common in gold trading. Prospective buyers of gold and diamonds are generally advised to avoid middlemen and deal directly with the Precious Minerals Marketing Company (PMMC) in Ghana, which is the only authorized channel for the export of gold and diamonds.<sup>83</sup> In order to ensure openness in the management of natural resources, the government publishes information on the total cost and revenue of oil exploration in Ghana on a monthly basis. However, when it comes to disclosing financial information related to gold mining and deforestation, these efforts fall short.<sup>84</sup> Water prices in Ghana have increased by 80% since privatization, while about 30% of the population still lack access to clean drinking water. The Ghana Coalition Against Corruption (GACC) is leading the eradication of corruption in the water industry, which includes removing altered water meters and illegal connections.

### **3.4.2 Fairness**

Although Ghana's judicial system is constitutionally and legally protected, corruption and bribery remain a problem.<sup>8586</sup> Following the release of a 2015 documentary

---

<sup>80</sup> Lost and Sai, *Exploring the Prospects*, 846.

<sup>81</sup> Ishmael Akah et al., "Balance between Debt and Sustainability? Fiscal Policy and the Future of Oil Revenue Management in Ghana", *Energy Research & Social Sciences* 67, no. 1 (2020): 101516.

<sup>82</sup> Ackah et al, *Balance between Debt*, 5.

<sup>83</sup> GAN Integrity, "Ghana Corruption Report" 1-29.

<sup>84</sup> GAN integrity, *Ghana Corruption Report*.

<sup>85</sup> Felix Nana Kofi Ofori, "The Margins of the Right to Justice: The Case of the Judiciary Bribery Scandal in Ghana," *Journal of Law, Policy and Globalization* 75, no. 1 (2018): 29.

<sup>86</sup> Isaac Owusu-Mensha and Joanna Rice, "The Judiciary and Democracy in Ghana's Fourth Republic," *Journal of African Elections* 17, no. 2 (2018): 44-65.

accusing 180 judicial officers, 34 judges and hundreds of prosecutors and prosecutors of bribery for favorable rulings in 2013-2014, Ghana's judicial system fell into disarray.<sup>87</sup>

Following investigations by the investigative journalist Anas Armeo Anas (who was also responsible for exposing corruption in the GFA), 22 district and court judges were suspended, while 12 Supreme Court judges were under investigation.<sup>88</sup> However, no criminal charges were filed against any of the judicial officers found to be corrupt.<sup>89</sup> Although there is no clear evidence of state interference in judicial institutions, corruption and the lack of administrative capacity remain the main challenges, as evidenced by excessively long legal proceedings and sometimes incomprehensible rulings. In addition, a lack of resources and poorly paid judges damaged the commission's credibility, with high levels of bribery and extortion in the courts.<sup>90</sup>

Large-scale corruption cases are tried in court, but the process is long and convictions are rare. A court case is usually too expensive for the average person and only the wealthy can afford legal advice.<sup>91</sup> Arbitration conducted informally (eg by traditional rulers or elders) is more accessible and continues to play an important role.<sup>92</sup>

### **3.4.3 Police Service**

In both public and private leadership, according to Afrobarometer data for 2017, the police and judges were seen as the most corrupt and accepting bribes.<sup>93</sup> In fact, the police are responsible for some of the worst human rights abuses in Ghana. Senior

---

<sup>87</sup> canteen and wosu and rice.

<sup>88</sup> GAN Integrity, "Ghana Corruption Report".

<sup>89</sup> GAN integrity, Ghana Corruption Report.

<sup>90</sup> "WPI Country Report 2018: Ghana" by Karen Bertelsmann. GAN Integrity, "Ghana Corruption Report".

<sup>91</sup> Ofori, "The Margins of the Right to Justice: The Case of the Ghana Judicial Service Bribery Scandal."

<sup>92</sup> "2018 WPI Country Report: Ghana" by Karen Bertelsmann.

<sup>93</sup> Rahman, "Overview of Corruption and Anti-Corruption in Ghana."

police officers, including a commissioner, were arrested and charged in 2015 for their role in a scam in which more than 200 would-be police officers received fake acceptance letters and paid about \$500 to begin training at a police academy.<sup>94</sup>

Brutality, corruption, incompetence and impunity among police officers remain problems. According to reliable sources, suspects and other civilians were beaten, raped and treated by the police. The Police Intelligence and Professional Standards Unit (PIPS) has investigated 33 complaints of police violence since 2017. There have been delays in prosecuting suspects, allegations of police collusion with criminals, and widespread public perceptions of police incompetence.<sup>95</sup>

The police often do not respond to allegations of abuse and in many cases do not act unless the complainant agrees to pay for police transport and other operational costs. In exchange for payments from unsavory prisoner deals, the police extorted money by posing as private debt collectors, setting up illegal roadblocks and arresting citizens. According to a 2016 Ghana Integrity Initiative study released in February 2018, 61 percent of respondents paid bribes to the police.<sup>96</sup>

### **3.5 Conclusion**

The chapter examined the state of corruption in Ghana, taking into account the level of corruption the country and the various industries that have been affected by the high rate of corruption in the country. The forms of corruption in also discussed.

---

<sup>94</sup> Freedom House, "Freedom in the World 2018 - Ghana".

<sup>95</sup> Cobain, "Overview of Corruption and Anti-Corruption in Ghana."

<sup>96</sup> Kovna? GAN Integrity, "Ghana Corruption Report".

## **CHAPTER FOUR**

### **LEGAL AND INSTITUTIONAL FRAMEWORKS FOR THE FIGHT AGAINST CORRUPTION**

#### **4.1 Introduction**

The previous chapter discussed the state of corruption in Ghana. This chapter focusses on the legal frameworks set for the fight against corruption in Ghana.

#### **4.2 International Agreements**

Ghana ratified and ratified the United Nations Convention against Corruption in 2004.<sup>97</sup> Similarly, the African Union Convention on Preventing and Combating Corruption was signed in October 2003 and ratified by Parliament in June 2007. The government also signed the United Nations Framework Convention on Climate Change (UNFCCC or FCCC) in -1992 and 1995 and in the Kyoto Protocol in 2003, and brought them into force in 2005.<sup>98</sup>

#### **4.3 National Legal Framework**

Although the country's anti-corruption legislation system is comprehensive and strong, it faces operational problems. Although there is no uniform anti-corruption law, bribery, extortion, abuse of public office, use of public office for private gain, and bribery of foreign officials are illegal under the criminal law.<sup>99</sup> Furthermore, regardless of the nationality of the person bribed or bribed, corruption is illegal and both the agent and the principal are liable.

---

<sup>97</sup> Kolawole Olaniyan, "The African Union (AU): Convention to Prevent and Combat Corruption," *International Legal Materials* 43, no. 1 (2004): 1-17.

<sup>98</sup> Ofori, "The Margins of the Right to Justice: The Case of the Ghana Judicial Service Bribery Scandal."

<sup>99</sup> "2018 WPI Country Report: Ghana" by Karen Bertelsmann.

Corruption is defined as “corruption of a public official” under section 239 of the Ghana Penal Code and subsequent provisions identify other types of corruption such as bribery and extortion. According to legal experts, this term needs to be updated as it does not include corporate or private bribery and bribery between individuals is not already prohibited in Ghana. There is also a code of conduct for civil servants and a civil servant law that regulates conflicts of interest of civil servants. None of these rules contain safeguards against nepotism, nepotism or patronage. For example, civil servants are not prohibited from working in the private sector after leaving the service.<sup>100</sup>

Money laundering is illegal under the Anti-Money Laundering Act of 2008.<sup>101</sup> The Financial Action Task Force (FATF) completed its latest mutual assessment report on Ghana’s compliance with Anti-Money Laundering, Illegal Activities and Terrorist Financing (AML/CTF) in 2017. Ghana It was assessed as “compliant” for 14 of the 40 FATF recommendations and 18 are classified by them as “broadly compliant.”<sup>102</sup>

In light of Ghana’s significant progress in improving its anti-safe system in relation to the strategic deficiencies identified by the FATF in October 2010, the FATF removed Ghana from the list of countries with strategic AML deficiencies and the country is no longer subject to FATF supervision. FATF process under the ongoing Global Anti-Money Laundering and Anti-Money Laundering Program (the country is currently cooperating with the Intergovernmental Panel on Money Laundering Actions (GIABA)).<sup>103</sup> Although there is no law in Ghana supporting the objective of beneficial

---

<sup>100</sup> Korieh Duodu, Time for a New Bribery and Corruption Act for Ghana, African Law and Business, 2017, [https://iclg.com/alb/7152-time-for-a-new-bribery-and-corruption-act-for - Ghana](https://iclg.com/alb/7152-time-for-a-new-bribery-and-corruption-act-for-Ghana).

<sup>101</sup> GAN Integrity, "Ghana Corruption Report".

<sup>102</sup> GAN integrity; Freedom House, "Freedom in the World 2018 - Ghana".

<sup>103</sup> Financial Action Task Force (FATF), "Jurisdictions Under Increased Supervision - June 2021", Financial Action Task Force (FATF), 2021, [https://www.fatf-gafi.org/publications/high-risk-and-other - under the supervision of -jurisdictions/documents/increased-surveillance-june-2021.html](https://www.fatf-gafi.org/publications/high-risk-and-other-under-the-supervision-of-jurisdictions/documents/increased-surveillance-june-2021.html).

ownership transparency, the Companies Act 2016 provides a solid legal basis for the collection and maintenance of a national database of beneficial owners.

The Secretary General's Department is the institutional body responsible according to the legislation for collecting and maintaining the register of beneficial ownership in the country. Despite Ghana's strong legal framework and institutional structure for detecting and prosecuting money laundering (ML), investigations and prosecutions tend to focus more on core offences, resulting in fewer convictions for money laundering.<sup>104</sup>

Ghana also does not have an aggressive policy of prosecuting money laundering. As a result, Ghana's anti-money laundering legislation, while broadly in line with international standards, is ineffective and inconsistently enforced.<sup>105</sup> While the Whistleblower Act was created in 2006 to protect witnesses in corruption cases from prosecution if they reveal relevant information, it is rarely used because potential whistleblowers often fear losing their well-paying jobs.<sup>106</sup>

The Public Procurement Law, the Financial Management Law and the Internal Audit Law all promote public sector accountability and anti-corruption efforts. Companies found guilty of corruption are banned from participating in future tenders for up to five years. However, this clause does not apply.<sup>107</sup> In 2014, the National Anti-Corruption Action Plan (NACAP) was approved with the aim of improving the prevention,

---

<sup>104</sup> Duodu, "Time for a New Bribery and Corruption Law for Ghana".

<sup>105</sup> J N Taiwo et al., "Credit Risk Management: Implications on Bank Performance and Lending Growth," *Saudi Journal of Business and Management Studies* 2, no. 5B (2017): 584–90.

<sup>106</sup> "2018 WPI Country Report: Ghana" by Karen Bertelsmann.

<sup>107</sup> GAN Integrity, "Ghana Corruption Report".



investigation and prosecution of corruption by strengthening various government institutions and raising public awareness of corruption.<sup>108</sup>

However, a UN study in February 2015 highlighted the government's failure to properly implement anti-corruption laws and prosecute criminals.<sup>109</sup> Furthermore, NACAP's history is considered "not so rosy", as politicians do not appear committed beyond their first on-camera vows to access The joint, but for the promise of a partisan plan, such as the establishment of the Office of the Special Prosecutor, Ghana's criminal corruption laws should be updated, according to local anti-corruption advocates, with a new and comprehensive anti-bribery and bribery law, which is needed of the hour.<sup>110</sup>

#### **4.3.1 Institutional Context**

There are various anti-corruption commissions in Ghana. However, like other public service organizations, they are understaffed and underfunded.

#### **4.3.2 The Commission for Human Rights and Administrative Justice (CHRAJ)**

CHRAJ is one of the most powerful anti-corruption organizations in Ghana. It combines the functions of an anti-corruption agency, a public complaints ombudsman and a human rights commission. Article 218 sections a) and e). 284-288 of the 1992 Constitution and section 7(1)(a), (e) and (f) of Law 456 provide it with anti-corruption services. The commission investigates corruption and tries to prevent it. CHRAJ, on the other hand, has no law enforcement and fiscal autonomy. The organizations are not

---

<sup>108</sup> Seth Christopher Hugh Appiah, Kingdom Ametepi and Jonathan Mensah Dapaah, "Systemic Barriers to Fighting Corruption by Anti-Corruption Institutions in Ghana," *Journal of Emerging Trends in Economics and Management Sciences* 5, no. 5 (2014): 465-73.

<sup>109</sup> Freedom House, "Freedom in the World 2017 - Ghana".

<sup>110</sup> Duodu, "Time for a New Bribery and Corruption Law for Ghana".

protected from the influence of the executive authority, since the president chooses the commissioners according to the proposal of the State Council.<sup>111</sup>

The CHRAJ website provides regular updates on news and events related to corruption, as well as research and publications on the subject. It also includes a link to submit three other types of complaints: a standard, a complaint, and a discrimination report. The Supreme Court's ruling also states that the Ombudsman cannot conduct his own investigation. Before the Ombudsman can begin an investigation, someone must file a complaint. It is also appropriate to note that while CHRAJ organizes and supervises NACAP, the Presidency acts as the main executive authority.<sup>112</sup>

#### ***4.3.3 Office of Economic Affairs and Organized Crime (EOCO)***

Since its establishment in 2010, EOCO has maintained a special police force dedicated to the prevention, detection, investigation and prosecution of white-collar crime and the confiscation of the proceeds of crime.

The Bureau's powers include the investigation and prosecution of serious crimes involving economic or financial harm to the Republic or any government agency or institution in which the State has a financial interest, under the supervision of the Attorney General. It also has the power to confiscate the proceeds of crime. Money laundering, human trafficking, illegal cyber activities, tax fraud and other serious crimes<sup>113</sup> are mainly targeted. EOCO, like CHRAJ, faces obstacles in fulfilling its duties, including interference from senior officials. Since the director and the board of

---

<sup>111</sup> Commission for Human Rights and Administrative Justice (CHRAJ), "Anti-Corruption Order", Commission for Human Rights and Administrative Justice, 2020, <https://chraj.gov.gh/>.

<sup>112</sup> Commission on Human Rights and Administrative Justice (CHRAJ).

<sup>113</sup> EOCO, "Economic and Organized Crime Office (Operations) Regulations, 2012", EOCO, 2012, <https://eoco.gov.gh/>.

directors are appointed by the executive authority and report to the attorney general, this intervention is possible.<sup>114</sup>

#### **4.4.4 Ghana Audit Service**

The purpose of the Ghana Audit Office is to ensure good governance, transparency, accountability and respect in the country's public finance management system by auditing according to internationally recognized standards and presenting its findings and recommendations to Parliament.<sup>115</sup>

The auditor general's areas of audit include: the public accounts of Ghana and all public services, including the courts, central and local government departments, universities and public institutions; the accounts of public bodies or other bodies or organizations established by the decision of the Parliament; Bank of Ghana and accounts of a public company, government-owned enterprise or public commercial institution; and accounts of any public body or other body or organization determined by Act of Parliament.<sup>116</sup>

Ghana's audit office reported in 2017 that the group was facing "financial and operational problems". However, the agency made significant progress, completing 80 percent of the 3,463 planned examinations, including 2,010 offices, departments and agencies, 210 metropolitan, municipal and regional assemblies and 550 educational institutions.<sup>117</sup> However, she failed to pass any of her reports to the House of Representatives. The main findings of the 2016 audit were that many institutions did not have effective internal control procedures to reduce instances of financial

---

<sup>114</sup> "EOCO."

<sup>115</sup> Ghana Audit Service, "Mission Statement of Ghana Audit Service", Ghana Audit Service, 2018, <https://ghaudit.org/web/2018/05/09/mission-statement/>.

<sup>116</sup> Ghana Audit Service, "Analysis Report of the Auditor General On Performance Audits on 50 District Assemblies Under Ghana's Strengthening Accountability Mechanism II" (Accra, 2020), <https://ghaudit.org>.

<sup>117</sup> "Ghana Audit Office."

misconduct in areas such as cash, procurement, payroll, contractual and tax irregularities and non-payment of existing loans.<sup>118</sup>

#### **4.4.5 The Office of the Special Prosecutor (SPO)**

The Office of the Special Prosecutor was established by an Act of Parliament in 2017 to investigate and prosecute certain types of cases and allegations of corruption and other criminal offenses under the Criminal and Other Offenses Act 1960 (Act 29), including those relating to alleged violations of the Public Contracts Act, 2003 (Act 663) and cases involving public officials and politically exposed persons under the Criminal Offenses and Other Offenses Act 1960 (Act 29).<sup>119</sup> The office was established mainly to fulfill President-elect Nana Akufo's promise to fight corruption when he assumed office in 2017. However, some analysts believe that the establishment of this institution will undermine other existing anti-corruption agencies and programs, such as CHRAJ and NACAP.

"NACAP will succeed if political leaders support and guide the process, as they did with the establishment of the Office of the Special Prosecutor (OSP)," others argued.<sup>120</sup> The special prosecutor's office should be independent of the executive branch once it is fully operational, with the officer protected from impeachment or impeachment by the president for the performance of his duties. Observers believe that this will allow him to fully address the corruption problems that plagued previous regimes.<sup>121</sup>

---

<sup>118</sup> "Ghana Audit Service."

<sup>119</sup> Yaw Osei-Amoako, "Reflections on Ghana's Office of the Special Prosecutor", Ghana Web, 2018, <https://www.ghanaweb.com/GhanaHomePage/features/Reflections-on-Ghana-s-Office-of-the-special-claimant-1-618041>.

<sup>120</sup> Caroline Boateng, Ghana United Against Corruption - National Action Plan Against Corruption, Graphic Online, 2018.

<sup>121</sup> A.K. Anomah, The Fight against Corruption in Ghana: The Role of the Church and Church Leaders, *International Journal of Innovation and Research in Social Science* 2, no. 11 (2018): 90-97.

The OSP is subject to the same terms of service as an appellate court judge, including that the special prosecutor, once appointed for a fixed, non-renewable seven-year term, cannot be removed at the discretion of the president.<sup>122</sup>

After the OSP files an indictment, the special prosecutor has the authority to freeze a person suspected of corruption and seek legal aid for expropriation (which is believed to be related to bribery). The OSP is also required by law (Special Prosecutor Act, Act 959) to publish the list of cases and convictions seized quarterly in two major national newspapers and on its website. If the accused demonstrates a “willingness to cooperate in locating or prosecuting them”, OSP is entitled to offer a plea deal. However, the accused would still have to plead guilty, something the president could neither revoke nor justify.<sup>123</sup>

#### **4.4.6 Courts**

According to the constitution, the structure and power of the judiciary is separate from the other two branches of the state. The Supreme Court of Ghana is the highest court in the country and has extensive powers of judicial review.<sup>124</sup> At the request of an aggrieved party, the Constitution authorizes the Supreme Court to rule on the legality of a law or government action. The hierarchy of courts is largely derived from the British legal systems. All civil and criminal matters are within the jurisdiction of the courts. These include the High Courts established under the 1992 Constitution and the lower courts established by Parliament.<sup>125</sup>

---

<sup>122</sup> Boateng, "Ghana United Against Corruption - National Action Plan Against Corruption".

<sup>123</sup> Osei-Amoako, "Thoughts on the Office of the Special Prosecutor for Ghana."

<sup>124</sup> Seth Yeboa Bimpong-Buta, "The Role of the Supreme Court in the Development of Constitutional Law in Ghana" (University of South Africa, 2005), <https://uir.unisa.ac.za/bitstream/handle/10500/2386/Dissertation.pdf>.

<sup>125</sup> Bibong is blunt, The Role of the Supreme, 96.

As mentioned, the judicial system is considered one of the most corrupt institutions, especially after the incident in 2015 in which several legal entities were involved. The judiciary has also been accused of abusing its discretion to punish the poor while favoring the rich. While the powerful are sentenced to two to four years in prison for corruption, the less fortunate are sentenced to ten years in prison for stealing a basket of tomatoes. Experts advise reforming Ghana's judicial system to combat the negative effects of judicial corruption affecting the country as a whole.<sup>126</sup>

## **4.5 Other Parties**

### **4.5.1 *Media***

Ghana has a vibrant press that contributes significantly to political discourse, national identity and popular culture. However, financial viability remains an issue for the Ghanaian media.<sup>127</sup> Ghana was classified as “partially free” by Freedom House in its 2017 Freedom of the Press Report. In 2016, a number of attacks on journalists were reported, including a mob attack on a radio station in the Brong Ahafo region and the confiscation of equipment belonging to three Danish journalists covering a private mining company, according to the report. However, some legal advances have been made in favor of press freedom. The government withdrew the Package and Telecommunications Monitoring Bill, sometimes referred to as the “Espionage Bill”, from parliamentary debate in 2016, arguing that it would infringe on the right to privacy in private conversations. The Supreme Court also struck down the National Media Commission (NMC) regulations in 2015, which may have allowed censorship before publication.<sup>128</sup>

---

<sup>126</sup> Bibong is blunt, *The Role of the Supreme*, 152.

<sup>127</sup> Freedom House, "Freedom in the World 2018 - Ghana".

<sup>128</sup> Freedom House, "Freedom in the World 2018 - Ghana".

Although the state-owned Ghana Broadcasting Corporation (GBC) is constitutionally protected from government interference, political parties often try to influence reporting. Private media owners, especially those with political connections, exerted editorial pressure on them.

#### **4.5.2 Civil Society**

Ghanaian citizens are free to form civil society organizations and engage in all kinds of activities, including anti-corruption efforts.<sup>129</sup> The government does not put obstacles in the way of anti-corruption civil society groups (CSOs). However, the government may be monitoring their actions and communications and sometimes responding to their actions. Non-governmental organizations (NGOs) and civil society organizations (CSOs) are generally allowed to operate and play an important role in maintaining government accountability and openness.<sup>130</sup> Some notable CSOs are listed below: The Ghana Anti-Corruption Coalition (GACC) is a cross-sector coalition of government, business and civil society organizations dedicated to improving Ghana's governance and fighting corruption. They regularly publish studies on corruption, operate an anti-corruption hotline and offer a section where anyone can report if they have received a bribe (I paid a bribe).<sup>131</sup>

The Center for Democratic Development Ghana (CDD-Ghana) is committed to promoting a society and government based on the rule of law, an appropriate balance between state power and the integrity of public administration. Its programs include

---

<sup>129</sup> Star Ghana Foundation, *Fighting Corruption in Ghana from a Civil Society Perspective: Challenges and Opportunities* (Accra, 2020), <https://www.star-ghana.org>.

<sup>130</sup> GAN Integrity, "Ghana Corruption Report".

<sup>131</sup> Ghana Anti-Corruption Coalition (GACC), *Ghana Anti-Corruption Coalition (GACC) Annual Report 2019* (Accra, 2020), <http://www.gaccgh.org>.

human rights promotion, natural resource governance, Afrobarometer surveys and constitutional development.

The Ghana Extractive Industry Transparency Initiative (GHEITI) is the Ghanaian subgroup of the Global Extractive Industry Transparency Initiative (EITI) which aims to ensure due process and transparency in payments made by extractive industry companies to governments and government-related entities. Among other efforts to promote government budget transparency, it also aims to create mechanisms for citizens to hold their governments accountable for the use of revenues from the mining industry. The Extractive Industries Openness Initiative (EITI) made many proposals to promote transparency in extractive industries (part of the Natural Resources Management section). Many of these proposals followed GHEITI, resulting in legislative changes such as the introduction of capital gains tax, higher mining rents and a fixed royalty rate.<sup>132</sup>

The Ghana Integrity Initiative (GII) was founded in 1999 as a non-partisan, non-profit civil society organization dedicated to fighting corruption.<sup>133</sup> The Ghana chapter of Transparency International is known as GII and hosts awareness workshops, seminars and other events on the causes, consequences and solutions to corruption. Support for the initiative and/or enactment of laws to increase transparency and the fight against corruption, such as the Freedom of Information Law, the Whistleblower Law and the Declaration of Assets; Activating students in schools and identifiable youth groups to talk about cancer and the possibility of anti-corruption. Support the initiative and/or

---

<sup>132</sup> Nelson Opong, Ghana's Public Interest and Accountability Commission: An Elusive Quest for 'Homegrown' Transformation in the Petroleum Industry, *Journal of Energy and Natural Resources* 34, no. 3 (2016): 313-36, <https://doi.org/10.1080/02646811.2016.1179464>.

<sup>133</sup> Kwarteng Frimpong, "Civil Society Organizations and Good Governance in Ghana," *International Journal of Development and Sustainability* 6, no. 9 (2017): 956-71.



passage of laws to increase transparency and fight corruption, for example. B. The Freedom of Information Law, the Whistleblower Law and the Declaration of Assets.<sup>134</sup>

#### **4.6 Chapter Conclusion**

The Republic of Ghana became the first sub-Saharan nation in colonial Africa to achieve independence in 1957, and it is now regarded as one of the more stable nations in West Africa since its transition to multi-party democracy in 1992. Nonetheless, all facets of Ghanaian government are corrupt, and acts of abuse against women and children, including as female genital mutilation and child prostitution, frequently go unpunished. According to a report by the country's think tank IMANI, Ghana loses more than \$3 billion USD annually to corruption. Businesses frequently cite corruption as a barrier to conducting business in Ghana, despite the fact that it is quite low compared to other African nations. Government agencies such as Ghana Audit Service, Office of the Special Prosecutor, EOCO, CHRAJ, among others, Civil Society Organizations like Ghana Anti-Corruption Coalition (GACC) Ghana Center for Democratic Development (CDD-Ghana), Ghana Extractive Industry Transparency Initiative (GHEITI), Ghana Integrity Initiative (GII), the media and some Ghanaians have committed time, money, and other resources to the battle against the reduction of corruption due to the high instances of corruption in Ghana.

---

<sup>134</sup> Frimpong, Civil Society Organizations, 959.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION, AND RECOMMENDATIONS**

#### **5.1 Summary and Conclusions**

The study critically examined the corruption in contemporary Ghanaian liberation theology. Liberation theology generally refers to theology that applies to the basic concerns of marginalized communities in need of social, political, or economic equality and justice. As mentioned in previous chapters, today the poor are everywhere on the streets of Ghana, protesting the inability of the current government to rescue them from poverty and injustice. The study comes to the conclusion that the primary responsibility of liberation theology is to completely assist the poor in their battle against all forms of injustice and corruption. The church serves as the foundation for the application of liberation theology. Ghana's impoverished are overwhelmingly Christians, and they place a high emphasis on the Bible. Thus, between the Theology of Liberation and the impoverished, the Bible acts as a point of common ground. Therefore, in order to strengthen the fight for the emancipation of the poor, the Theology of Liberation will critically apply the bible.

In other words, if they learn from academics that it is biblical to reprimand a brother or sister if you see him breaking the basic rights of the poor, and that it is even more biblical to treat your brother or sister as a pagan - that is, to take extreme measures against him or her - if he or she does not want to listen and repent from his or her oppressive methods, then maybe the battle will acquire greater momentum (Mt.18: 15-20).

Theology of Liberation must persuade the underprivileged that the bible is about more than just "turning the other cheek" which must be correctly interpreted and that it is also

about neighborly love, which should be demonstrated, among other things, by respecting one's neighbor's rights.

## **5.2 Recommendations**

Based on the discussions and conclusions, the following recommendations are offered:

Firstly, biblically based parenting seminars are crucial for coaching prospective parents on effective communication and parenthood techniques, including cultivating virtuous character traits and healthy behaviors in offspring.

Secondly, workshops on compassionate communication can be held in places like schools, churches, workplaces, and community organizations to foster social awareness and empathy. Such seminars have been noted to deepen spiritual and ethical values.

Thirdly, Practical Theology should provide community and educational initiatives for schools to address the quest for purpose in life, which typically takes the shape of a drive for material achievement.

Finally, in order to improve ethical conduct in the workplace, programs that are inspired by Scripture and founded on the Bible should be collaboratively created by experts with training in theology, social science, and business. These programs should then be offered to both public and private sector organizations.

## BIBLIOGRAPHY

- Abudo, Hermes and Sai, Roxon. "Exploring the Prospects and Challenges of the Petroleum Industry in Ghana: A Systematic Review," *Energy Reports* 6, no. 1 (2020): 841-58, <https://doi.org/10.1016/j.egy.2020.04.009>.
- Akah, Ishmael et al., "Balance between Debt and Sustainability? Fiscal Policy and the Future of Oil Revenue Management in Ghana", *Energy Research & Social Sciences* 67, no. 1 (2020): 101516.
- Akweiteh, Allotey Godwin "Gov't 'Outraged' by Corruption in Ghana Football," Citi News Room, 2018, <https://citinewsroom.com/2018/06/govt-outraged-by-corruption-in-ghana-football/>.
- Anderson, George Jr. and Tayvian, Margaret Macapoy. "Corruption following High Religiosity in Ghana: Questioning the Possibility," *Electronic Journal of Religious and Theological Studies (ERATS)* 5, no. 5 (2019): 119.
- Anomah, A.K. "The Fight against Corruption in Ghana: The Role of the Church and Church Leaders," *International Journal of Innovation and Research in Social Science* 2, no. 11 (2018): 90-97.
- Asenahabi, Bostley Muyembe. "Basics of Research Design: A Guide to Selecting Appropriate Research Design," *International Journal of Contemporary Applied Researches* 6, no. 5 (2019), 76.
- Awo-Awe, Charles and Ashon, Emma Sarah. "Language Representation in the Lower Grades of Primary School in Ghana and Its Implications: The Case of Selected Schools in the Central and Western Regions of Ghana," *Contemporary Issues in Language Planning* 20, no. 4 (2019): 365-88, <https://doi.org/10.1080/14664208.2019.1585159>; Edwin Nii Bonney, "Under/Misrepresentation of Ghanaian Languages in the Secondary School Curriculum," *Journal of Language, Identity & Education* 0, no. 0 (2020): 1-17, <https://doi.org/10.1080/15348458.2020.1832498>.
- Awuah-Nyamekye, Samuel. "The Role of Religion in the World's Legal Traditions: Ghana's Paradigm," in *12th Annual International Law and Religion Symposium: "Religion and the World's Legal Traditions"*. Utah: Brigham Young University, 2005.
- Bekoe, Dorina A and Burchard, Stephanie M. "Robust Electoral Violence Prevention: An Example from Ghana," *African Affairs* 120, no. 481 (2021): 543–67.
- Benga, Karisma and Te Velda, Dirk Willem. "Covid-19 and the Disruption of the Digital Economy. Evidence from Low- and Middle-Income Countries," *Digital Pathways in Oxford Paper Series* 1, no. 7 (2020).

- Bimpong-Buta, Seth Yeboa. "The Role of the Supreme Court in the Development of Constitutional Law in Ghana" (University of South Africa, 2005), [https://uir.unisa.ac.za/bitstream/handle/10500/2386 / Dissertation.pdf](https://uir.unisa.ac.za/bitstream/handle/10500/2386/Dissertation.pdf).
- Boateng, Caroline. Ghana United Against Corruption - National Action Plan Against Corruption, Graphic Online, 2018.
- Brierley, Sarah. Local Government Corruption in Ghana: Misplaced Control and Incentives (Oxford, 2017), <https://www.theigc.org/blog/local-government-corruption-ghana-misplaced-control-incentives/>.
- Cheeseman, Nick, Lynch, Gabriel and Willis, Justin. "Decentralization in Kenya: The Governance of Governors," *The Journal of Modern African Studies* 54, no. 1 (2016): 1.
- Cohen, Meghan Sobel. "Press Freedom in 10 African Countries: Citizen Attitudes and Global Ranking," *Journal of International Communication* 84, no. 1 (2022): 24-43.
- Commission for Human Rights and Administrative Justice (CHRAJ), "Anti-Corruption Order", Commission for Human Rights and Administrative Justice, 2020, <https://chraj.gov.gh/>.
- Cook, Nicholas. "Ghana: Recent Developments and US Relations". Washington, DC: Zondervan, 2012.
- da Silva, Carolina Rocha. "2018 African Union Summit: Fight against Corruption at the Centre Stage," 2018 African Union Summit: fight against corruption at the centre stage. Ibrahim Index of African Governance (IIAG)., 2018.
- Danso, Esther. "Corruption under the watch of the "warrior" - Eric Krantsil", TV Africa Online, 2022, [https://tvafricagh.org/2022/02/07/corruption-under-the-watch-of-the-warrior-eric-crentsil/?utm\\_source=rss&utm\\_medium=rss&utm\\_campaign=corruption-among-warrior-guards-eric-crentsil](https://tvafricagh.org/2022/02/07/corruption-under-the-watch-of-the-warrior-eric-crentsil/?utm_source=rss&utm_medium=rss&utm_campaign=corruption-among-warrior-guards-eric-crentsil).
- Duodu, Korieh. Time for a New Bribery and Corruption Act for Ghana, African Law and Business, 2017, [https://iclg.com/alb/7152-time-for-a-new-bribery-and-corruption-act-for - Ghana](https://iclg.com/alb/7152-time-for-a-new-bribery-and-corruption-act-for-Ghana).
- EOCO, "Economic and Organized Crime Office (Operations) Regulations, 2012", EOCO, 2012, <https://eoco.gov.gh/>.
- Eyram A. Adadevoh, "New Wine in New Wineskins: The Anti-Corruption Framework in Ghana," *Journal of World Energy Law and Business* 7, no. 3 (2014): 202-19.

- Financial Action Task Force (FATF), "Jurisdictions Under Increased Supervision - June 2021", Financial Action Task Force (FATF), 2021, <https://www.fatf-gafi.org/publications/high-risk-and-other-under-the-supervision-of-jurisdictions/documents/increased-surveillance-june-2021.html>.
- Freedom House, "Freedom in the World 2017 - Ghana" (Washington, DC, 2017), <https://freedomhouse.org/report/freedom-world/2017/ghana>.
- Frimpong, Kwarteng. "Civil Society Organizations and Good Governance in Ghana," *International Journal of Development and Sustainability* 6, no. 9 (2017): 956-71.
- GAN Integrity, "Ghana Corruption Report" (New York, 2020), [www.ganintegrity.com](http://www.ganintegrity.com).
- Garrett, Susan R. "Christ and the Present Evil Age," *Commentary* 57, no. 4 (2003): 370–83.
- Geima-Buadi, Emmanuel. 'Ghana's Fourth Republic: Champion of the African Democratic Renaissance?', *Ghana Center for Democratic Development (CDD-GHANA) Briefing Paper* 8, no. 4 (2008): 56-74.
- Ghana Anti-Corruption Coalition (GACC), Ghana Anti-Corruption Coalition (GACC) Annual Report 2019 (Accra, 2020), <http://www.gaccgh.org>.
- Ghana Audit Service, "Mission Statement of Ghana Audit Service", Ghana Audit Service, 2018, <https://ghaudit.org/web/2018/05/09/mission-statement/>.
- Ghana Audit Service, "Analysis Report of the Auditor General On Performance Audits on 50 District Assemblies Under Ghana's Strengthening Accountability Mechanism II" (Accra, 2020), <https://ghaudit.org>.
- Ghana Integrity Initiative (GII), "Charlotte Osei, Two Others Removed," Ghana Integrity Initiative (GII), 2018, <https://www.tighana.org/media/news/trending-corruption-news/charlotte-osei-two-after-removed/>.
- Ghana Integrity Initiative, "One in Three People in Ghana Pay Bribes to Access Services, Survey Says Corruption Disproportionately Affects the Poor and Young," *Transparency International* (Accra, 2019), <https://www.tighana.org>.
- Gholami, Hossein and Salihu, Habeeb Abdulrauf. "Fighting Corruption in Nigeria: The Emergence of Whistleblowing Policy," *Journal of Financial Crime* 26(1) (2019): 142, <https://doi.org/10.1108/JFC-10-2017-0102>.
- God's Time Osariyekemwen Igiebor, "Political Corruption in Nigeria: Implications for Economic Development in the Fourth Republic," *Journal of Developing Societies* 35(4) (2019): 499.

- Horik, Miroslava and Essel, Dayton. "Corruption as a manipulation of political activity (a comparative analysis of Ukraine and Ghana)" (Тернопіль: THEY, 2018).
- Hugh Appiah, Seth Christopher. Kingdom Ametepé and Jonathan Mensah Dapaah, "Systemic Barriers to Fighting Corruption by Anti-Corruption Institutions in Ghana," *Journal of Emerging Trends in Economics and Management Sciences* 5, no. 5 (2014): 465-73.
- Idowu, Harrison Adewale and Mimiko, N. Oluwafemi "Enabling Factors for Peaceful Political Power Alternation and Democratic Consolidation in Ghana and Nigeria.," *Taiwan Journal of Democracy* 16, no. 1 (2020): 161–95.
- Idun, Zaccheus. "Ghana's Fourth Republic and Transition to Democracy: A Study by the 'Two-Turnover Test' of Ghana's Transition to Democratic Governance" (Falun: Dalarna University, 2022), <https://www.diva-portal.org/smash/get/diva2:1655775/FULLTEXT01.pdf>.
- International Budget Partnership, "Open Budget Survey 2019: Ghana", Open Budget Survey, 2020, [www.internationalbudget.org/open-budget-survey](http://www.internationalbudget.org/open-budget-survey).
- Jenkins, Matthew. "Overview of Corruption and Anti-Corruption in Ghana-U4 Anti-Corruption Helpdesk", Policycommons (U4: U4 Anti-Corruption Resources Centre, 2019), <https://policycommons.net/artifacts/2122090/overview-of-corruption-and-anti-corruption-in-ghana/2877388/>.
- Kakumba, Ronald McKanga. "A never-ending problem: Ugandans say corruption level has risen, government's anti-corruption rate low," *Afrobarometer Policy Paper* 435, no. 1 (2021): 10.
- Katho, Bungishabaku. "Idolatry and the Peril of the Nation: Reading Jeremiah 2 in an African Context," *Anglican Theological Review* 99, no. 4 (2017): 713.
- Kaunain, Rahman. "Overview of Corruption and Anti-Corruption in Ghana" (Berlin, 2018), <https://knowledgehub.transparency.org/assets/uploads/helpdesk/overview-of-corruption-and-anti-corruption-in-ghana-2018.pdf>.
- Kinley, Jeff. *As It Was in the Days of Noah: Warnings from Bible Prophecy About the Coming Global Storm*. Oregon: Harvest House Publishers, 2022.
- Kpobi, Lily and Swartz, Leslie. "Indigenous and Faith Healing for Mental Health in Ghana: An Examination of the Literature on Reported Beliefs, Practices and Use of Alternative Mental Health Care in Ghana," *African Journal of Primary Health Care & Family Medicine* 11, no. 1 (2019): 5.

- Leithart, Peter J. *A Son to Me: Exposition of 1 & 2 Samuel*. Moscow: Canon Press & Book Service, 2003.
- M’Cormack-Hale, Fredline and Dome, Mavis Zupork. “Africans Want Elections, but Fewer Believe They Work,” *The Washington Post*, 2021, <https://www.washingtonpost.com/politics/2021/02/12/africans-want-elections-fewer-now-believe-that-they-work/>.
- Matthew, Yosef ben. "How Shmuel, being weak in his old age to the point that he could not engage in public affairs, entrusted them to his sons. And how by the mismanagement of the government the masses became so angry that they demanded the departure of the king", *The Antiquities of the Jews* (www.gutenberg.org, 2017), www.gutenberg.org.
- Mohammed, Aisha Abba. "Petty Corruption in the Ghana Police Sector". Assassi University College, 2017.
- News24, “Ghana's Mahama cleared of corruption over vehicle gift,” *News24*, 2016, <https://www.news24.com/News24/ghanas-mahama-cleared-of-corruption-over-vehicle-gift-20160930-51>.
- Ofori, Felix Nana Kofi. “The Margins of the Right to Justice: The Case of the Judiciary Bribery Scandal in Ghana,” *Journal of Law, Policy and Globalization* 75, no. 1 (2018): 29.
- Olaniyan, Kolawole. “The African Union (AU): Convention to Prevent and Combat Corruption,” *International Legal Materials* 43, no. 1 (2004): 1-17.
- Omotsu, Camille and Mobulaji, Hakim Ishola. "Corruption, Governance and Economic Growth in Sub-Saharan Africa: Need for Prioritization of Reform Policies," *Journal of Social Responsibility* 10, no. 2 (2014): 326.
- Opong, Nelson. Ghana's Public Interest and Accountability Commission: An Elusive Quest for 'Homegrown' Transformation in the Petroleum Industry, *Journal of Energy and Natural Resources* 34, no. 3 (2016): 313-36, <https://doi.org/10.1080/02646811.2016.1179464>.
- Osa, Lionel and Norview, Newton. "Ghanaians Perceive High Levels of Corruption, Give Government Bad Marks on Anti-Bribery Efforts", *Afrobarometer Policy Paper*, Vol. 333 (Accra, 2019), <https://media.africaportal.org>.
- Osei-Amoako, Yaw. "Reflections on Ghana's Office of the Special Prosecutor", *Ghana Web*, 2018,



<https://www.ghanaweb.com/GhanaHomePage/features/Reflections-on-Ghana-s-Office-of-the-special-claimant-1-618041>.

Oteng, Eric. "Ghana Football Association Dissolved after Bribery Allegations," *Africanews*, 2018, <https://www.africanews.com/2018/06/07/ghana-football-association-dissolved-after-bribery-allegations/>.

Owusu-Mensha, Isaac and Rice, Joanna. "The Judiciary and Democracy in Ghana's Fourth Republic," *Journal of African Elections* 17, no. 2 (2018): 44-65.

Pedro de Barros Leal Pinheiro Marino et al., "Global Governance Indicators: How They Relate to the Socio-Economic Indicators of the BRICS Countries", *Revista de Administração Pública* 50, no. 1 (2016): 722.

Penford, Kwamina. *Africa's Natural Resources and Underdevelopment: How Ghana's Oil Can Create Sustainable Economic Prosperity* (New York: Palgrave Macmillan, 2017), <https://doi.org/10.1057/978-1-137-54072-0>.

Prime Minister Theron and George Adrian Lowter, "Corruption: How Should Christians Respond?" *Acta Theologica* 32, no. 1 (2012): 115.

Pring, Coralie and Vrushi, John. "Global Corruption Barometer: Africa 2019", *Transparency International* (Berlin, 2019), [www.transparency.org](http://www.transparency.org).

Rahman, Cobain. "Overview of Corruption and Anti-Corruption in Ghana" (Berlin, 2018), <https://knowledgehub.transparency.org/assets/uploads/helpdesk/overview-of-corruption-and-anti-corruption-in-ghana-2018.pdf>.

Rothstein, Bo. *Controlling Corruption: The Social Contract Approach*. Oxford: Oxford University Press, 2021.

Russell, Jeffrey Burton. *Prince of Darkness: Radical Evil and the Power of Good in History*. New York: Cornell University Press, 1992.

Sobrinho, Nelson and Vimal V Thakoor, "More Sand Than Oil: Sub-Saharan Africa Stands to Gain More from Reducing Corruption than Any Other Region," *Finance & Development* 56, no. 003 (2019): 35–37.

Star Ghana Foundation, *Fighting Corruption in Ghana from a Civil Society Perspective: Challenges and Opportunities* (Accra, 2020), <https://www.star-ghana.org>.

Taiwo, J. N. et al., "Credit Risk Management: Implications on Bank Performance and Lending Growth," *Saudi Journal of Business and Management Studies* 2, no. 5B (2017): 584–90.

- Theology of Work Project, "Bribery and Corruption (Deuteronomy 16:18-20), Theology of Work Project, 2022, <https://www.theologyofwork.org/>.
- Theology of Work Project, 1 Corinthians and Work: Biblical Interpretation, Theology of Work Project, 2022, <https://www.theologyofwork.org/new-testament/1-corinthians>.
- Walla, Yelkel Molualem, Yanovski, Tomasz and Estevez, Elsa. "Combating Administrative Corruption with Digital Governance in Sub-Saharan Africa," in *ECDG 2018 18th European Conference on Digital Governance*. Academic Conferences and Publishing Limited, 2018.
- World Bank Group, Ghana Overview: Development News, Research, Data - World, World Bank Ghana, 2021, <https://www.worldbank.org/en/country/ghana/overview#1>.
- World Population Review, "Ghana Population 2022 (Demographics, Maps, Graphs)," World Population Review, 2022, <https://worldpopulationreview.com/countries/ghana-population>; Doris Dokua Sasu, "Religious Affiliation in Ghana as of 2010-2021," Statista, 2022, <https://www.statista.com/statistics/1172414/religious-affiliation-in-ghana/>.
- Yagboyaju, Dhikru A "Religion, Culture and Political Corruption in Nigeria", *African Public Service Review* 5, no. 1 (2017): 1-10.