



Q2 2026
EDITION

THE GHANA BUSINESS SUSTAINABILITY REPORT

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Dear Esteemed Readers,

Welcome to the Q2 2026 edition of The Business Sustainability Report, brought to you by Sustineri Attorneys PRUC.

This quarter unfolds against the backdrop of one of Ghana's most ambitious institutional experiments in recent memory: the rollout of the 24-Hour Economy Programme and the Secretariat established to coordinate it. As government, business, and labour work through what a genuinely round-the-clock economy demands, questions of infrastructure, financing, and regulatory alignment take on new urgency, questions this edition explores in depth.

Sustainability, in the truest sense, threads through every section that follows. Our Environmental, Social and Governance updates examine how the tourism industry is rethinking its social contract with host communities, and confront the less visible environmental costs of the artificial intelligence boom powering data centres worldwide. Our Finance

Update turns to Ghana's own blue and green finance architecture, from the push to convert ocean policy into ocean capital, to the rise of Regenerative Finance as a genuinely restorative model for capital allocation.

Elsewhere, our Trends and Innovations and Insights sections track the forces reshaping how businesses operate and compete: the growing influence of Chief AI Officers, the shift toward skills-first hiring, the premium on AI literacy in today's workplace, and the renewed momentum in Ghana's upstream petroleum sector. Our Industry Spotlight celebrates the individuals and organisations translating sustainability commitments into community impact, while our Events pages keep you connected to the conversations shaping Ghana's sustainability ecosystem.

At Sustineri Attorneys PRUC, we remain committed to helping businesses navigate this shifting terrain, combining sound legal counsel with a practical understanding of what sustain-



Managing Associate
Abdul Gafaru Ali

able, long-term growth requires in Ghana today. We hope this edition informs and equips you as you continue building resilient enterprises.

Warm regards,
The Editorial Team

SUSTINERI — ATTORNEYS —

ABOUT THE FIRM – SUSTINERI ATTORNEYS PRUC

We are Ghana's foremost Fintech and Start-up focused law firm, committed to providing differentiated legal services by leveraging our experience as proven entrepreneurs, business managers, and business lawyers which allows us to think and act like the entrepreneurs, business owners, and managers we work with at all times.

As a team of young legal practitioners, **SUSTINERI ATTORNEYS PRUC** takes pride in acting with integrity, avoiding conflicts, and working with clients to design innovative legal solutions that meet their specific needs.

At **SUSTINERI ATTORNEYS PRUC**, we consider every client's brief as an

opportunity to use our sound understanding of Ghana's business, commercial and legal environment, professional experience, and sound commercial knowledge to provide solutions that do not only address immediate legal needs but also anticipate future challenges and opportunities.

Our pride as the foremost Fintech and Start-up focused law firm stems not only from our understanding of the potentials of emerging technologies and our belief in the ideas of many young people but also, from the difference our network of resources and experience can make when working closely with founders and entrepreneurs. To this end, we operate a 24-hour policy urging our clients to reach out to us at any time and on any issue.

We strive for excellence, ensuring that our solutions provide sustainable paths for our clients' businesses by adopting a common-sense and practical approach in our value-added legal service delivery – and employing our problem-solving skills.

Our goal is to help businesses to become commercially sound and viable, as well as regulatory compliant, by engaging in legal and beneficial transactions to promote their business competitiveness for sustained operations and investments.

And as our name implies, our priority is to always leverage legal means to promote the sustainability (long-term viability) of our clients' businesses.

We are different, and the preferred partner for growth.

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THE STATE OF BUSINESS SUSTAINABILITY IN GHANA





A SPOTLIGHT ON THE 24-HOUR ECONOMY SECRETARIAT IN GHANA

Ghana's push toward a fully productive, round the clock economy has produced one of the most talked about institutional experiments in the country's recent economic history. At the center of this experiment sits the 24-Hour Economy Secretariat, the body established by the Government of Ghana to coordinate and oversee the rollout of the 24 Hour Economy and Accelerated Export Development Programme, popularly referred to as 24H+. The Secretariat exists to translate government vision into practical policy, programming, and partnership, with the ultimate aim of turning Ghana into a productive, industrialized, export ready, and self-reliant economy that functions

efficiently around the clock. In doing so, it hopes to create decent jobs, raise national income, and reduce the country's dependence on imports.

BACKGROUND

The 24 Hour Economy initiative was launched under the administration of President John Dramani Mahama in July 2025, as a strategy for stimulating growth, raising productivity, creating employment, and boosting exports by encouraging businesses to operate beyond the conventional eight-hour workday. Senior Presidential Advisor and Coordinator of the Secretariat, Dr Augustus Goosie Tanoh, has said that since the

launch, the Secretariat has mobilized prospective investment commitments exceeding eleven and a half billion United States dollars, with the programme expected to generate about 1.7 million direct, indirect, and induced jobs over four years. The policy seeks to maximize the use of existing infrastructure and productive capacity through shift systems and continuous operations wherever this is economically viable, rather than by simply extending opening hours for their own sake.

MANDATE OF THE SECRETARIAT

The Secretariat carries out six broad functions.

1. It coordinates implementation of the 24-Hour Economy Programme across ministries, departments, agencies, and the private sector, and oversees the rollout of 24-hour programmes in every region of the country.
2. It consults and works with businesses, labour unions, financial institutions, development partners, and regulatory bodies to build consensus around the programme.
3. It designs implementation frameworks and tracks progress across the sectors covered by the initiative.
4. It facilitates partnerships and works to attract investment in support of enterprises that take part in the programme.
5. It supports Ghana's shift toward an export led economy by strengthening production and competitiveness.
6. It works with public institutions so that regulatory, financial, security, and infrastructural systems are aligned to support continuous operations.

LEADERSHIP

The Secretariat has been led by Dr Augustus Goosie Tanoh, who holds the title of Senior Presidential Advisor on the 24 Hour Economy and Accelerated Export Development Programme. Under his leadership, the Secretariat has engaged a wide range of institutions, including the Bank of Ghana, the National Petroleum Authority, and the Venture Capital Trust Fund, in support of the programme's implementation. In February 2026, Bank of Ghana Governor Johnson Asiamah hosted the Secretariat at the central bank's headquarters for talks on aligning monetary policy tools with the programme, including ways of expanding access to finance for small and medium enterprises.

KEY ACTIVITIES

Since it was set up, the Secretariat has undertaken a number of notable initiatives. It has held engagements with the Bank of Ghana to align the programme with the country's macroeconomic framework, and signed a Memorandum of Understanding with the Venture Capital Trust Fund aimed at improving access to finance for businesses. It has worked with the National Petroleum Authority to pilot round the clock operations within the downstream petroleum sector, and convened stakeholder forums across the country to promote cooperative development and inclusive growth.

The Secretariat has also had to manage public confusion about the limits of its authority. Particularly, the fact that the



Secretariat has no jurisdiction over the separate 24-hour markets project, which is being financed through the District Assemblies Common Fund and implemented by the Ministry of Local Government together with district assemblies across 262 districts. Although these markets carry the 24-hour brand, responsibility for their location and construction rests with local government, not the Secretariat.

THE EIGHT SUB PROGRAMMES OF THE 24-HOUR ECONOMY SECRETARIAT

Rather than a single, uniform policy, 24H+ is built around eight interconnected sub programmes, each targeting a specific structural bottleneck in Ghana's economy.

1. **Grow24** covers agricultural transformation, including projects such as Eden Volta, which aims to develop the Volta Basin into a major food production zone, the Agbleduwo agro-ecological parks, and Shikpon, a smart urban farming initiative.

2. **Make24** targets manufacturing growth, with plans for around fifty industrial parks across

the country intended to position Ghana as a competitive manufacturing hub in West Africa.

3. **Build24** focuses on the physical infrastructure needed to support the programme, including road rehabilitation, inland water transport on the Volta Lake, and new air cargo facilities.

4. **Show24** is aimed at the creative economy, culture, tourism, and national identity, with attention to sectors such as the arts and heritage tourism.

5. **Connect24** addresses supply chain and logistics integration, working to build a seamless, multimodal system anchored on inland waterways, air cargo hubs, cold chain networks, and digital trade platforms.

6. **Fund24** provides the financial architecture for the programme, working to expand access to long term financing for enterprises and producers, including small and medium sized businesses.

7. **Aspire24** focuses on human capital development, building digital skills and workforce readiness, particularly among young people.

8. **Go24** is concerned with civic engagement

and institutional alignment, building public understanding and support for the broader transformation agenda.

CONCLUSION

The 24-Hour Economy Secretariat represents a significant institutional innovation in Ghana's economic governance. By coordinating policy implementation, fostering public private partnerships, and promoting sustained productive activity across agriculture, manufacturing, infrastructure, logistics, finance, tourism, human capital, and civic engagement, the Secretariat is working to advance Ghana's industrial transformation, create durable employment, and strengthen the country's export competitiveness. With the passage of the 24-Hour Economy Authority Act in February 2026, the legal foundation for a permanent coordinating institution is now in place, even though the Authority itself had not yet been fully operationalised as at the latter part of 2026. As implementation moves forward, its ultimate success will depend heavily on reliable infrastructure, stable energy supply, accessible financing, and continued collaboration among government, business, and labour.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE UPDATES





RESPONSIBLE TOURISM: HOW THE INDUSTRY IS RETHINKING ITS SOCIAL IMPACT.

Responsible tourism describes a way of traveling and of doing business in travel that deliberately limits harm to people and places while working to benefit them in return. It is a growing movement built on a simple but demanding question, one that every traveller, operator, and policymaker is now being asked to answer: who actually gains from this journey, and at what cost to the people who call the destination home?

For much of its modern history, tourism has not asked that question seriously enough. Land has been repurposed for resorts with little regard for the communities

already living on it, water and energy have been diverted toward hotels while nearby residents went without. Cultural practices have been staged for visitor entertainment rather than protected as living traditions belonging to the people who created them. The result across many parts of the world has been growth that looked impressive in tourism statistics while leaving host communities poorer, more dependent on external actors and less in control of their own heritage and resources.

That legacy is now driving genuine change across the industry. This write up traces how tour-

ism arrived at this reckoning, examines what is pushing operators, governments, and travellers to rethink their social responsibilities, sets out the principles now guiding that shift, and explores the practical strategies, real world successes, and unresolved tensions shaping responsible tourism as it stands today.

THE EVOLUTION OF TOURISM AND ITS SOCIAL IMPACTS

As tourism grew into a major global industry, its effects on host communities became increasingly difficult to ignore. In numerous coastal and rural regions, large scale

tourism development displaced residents, as prime land was acquired for hotels and resorts with limited consultation, and in some cases none at all. Traditional fishing grounds, farmland, and sacred sites were repurposed for visitor infrastructure, severing communities from resources they had relied upon for generations.

Alongside this physical displacement came a quieter, cultural one. Ceremonies, crafts, and customs were often reshaped or simplified to fit tourist schedules and expectations, gradually losing meaning for the very people who once practised them for their own sake. Also, economic inequality became a defining feature of this model. Profits tended to

flow toward foreign owned hotel chains, international tour operators, and airlines, while local workers were confined largely to low paid, seasonal roles with few realistic paths toward advancement. In the most troubling instances, this imbalance extended into outright exploitation, including the use of women and children in unsafe or informal work within tourism supply chains, from souvenir production to hospitality labour.

Over time, this pattern prompted a reckoning as such researchers, advocacy organisations, and eventually travellers themselves began to question whether tourism was genuinely benefiting the places it claimed to celebrate or

simply extracting value from them under a more attractive name. That growing scrutiny laid the foundation for the shift toward sustainability and social responsibility that now defines the more progressive end of the industry.

Drivers Behind the Rethink in Social Impact
Several distinct forces have converged to push tourism toward a more socially conscious model, reinforcing one another in ways that have made the shift difficult to ignore:

1.Traveller awareness and expectations: a growing share of the travelling public, particularly younger generations, now researches the ethical record of the companies they book with, seeking evidence of fair labour practices and genuine community benefit before committing their spending.

2. Social media and information sharing: reports of exploitation, environmental damage, or cultural disrespect can now spread within hours, creating immediate reputational risk for operators and destinations. The same dynamic rewards businesses that demonstrably get it right, as positive stories circulate just as quickly.



3. Economic incentives: destinations that build a credible reputation for responsibility often command premium pricing and attract stronger, more loyal repeat visitation, showing that ethical practice and commercial success are complementary rather than competing goals.

PRINCIPLES, PRACTICE, AND SOCIAL IMPACT OF RESPONSIBLE TOURISM

Responsible tourism rests on a defined set of principles, is put into effect through specific practices, and produces measurable social impact when applied consistently.

CORE PRINCIPLES OF RESPONSIBLE TOURISM

1. Respect for local cultures and traditions, treating them as living practices owned by their custodians rather than a backdrop for visitor entertainment.
2. Environmental sustainability combined with social equity, recognising that ecological harm and social harm frequently affect the same vulnerable communities.
3. Genuine engagement of local communities as stakeholders, giving residents real influence over



tourism decisions rather than informing them after the fact.

4. Ethical business practices and fair employment, including fair wages, safe working conditions, and real opportunities for advancement.
-

reducing waste, and respecting protected natural areas.

5. Support conservation and community projects directly, rather than only consuming the experiences they make possible.
-

HOW TO PRACTICE RESPONSIBLE TOURISM

1. Choose locally owned accommodation, tours, and restaurants wherever possible so that spending remains within the local economy.
2. Learn about and follow local customs, dress codes, and etiquette before and during a visit.
3. Ask questions of tour operators about how they source labour, share revenue, and involve host communities.
4. Minimise environmental footprint by conserving water and energy,

SOCIAL IMPACT OF RESPONSIBLE TOURISM

1. Economic empowerment at the grassroots level, as income remains within destinations rather than flowing to distant investors.
2. Preservation of cultural heritage, achieved by giving communities control over how, and whether, their traditions are shared.
3. Stronger protections for vulnerable workers, including reduced risk of exploitation and improved labour standards across the supply chain.

4. Greater inclusion of women and marginalised groups, through targeted enterprise and ownership opportunities within the tourism sector.

INNOVATIVE PRACTICES AND STRATEGIES IN RESPONSIBLE TOURISM

Beyond individual traveller choices, the industry itself has developed structural strategies to embed responsibility into how tourism operates.

- Community based tourism initiatives, placing ownership of guiding services, accommodation, and cultural experiences directly in the hands of local residents through village stay programmes and community managed nature reserves.

- Eco friendly accommodations and low impact activities, including investment in renewable energy, water conservation, and waste reduction, alongside smaller group excursions that reduce pressure on fragile environments.

- Support for local artisans, businesses, and cultural sites, directing visitor spending toward local markets and independent producers rather than large, externally owned enterprises.

- Education and

awareness campaigns for travellers, using pre trip materials, on site briefings, and cultural etiquette guidance to encourage more thoughtful engagement. Challenges and Criticisms

Progress within the movement has not resolved every difficulty, and several serious challenges remain.

1.Greenwashing and superficial commitments. Some businesses adopt the vocabulary of sustainability and social responsibility without meaningfully changing how they operate, eroding trust and making it harder for genuinely responsible operators to

Responsible tourism describes a way of travelling and of doing business in travel that deliberately limits harm to people and places while working to benefit them in return.

stand out.

2. Balancing profitability with responsibility. Smaller operators often lack the capital required to invest in sustainable infrastructure or fair wages without external support, placing them at a disadvantage relative to larger, better resourced competitors.

3. Ensuring genuine community participation. Power imbalances between international operators and local residents can leave communities consulted in name only, with limited real influence over outcomes that affect their land, culture, and livelihoods.

4. Measuring and reporting social impact. The continued absence of universally accepted standards makes it difficult for travellers, investors, and policymakers to compare claims of responsibility with confidence.

THE FUTURE OF RESPONSIBLE TOURISM

Several emerging trends are likely to shape the next phase of this movement as it continues to mature.

1.Digital platforms and virtual tourism, opening new avenues for people to experience and financially support destinations without necessarily

travelling to them.

2. Regenerative tourism, which aims to leave a destination measurably better than it was found, rather than merely limiting harm.

3. Technology for transparency, with digital certification schemes and impact tracking tools helping to verify claims that were once difficult to check independently.

4. Policy developments and industry standards, as governments and international bodies work gradually toward shared certification frameworks.

5. Traveller education and engagement, which remain central to holding the industry accountable, arguably more effective in practice than regulation alone.

CONCLUSION

Responsible tourism represents a genuine rethinking of what travel should achieve, and of who should ultimately benefit from it. Where the traditional model prioritised profit and scale, often at the direct expense of host communities and fragile environments, this evolving approach places people, culture, and ecological wellbeing firmly at its centre.

The work, however, remains far from finished. Tension between stated ideals and actual implementation persists throughout the industry, and the continued absence of consistent global standards leaves the door open to greenwashing

and superficial commitment. Closing that gap will require sustained effort from every part of the tourism value chain. Operators must move decisively from language to practice, policymakers must establish and genuinely enforce meaningful standards rather than voluntary guidelines alone, and travellers must continue demanding accountability through the choices they make with their time and money. Only through that shared, ongoing effort can tourism finally become what it has long promised to be: a genuine force for equitable and lasting positive impact, for the communities and ecosystems that make travel possible in the first place.



THE HIDDEN ENVIRONMENTAL COST OF ARTIFICIAL INTELLIGENCE AND DATA CENTRES.

Artificial intelligence has become part of everyday life with remarkable speed. It drafts our emails, recommends what we watch, powers the search results we rely on, and increasingly shapes decisions in medicine, finance, and industry. Much of this happens invisibly, behind clean interfaces that give little indication of the machinery working underneath. That machinery lives in data centres: sprawling facilities filled with servers, processors, and cooling systems that keep the digital world running.

It is easy to think of artificial intelligence as something weightless, a purely digital phenomenon with no physical footprint. In reality, every

interaction with an AI system draws on electricity, water, land, and raw materials. As these technologies scale up, so does their demand on the natural world, often far from the attention of the people using them. This article looks past the convenience of artificial intelligence to consider what it actually costs the environment, why that cost tends to stay hidden, and what can be done to bring it under control.

THE RISE OF ARTIFICIAL INTELLIGENCE AND DATA CENTRES

Artificial intelligence refers broadly to computer systems designed to perform tasks that

would normally require human judgement: recognising patterns, understanding language, making predictions and decisions. Every capable AI system depends on a period of training, in which a model learns from vast amounts of data through intensive computation, followed by ongoing use, in which the trained model responds to requests from millions of people at once. Both stages run entirely on data centres, the physical infrastructure that stores information, runs calculations, and keeps everything connected.

The growth of this infrastructure has been extraordinary. Modest server rooms have given

way to enormous, purpose built facilities operated by a handful of major technology companies, multiplying across the globe and often clustered in regions chosen for cheap land, favourable regulation, or access to power rather than environmental impact.

None of this growth is happening without reason. Artificial intelligence offers real benefits, including supporting medical diagnosis and drug discovery, improving weather and climate forecasting, helping manage agriculture more sustainably, streamlining logistics and energy grid management, and automating routine tasks across nearly every industry. Its usefulness is precisely why its environmental

footprint deserves close attention rather than dismissal. The aim is not to reject a transformative technology but to understand its true cost and build it more responsibly.

ENVIRONMENTAL FOOTPRINT OF DATA CENTRES

The environmental burden of data centres shows up in several distinct but connected ways:

1. Energy consumption. Running thousands of processors continuously requires enormous amounts of electricity, both to power hardware and to prevent it from overheating. Because much of the world still generates electricity from fossil fuels, this

demand translates directly into carbon emissions.

2. Carbon emissions. Every AI response carries an energy cost, and that cost multiplies as these tools are used by more people, more often, for more tasks, adding steadily to global greenhouse gas output.

3. Water usage. Data centres generate substantial heat, and many rely on water based cooling systems. This water is often drawn from local supplies, placing pressure on communities and ecosystems already dealing with scarcity, particularly in warmer regions.

4. Electronic waste. Processors and hardware do not last forever. As technology advances, older equipment is retired at a rapid pace, leaving behind electronic waste that is difficult to recycle safely and that often contains materials harmful to health and the environment.

Together, these impacts form a footprint that grows in step with the expansion of artificial intelligence itself.



FACTORS CONTRIBUTING TO ENVIRONMENTAL COSTS

Several forces are driving this footprint upward. AI models are becoming

steadily larger and more complex, and each increase in scale demands more computing power, with training being an especially intensive process. Much of that computing power still depends on electricity generated from fossil fuels, since the pace of expansion often outstrips the availability of renewable supply in the regions where new facilities are built. Infrastructure inefficiency compounds the problem: older facilities, outdated cooling methods, and underused equipment all waste energy that better design would conserve. Finally, the relentless pace of hardware innovation shortens the useful life of equipment, encouraging frequent replacement cycles that accelerate both energy demand and waste generation.

HIDDEN COSTS AND CHALLENGES

Much of what artificial intelligence costs the environment remains difficult to see, and that is part of the problem. Companies tend to disclose only what reflects well on them. Energy use may be reported in broad terms, while water consumption, waste, and manufacturing emissions are

frequently left out of public reporting, making it hard for regulators and the public to grasp the full scale of the issue.

The environmental cost also begins well before a data centre is switched on. Manufacturing processors requires mining raw materials and running energy intensive fabrication processes, consequences rarely factored into discussions about AI's footprint. Location matters too: facilities in hot or dry climates strain local water supplies, while those on carbon heavy grids produce more emissions for the same computing work, and in some regions data centres now compete directly with communities for water and power. Beyond the data centre itself, the wider supply chain, including raw material extraction for chips and components, adds further strain that stays largely invisible to everyday users.

MITIGATION STRATEGIES AND INNOVATIONS

Despite these challenges, meaningful efforts are underway. Many major technology companies are shifting toward renewable sources of power, investing in wind,

solar, and other clean energy, a transition that is far from complete but genuine and growing. Newer processors deliver more computing power for less energy, while alternative cooling methods that use less water are gradually replacing older systems. Somewhat ironically, artificial intelligence itself is being used to reduce its own footprint, managing cooling, predicting maintenance needs, and optimising workloads to conserve energy. Extending the useful life of equipment, refurbishing hardware, and designing components with recycling in mind can meaningfully reduce waste, while governments are beginning to require companies to disclose their energy and water use and to explore regulations that encourage cleaner practices.

The environmental trajectory of artificial intelligence will depend on decisions being made now by the companies designing hardware, the operators building data centres, and the governments setting the rules they must follow. Current trends suggest computing demand will keep growing faster than efficiency gains can offset, so the footprint of this industry is likely to expand before it stabilises.

At the same time, growing public awareness is creating pressure for change. As more attention is paid to the resources artificial intelligence consumes, companies face rising incentive to compete on sustainability as well as performance, and governments are likely to tie access to power and permits to genuine environmental commitments. Longer term, real progress will depend on continued innovation: cleaner energy generation, more efficient hardware, cooling methods that significantly reduce water use, and AI models designed to accomplish more with less computation. None of these developments alone will be enough, but together they offer a credible path toward reconciling the

growth of artificial intelligence with the limits of the natural world.

CONCLUSION

Artificial intelligence is usually discussed in terms of what it makes possible, the problems it solves, the convenience it offers. Far less attention is paid to what it actually requires: electricity generated somewhere, water drawn from somewhere, hardware that will eventually be discarded somewhere. These costs are real, and they are being paid now, often by communities far removed from the people benefiting from the technology.

None of this is an argument against artificial

intelligence. It is an argument for honesty about what it costs and a genuine commitment to reducing that cost. Awareness matters, but it changes nothing without action to match it. Cleaner energy, more efficient hardware, responsible handling of waste, and meaningful regulation are not optional extras, they are the foundation on which a sustainable future for this technology must be built. The choices made by developers, companies, governments, and everyday users in the years ahead will determine whether artificial intelligence becomes part of the solution to environmental challenges or one of their greatest contributors.

FINANCE UPDATES





FINANCING GHANA'S BLUE ECONOMY: TURNING OCEAN POLICY INTO CAPITAL

There is a peculiar arithmetic playing out along Ghana's coastline, which stretches roughly 550 kilometres. The sea gives the country an Exclusive Economic Zone of about 225,000 square kilometres, an expanse of water nearly as large as the entire land area of Ghana itself, stacked on top of what already exists on shore. Yet fisheries, the most visible slice of that watery estate, contribute just over 1 percent of GDP, even as more than two million people along the coast depend on it for a living. Somewhere between the size of the opportunity and the size of the payoff sits a financing gap, and 2026 is the year Ghana has decided to stop pretending it does not exist.

A NATIONAL OCEAN STRATEGY TAKES SHAPE

For years, Ghana's relationship with its ocean read like an unfinished sentence. There was awareness of the potential in offshore oil, fisheries, ports, tourism, and even the untapped promise of seaweed and mangroves as carbon sinks, but no single document forcing the various ministries, financiers, and coastal communities to work from the same page.

That changed in December 2025, when government launched the Ghana Sustainable Ocean Plan, and the momentum has continued to build through 2026. The plan is organised

around six pillars: ocean wealth, ocean health, ocean knowledge, ocean equity, ocean finance, and maritime security, with 2026 and 2027 billed as the "year of delivery" for what officials are calling a national blue industrial revolution.

Alongside the Sustainable Ocean Plan, the Ministry of Fisheries and Aquaculture Development has been advancing a parallel Blue Economy Policy through stakeholder validation, built on its own six pillars: Blue Wealth, Blue Health, Blue Knowledge, Blue Finance, Blue Equity, and Blue Safety and Security. Stakeholders reviewed the draft at an April 2026 workshop in Accra. Fisheries Minister Emelia Arthur framed the

moment plainly, describing the shift to a blue economy as something already under way rather than a distant ambition. What makes 2026 genuinely different from previous rounds of ocean rhetoric is that Ghana is now trying to give the whole effort legal permanence. An inception meeting in August, backed by the United Nations Development Programme and the African Union Commission, launched the drafting of a Blue Economy Commission Bill, legislation meant to create a standing institutional home for blue economy coordination rather than leaving it scattered across ministries. A nineteen member technical committee, including representatives from the Attorney General's

Department and the Ghana Navy, has been refining the draft through August, with wider stakeholder consultation expected in September and a final bill slated for Parliament before the month is out. Writing a strategy is one achievement; building a legal skeleton that outlives the minister who commissioned it is another. Ghana is attempting the latter.

THE COST OF GOVERNING AN OCEAN

None of this answers the more stubborn question of who pays for it. Ocean governance is expensive in ways that are easy to underestimate. Monitoring

225,000 square kilometres of water for illegal fishing vessels, building cold storage infrastructure so a fisherman's catch does not spoil before reaching a paying buyer, and restoring mangroves that double as nurseries for juvenile fish and as carbon stores are not one time costs. They are commitments that stretch across decades, and Ghana's fiscal space has been notably tight.

Illegal, unreported, and unregulated fishing alone is estimated to cost the Ghanaian economy about \$50 million a year, according to figures cited by the Chartered Institute of Marketing Ghana and United Nations Environment Programme research, money that essentially evaporates from a sector already producing a sliver of GDP relative to its potential. That is the paradox blue finance is meant to solve: the ocean is simultaneously undervalued on the balance sheet and actively losing value through weak enforcement.

Ghana has tried conventional development financing before. In 2011, the World Bank approved \$53.8 million for the country's fisheries sub sector, a \$50.3 million International Develop-



ment Association loan blended with a \$3.5 million Global Environment Facility grant, aimed at strengthening fisheries governance, reducing illegal fishing, and growing aquaculture under the West Africa Regional Fisheries Program. More recently, the Ministry of Fisheries and the African Development Bank have discussed a considerably larger proposal, a \$128 million initiative to modernise aquaculture technology and create jobs, reflecting how aquaculture, not just wild catch fisheries, has become the sector many see as Ghana's best opportunity for food security and coastal livelihoods, especially as marine stocks decline from overfishing.

Loans and grants, however useful, are not designed to close a structural funding gap on their own. They arrive project by project, tied to specific timelines and specific donors' priorities. What Ghana, and much of the developing coastal world, has been reaching for instead is a newer generation of financial instruments built specifically for the ocean.

NEW INSTRUMENTS FOR OCEAN CAPITAL

The most discussed of



these instruments is the blue bond, a debt security whose proceeds are earmarked for ocean related projects, from sustainable fisheries management to marine pollution control. Seychelles pioneered the model in 2018 with a modest \$15 million issuance, and it worked well enough, funding sustainable fisheries and marine conservation with measurable ecological payoff, that other small island and coastal states began adopting variations. Even so, blue bonds remain a niche corner of global capital markets. Research from Columbia University found only about 26 blue bond issuances worldwide between 2018 and 2022, totalling roughly \$5 billion, less than half of one percent of the entire sustainable debt market.

Ghana has not yet issued one, but the Sustainable Ocean Plan's explicit ocean finance pillar, and repeated references by Ghanaian commentators to the Seychelles precedent, suggest it is under consideration.

A more structurally ambitious tool is the debt for nature swap, in which a portion of a country's external debt is refinanced or forgiven in exchange for binding commitments to fund conservation. Gabon used the model in 2023 to buy back roughly \$442 million of its Eurobonds at a discount, channeling the savings into marine protection. Belize, Barbados, Ecuador, and the Bahamas have all completed similar transactions since 2021. Reuters reported in March 2026 that three

African governments were in talks on debt for nature swaps worth a combined \$500 million, with one potentially closing before year's end, though which countries are involved has not been publicly confirmed. Whether Ghana becomes one of them is an open question, and worth approaching with some caution. Independent analysis published this year by the Observer Research Foundation found that across Belize, Barbados, Ecuador, and Gabon, these swaps reduced overall debt levels by only about 3 percent and eased the actual fiscal burden by roughly 1 percent, because most of the freed up cash has to be redirected straight into conservation spending rather than genuinely lightening the country's financial load. A debt for nature swap is not free money. It is a swap, and the fine print matters. Mangroves as a Market Asset

Perhaps the most unusual financing story running quietly alongside Ghana's policy overhaul involves a stretch of water most Ghanaians have never heard discussed in the same breath as international carbon markets: the Keta Lagoon in the Volta Region.

Terraformation, working with local partners, has developed one of the pioneering blue carbon projects on the African continent there, generating carbon credits tied to the ability of coastal mangrove ecosystems to lock away carbon dioxide. What makes the project notable beyond its novelty is the price. Its first credits reportedly sold for around \$50 per tonne, well above the going rate for credits from typical land based forestry projects. Mangroves, it turns out, sequester carbon at rates that make investors pay a premium, and Ghana has more of them along its lagoons and estuaries than the current level of investment reflects.

Blue carbon will not single handedly finance Ghana's ocean ambitions. But it is a rare example of a market mechanism that pays coastal communities to protect, rather than exploit, the ecosystems they live alongside, precisely the kind of incentive alignment that fisheries management in Ghana has historically struggled to achieve. Institutions Begin to Organise Around Investment.

The financing conversation has also started acquiring domestic insti-

tutional backing rather than depending entirely on international partners. It is one of several signs that Ghana's blue economy push is no longer purely a government led exercise, as industry players and civil society groups are beginning to organise around it too.

There is also a continental backdrop worth noting. BlueInvest Africa, an initiative started by the European Commission in 2022 to connect African ocean economy startups with investors, holds its fourth edition in Cape Town in November 2026, a reminder that Ghana's fundraising challenge is playing out inside a broader continental race for blue capital, one where countries with clearer legal frameworks and better packaged projects will likely draw disproportionate interest.

WHAT STILL NEEDS TO HAPPEN

Strip away the acronyms and the picture is fairly simple. Ghana has, for the first time, a genuine strategic architecture for its ocean economy: the Sustainable Ocean Plan, the draft Blue Economy Policy, and soon, if the timeline holds, a Blue Economy Commission

Bill giving it legal permanence. What it does not yet have is a track record of actually closing a blue bond, completing a debt for nature swap, or scaling blue carbon revenue beyond a single pilot in the Volta Region.

The gap between strategy and capital is where most ambitious ocean plans quietly die. Ghana's advantage is timing. It is designing its institutional framework at precisely the moment global blue finance instruments are maturing and other Afri-

can governments are testing them in real transactions. Its risk is the same one that has followed the Fisheries and Aquaculture Sector Development Plan since 2011, namely that governance and enforcement lag behind the financing, so that money flows in without illegal fishing losses, mangrove clearance, or overcapacity in the canoe fleet meaningfully declining.

The ocean does not send invoices. It sends slower, quieter signals: declining

catch sizes, vanishing mangrove cover, a fisheries sector that stays stuck near 1 percent of GDP no matter how much oil and gold dominate the headlines. Whether Ghana's blue economy financing push becomes a genuine turning point, or another well drafted plan competing for attention against more immediate fiscal pressures, will likely be decided less by which instrument it chooses, whether bond, swap, or carbon credit, and more by whether the enforcement and institutional machinery being built alongside it actually holds.



REGENERATIVE FINANCE (ReFi): A NEW ECONOMIC PARADIGM AND WHAT IT MEANS FOR GHANA

The global financial system has for centuries operated on an extractive logic: take resources, generate profit, and externalise environmental and social costs onto communities with no voice in the transaction. That model built industrial economies but also accelerated climate change, deepened inequality, and depleted the natural systems on which all human prosperity ultimately depends. A growing movement now challenges that logic from the inside. It is called Regenerative Finance or ReFi and it proposes something genuinely radical: that money, instead of extracting value from the world, can

be deliberately designed to restore it.

WHAT IS REGENERATIVE FINANCE?

ReFi is an emerging financial model that integrates blockchain technology with the principles of sustainability, equity, and systems thinking. Unlike traditional finance, which emphasises short-term profit, ReFi seeks to restore ecosystems, empower communities, and build long-term resilience. The concept draws from John Fullerton's 2015 work *Regenerative Capitalism*, which holds that healthy economies should function like living systems: self-or-

ganising, adaptive, and renewing rather than extractive and degenerative. At its core, ReFi is not merely about preventing harm but seeks to redesign financial systems so that economic activity actively regenerates ecological and social capital. It differs meaningfully from ESG investing. Traditional finance measures success through financial return alone. ESG investing adds a constraint of doing less harm. ReFi demands that finance actively do good: that it become a tool for ecological resilience, social inclusion, and economic stability. Where ESG ratings assess whether a company manages its sustainability risks ade-

quately, ReFi uses technology to direct capital flows toward projects that measurably restore forests, sequester carbon, support small-holder farmers, and build financial inclusion for communities historically excluded from formal markets.

THE TECHNOLOGY ENGINE DRIVING ReFi

ReFi is enabled by a set of converging digital technologies. Blockchain provides a tamper-resistant distributed ledger that records environmental transactions transparently and permanently, meaning every step in a carbon credit's lifecycle including verification, issuance, transfer, and retirement can be made visible to anyone worldwide and is resistant to manipulation. Tokenisation converts real-world ecological assets such as trees, carbon sequestration capacity, and biodiversity credits into digital tokens with genuine financial value, giving nature a quantifiable price signal in markets and creating economic incentives for conservation. Decentralised Finance or DeFi delivers financial services through self-executing smart contracts rather than banks, removing the cost and friction of conventional intermedi-

aries and making it viable to serve communities too small or remote for traditional banking. Decentralised Autonomous Organisations or DAOs enable community governance through blockchain-based voting in which members holding governance tokens participate directly in decisions about fund allocation and project selection, replacing opaque gatekeepers with transparent democratic decision-making. Digital Measurement, Reporting and Verification or dMRV uses satellite imagery, Internet of Things sensors, and artificial intelligence to verify environmental outcomes in real time, replacing slow manual audits with automated objective evidence.

ReFi is an emerging financial model that integrates blockchain technology with the principles of sustainability, equity, and systems thinking.

GHANA AT A GREEN CROSSROADS

Ghana occupies a strategically important position as ReFi matures into a global movement. The country is the world's second largest cocoa producer, contributing approximately 20% of global cocoa supply according to the International Cocoa Organization, behind Ivory Coast which accounts for roughly 42%. Ghana holds significant forest reserves including the biodiversity-rich Atewa Range, the Bia Conservation Area, and the Ankasa Resource Reserve, alongside coastal mangrove systems and savannah ecosystems in the north. It has a young, increasingly digitally-connected population and one of Africa's most mature mobile financial services ecosystems. It is already experiencing the consequences of climate disruption: erratic rainfall is undermining agricultural productivity, coastal erosion threatens communities from Keta to Axim, and desertification is shrinking cultivable land across the Upper East and Upper West Regions. At the same time, Ghana has been methodically building one of the most sophisticated regulatory frameworks for green and climate finance on the African continent.

GHANA'S MARKET

CARBON

International climate experts consider Ghana, alongside Tanzania and South Africa, to have one of the most mature regulatory frameworks for voluntary carbon markets in Africa, reflecting years of deliberate institution-building. The Ghana Framework on International Carbon Markets, published in December 2022, translated the obligations of Article 6, Paragraph 2 of the Paris Agreement into operational rules governing how Ghana authorises, monitors, reports, and accounts for internationally transferred mitigation outcomes. As of December 2024, 70 projects had been submitted to the Carbon Market Office for approval, with the CMO's public dashboard listing 88 total mitigation activities and a pipeline of 402 million tonnes of potential credits seeking authorisation across ten technology scopes including clean cooking, transport, nature-based solutions, regenerative agriculture, and solar energy. Ghana has formally signed bilateral carbon cooperation agreements with three countries: Switzerland, whose agreement has been operational since November 2020 and under which Ghana completed its first trans-

fer of over 11,000 tonnes of verified emission reductions in July 2025; Sweden, whose agreement was concluded in November 2022; and Singapore, whose agreement was also concluded in November 2022. Negotiations with South Korea and Liechtenstein remain ongoing. Ghana's updated Nationally Determined Contribution under the Paris Agreement projects that full implementation of its climate action plan could create over one million jobs and avoid 2,900 deaths annually through improved air quality by 2030, while the CMO's 2025 report projects that Ghana's carbon market could attract over billion in investment by 2030.

GHANA'S GREEN FINANCE REGULATORY ARCHITECTURE

Beyond carbon markets,

Ghana has constructed a coherent green finance ecosystem. The Ghana Green Finance Taxonomy defines which economic activities qualify as environmentally sustainable, enabling investors to know precisely what they are funding across energy, transportation, agriculture, forestry, water and waste management, and the blue economy. In March 2024, the Securities and Exchange Commission of Ghana issued Green Bond Guidelines aligned with the International Capital Market Association's Green Bond Principles, enabling companies and government entities to raise capital earmarked for environmental projects. Pension scheme operators may allocate up to 5% of assets under management to green bonds outside the standard 35% ceiling for corporate



debt, creating a dedicated investor base. A dedicated green bond exchange in Accra helps local businesses access debt capital at interest rates of between 4% and 6%, compared with conventional hard-currency rates of 16% to 21%, making previously unviable green projects financially attractive. The Ghana Sustainable Banking Principles, introduced in November 2019 through a collaboration between the Bank of Ghana, the Ghana Association of Bankers, and the Environmental Protection Agency, embed environmental and social risk management and financial inclusion standards into bank lending decisions. In October 2024, the Ministry of Finance launched a dedicated Climate Financing Division. In July 2024, the Chartered Institute of Bankers Ghana in collaboration with the IFC and the EPA launched an ESG Certification Programme to embed sustainability principles into financial decision-making across the banking sector.

SECTOR OPPORTUNITIES FOR GHANAIAN BUSINESSES

The opportunities for Ghanaian businesses are substantial and immediately accessible. In agri-



culture, practices such as agroforestry, cover cropping, reduced tillage, and biochar application can generate verified carbon credits while improving farm productivity and building resilience to erratic weather. More than 60% of Ghana's cocoa farms are enrolled in Fairtrade or Rainforest Alliance certification programmes, providing a ready foundation for carbon accounting. Blockchain-based traceability is now also a commercial necessity for exporters under the EU Deforestation Regulation, which requires that cocoa, coffee, and palm oil exported to Europe be traceable to the specific farm of origin with documented evidence that the farm was not deforested after December 31, 2020. In forestry, Ghana's pipeline of 402 million tonnes of potential credits is increasingly attractive to international buyers seeking credits

bundled with biodiversity and community co-benefits. In renewable energy, green bonds can fund large-scale solar and wind infrastructure at lower cost than conventional debt, while DeFi-based community financing structures can enable rural communities to collectively own and govern solar mini-grids. Clean cookstove projects represent one of the largest opportunities in Ghana's CMO pipeline, with 26 of the 70 submitted projects focused on a plan to distribute 9.1 million improved cookstoves by 2030. For SMEs broadly, sustainability-linked loan products, carbon credit revenues, and access to impact investor networks represent financing pathways unavailable through conventional channels. Ghana's mobile money ecosystem, built on MTN Mobile Money, Telecel Cash, and AirtelTigo Money, pro-

vides a critical structural advantage: mobile-first blockchains like Celo can reach smallholder farmers, fisherfolk, and charcoal producers in communities too remote for conventional banks, making Ghana's fintech maturity a genuine competitive asset for building an inclusive ReFi economy.

CHALLENGES AND HONEST CAVEATS

ReFi carries genuine promise, but intellectual honesty demands acknowledging significant challenges. The voluntary carbon market has faced serious credibility questions. In January 2023, major carbon certifier Verra was the subject of a damaging investigative report suggesting that many of its flagship nature-based credits had been overstated, with the implication that the forests credited for protection would not have been cleared anyway. The subsequent fall in credit prices rattled the entire voluntary carbon market and prompted deep scepticism among corporate buyers.

Ghana is not immune: a Ghanaian rice farming project cited as a model for Article 6 implementation also came under scrutiny for potentially inflated credit claims, a reminder that credibility must be earned through rigorous independent verification. The CMO currently provides limited project-level public transparency and the registry lacks comprehensive support systems for business users. A 2025 systematic review of innovative climate finance in Ghana found that while green bonds, blended finance, and international climate funds offer strategic pathways, their effectiveness is undermined by regulatory fragmentation, limited institutional capacity, and procedural inefficiencies. Digital literacy and reliable internet connectivity remain unevenly distributed in rural areas, limiting ReFi's reach into the communities that hold the most significant natural capital. The risk of greenwashing grows alongside the economic rewards of environmental credentialing, and enforcement capacity for the SEC's Green Bond Guidelines is still being built.

CONCLUSION: GHANA'S REGENERATIVE MOMENT

Regenerative Finance is not a utopian fantasy. It is a practical reorientation of financial incentives using twenty-first century technology to ensure that money flows toward activities that sustain ecological and social systems rather than degrade them. For Ghana, with its extraordinary natural endowment, maturing green finance architecture, dynamic digital infrastructure, and urgent climate vulnerability, this is not a distant aspiration but a strategy available to begin executing now.

TRENDS AND INNOVATIONS





THE GROWING INFLUENCE OF CHIEF AI OFFICERS

Not long ago, artificial intelligence was treated as a specialist function, often confined to innovation teams or data science units. It was seen as a technical layer rather than a core driver of business value. That position has shifted significantly. Today, artificial intelligence is shaping how organizations compete, how decisions are made, and how risks are identified and managed. In response, a new executive role has begun to take shape across industries: the Chief AI Officer.

The emergence of this role reflects a deeper change in how organizations understand both the opportunities and risks associated with artificial intelligence. Businesses are moving away

from fragmented experimentation toward more deliberate and coordinated adoption. This shift requires clear leadership, and the Chief AI Officer is increasingly becoming the focal point for that responsibility.

DEFINING THE ROLE OF CHIEF AI OFFICER

At its core, the Chief AI Officer role is about ownership. Artificial intelligence now cuts across nearly every function within an organization, from operations and finance to customer engagement and compliance. Without a central figure overseeing these initiatives, efforts can become disjointed, inconsistent, or even counterproductive.

The Chief AI Officer provides a single point of accountability for how AI is deployed and managed. This includes ensuring that initiatives are aligned with business objectives, that risks are properly assessed, and that outcomes are measured effectively. In many respects, the role brings structure and coherence to what could otherwise be a scattered and reactive approach to AI adoption.

ALIGNING AI WITH BUSINESS GOALS

One of the most important responsibilities of the Chief AI Officer is integrating AI into the broader business strategy. Artificial intelligence is only valuable when it address-

es real business needs. The role therefore requires a careful balance between technical understanding and commercial insight.

A Chief AI Officer works closely with senior leadership to identify where AI can deliver tangible value. This may involve improving operational efficiency, enhancing decision making, or creating new products and services. The focus is not on adopting AI for its own sake, but on ensuring that its use is purposeful and results-driven.

This strategic alignment is particularly important in competitive markets, where the effective use of AI can create a meaningful advantage. Organisations that approach AI in a structured and strategic manner are more likely to see sustained benefits over time.

Governance And Risk Management

As AI systems become more embedded in business processes, the risks associated with their use become more pronounced. These risks include bias in automated decision making, lack of transparency, data privacy concerns, and potential regulatory breaches.

The Chief AI Officer plays a central role in establish-

ing governance frameworks to address these challenges. This includes developing policies for data usage, ensuring proper documentation of AI systems, and implementing oversight mechanisms that allow for accountability and auditability.

For law firms and other professional services organizations, this governance function is particularly significant. Clients increasingly expect their advisors to demonstrate not only technical competence but also a clear understanding of risk. A robust AI governance framework signals that the organization is both innovative and responsible, which can enhance client confidence and trust.

CROSS-FUNCTIONAL COORDINATION

AI initiatives rarely sit within a single department. They often require collaboration across multiple functions, including IT, legal, compliance, operations, and business development. Without effective coordination, these initiatives can face delays or fail altogether. The Chief AI Officer acts as a bridge across these different areas, ensuring that stakeholders are aligned and that projects move forward efficiently. This involves facilitating communication, resolving conflicts, and ensuring that all relevant perspectives are considered in decision making.

This coordinating role also extends to external



relationships. Many organisations rely on third-party vendors for AI solutions, including software providers, cloud platforms, and data partners. Managing these relationships requires careful attention to contractual terms, data protection obligations, and performance standards. The Chief AI Officer often works closely with legal and procurement teams to ensure that these arrangements are properly structured and managed.

STAYING AHEAD OF LEGAL DEVELOPMENTS

The growing focus on AI regulation has further elevated the importance of the Chief AI Officer. Around the world, regulators are introducing frameworks aimed at ensuring transparency, accountability, and responsible use of artificial intelligence.

Even in jurisdictions where comprehensive AI legislation is still developing, the direction of travel is clear. Businesses are expected to take a proactive approach to compliance. The Chief AI Officer plays a key role in monitoring regulatory developments, interpreting their implications, and ensuring that organisational practices remain aligned with evolving

requirements.

This function is particularly critical for organisations operating across multiple jurisdictions, where regulatory expectations may differ. A coordinated approach helps to reduce the risk of non-compliance and supports a more consistent global strategy.

ETHICAL CONSIDERATIONS

Beyond legal compliance, there is an increasing focus on the ethical dimensions of artificial intelligence. Questions around fairness, transparency, and accountability are becoming central to how AI systems are evaluated.

The Chief AI Officer is often tasked with developing ethical guidelines and embedding them into the organisation's operations. This involves more than drafting policies. It requires fostering a culture in which responsible AI use is understood and prioritised at all levels of the organisation.

Ethical considerations also play an important role in shaping public perception. Organisations that demonstrate a commitment to responsible AI are more likely to build trust with custom-

ers, employees, and other stakeholders.

THE EVOLVING NATURE OF THE ROLE

Despite its growing importance, the Chief AI Officer role is still evolving. There is no single model for how it should be structured or positioned within an organisation. In some cases, it sits within the technology function, while in others it operates at the highest level of executive leadership.

What remains consistent, however, is the need for influence. The effectiveness of the Chief AI Officer depends largely on their ability to shape decision making across the organisation. This requires not only technical expertise but also strong leadership and communication skills. As organisations continue to integrate AI into their core operations, the scope and significance of the role are likely to expand further.

IMPLICATIONS FOR LAW FIRMS AND PROFESSIONAL SERVICES

For law firms, the rise of the Chief AI Officer presents both internal and external considerations. Internally, firms must think carefully about how

they use AI in their own operations, particularly in relation to confidentiality, accuracy, and professional responsibility.

Externally, there is a growing demand for legal advice on AI-related matters. Clients are increasingly seeking guidance on issues such as regulatory compliance, data protection, and contractual risk allocation. Understanding the role and influence of the Chief AI Officer can provide

valuable insight into how clients are approaching these challenges.

CONCLUSION

The growing influence of Chief AI Officers reflects a fundamental shift in how organizations engage with artificial intelligence. AI is no longer just a technical tool. It is a strategic asset that requires dedicated leadership, careful gover-

nance, and thoughtful integration.

As businesses navigate an increasingly complex technological and regulatory environment, the Chief AI Officer will play a central role in shaping how AI is used and understood. Organizations that recognize and invest in this role are likely to be better positioned to realize the benefits of artificial intelligence while managing its risks in a responsible and sustainable manner.



SKILLS-FIRST HIRING AND THE DECLINE OF TRADITIONAL CREDENTIALS

There is a quiet but meaningful shift taking place in how organizations think about talent. For decades, hiring decisions leaned heavily on formal credentials. Degrees, certifications, and institutional affiliations were treated as reliable signals of competence and readiness. Today, that assumption is being tested. Across industries, employers are placing greater emphasis on what individuals can actually do, rather than where they studied or what qualifications they hold on paper.

This shift toward skills-first hiring is not simply a trend driven by convenience or cost-cutting. It reflects deeper changes in the nature of

work, the pace of innovation, and the growing recognition that traditional credentials do not always capture real capability. For businesses focused on sustainability, resilience, and long-term value creation, this evolution has significant implications.

UNDERSTANDING SKILLS-FIRST HIRING

Skills-first hiring refers to recruitment practices that prioritize demonstrable abilities over formal educational qualifications. Instead of filtering candidates based on degrees or years of experience alone, employers assess practical competencies such as problem-solving, technical proficiency,

communication, and adaptability.

This approach is gaining traction in sectors such as technology, finance, creative industries, and increasingly in professional services. Employers are using tools such as skills assessments, project-based evaluations, work simulations, and portfolio reviews to identify talent. In many cases, candidates who may have been overlooked under traditional systems are now being recognized for their actual contributions and potential.

The rise of digital platforms and alternative learning pathways has also made this shift more viable. Individuals can now acquire rele-

vant skills through online courses, boot camps, apprenticeships, and self-directed learning. As a result, the link between formal education and employability is no longer as direct as it once was.

WHY TRADITIONAL CREDENTIALS ARE LOSING GROUND

The declining reliance on traditional credentials is not an outright rejection of education. Rather, it is a recalibration of what credentials represent and how much weight they should carry.

First, the speed of change in many industries means that knowledge acquired in formal education can become outdated relatively quickly. Employers are therefore placing more value on continuous learning and practical experience. A candidate who can demonstrate current, relevant skills is often more valuable than one who holds a qualification obtained several years ago without ongoing development.

Second, there is growing awareness that formal education does not always provide equal access or opportunity. High-quality education

can be expensive and geographically limited. By focusing on skills, organizations can widen their talent pools and promote greater inclusion. This is particularly relevant in emerging markets, where capable individuals may lack access to elite institutions but possess strong practical abilities.

Third, businesses are under pressure to improve productivity and reduce hiring inefficiencies. Traditional credential-based screening can exclude capable candidates while including others who may not perform effectively in real-world settings. Skills-based assessments provide a more direct measure of job readiness and can lead to better hiring outcomes.

IMPLICATIONS FOR BUSINESSES AND SUSTAINABILITY

From a business sustainability perspective, skills-first hiring offers several advantages. It enhances workforce agility. Organizations can respond more quickly to changing market conditions by recruiting individuals with specific, relevant skills rather than relying on rigid qualification frameworks. This is par-

ticularly important in sectors undergoing digital transformation or regulatory change.

It supports diversity and inclusion. By removing unnecessary credential barriers, companies can access a broader and more diverse talent pool. This not only promotes equity but also strengthens innovation, as diverse teams are better equipped to generate new ideas and perspectives.

It aligns with long-term value creation. Hiring based on skills encourages a culture of continuous learning and development. Employees are valued for their ability to grow and adapt, which contributes to organizational resilience.

For law firms and professional services organizations, the implications are nuanced. Legal practice still requires formal qualifications for regulatory and professional reasons. However, within and around these requirements, there is room to adopt a more skills-oriented approach. For example, firms can place greater emphasis on practical competencies such as legal drafting, client communication, negotiation, and commercial awareness when evaluating candidates.

In addition, non-legal roles within law firms, including operations, technology, business development, and knowledge management, are particularly well-suited to skills-first hiring. These functions often require a blend of technical and practical abilities that may not be captured by traditional credentials alone.

CHALLENGES AND CONSIDERATIONS

While the benefits are clear, the transition to skills-first hiring is not without challenges. One key issue is standardization. Unlike formal qualifications, which provide a common benchmark, skills can be more difficult to measure consistently. Organizations need to invest in robust assessment frameworks to ensure fairness and reliability.

There is also the risk of bias in new forms of evaluation. Without careful design, skills assessments and interviews can still reflect subjective judgments. Employers must ensure that their processes are transparent, structured, and inclusive.

Another consideration is the signaling value of

credentials. Degrees and certifications can still serve as indicators of discipline, commitment, and foundational knowledge. The goal should not be to disregard credentials entirely, but to place them in proper context alongside demonstrated abilities.

For regulated professions such as law, compliance requirements will continue to shape hiring practices. Skills-first approaches must therefore be integrated thoughtfully, ensuring that regulatory standards are maintained while improving how talent is identified and developed.

THE WAY FORWARD

The move toward skills-first hiring is unlikely to reverse. As technology continues to reshape the workplace and alternative learning pathways become more established, the emphasis on demonstrable ability will only increase.

For organizations, the priority should be to strike a balance. Credentials should remain part of the conversation, but not the sole determinant of opportunity. By combining formal qualifications with rigorous assessment of skills, businesses can make

more informed and effective hiring decisions.

For individuals, the message is equally clear. Continuous learning, practical experience, and the ability to demonstrate real-world competence are becoming increasingly important. Career progression will depend less on static qualifications and more on the capacity to adapt and deliver value.

In the context of business sustainability, skills-first hiring represents more than a change in recruitment strategy. It reflects a broader shift toward inclusivity, adaptability, and long-term thinking. Organizations that embrace this approach are better positioned to build resilient teams, respond to evolving challenges, and create lasting impact.

As this shift continues, law firms and other professional services organizations have an opportunity to lead by example. By rethinking how talent is identified and nurtured, they can contribute to a more equitable and effective labor market while strengthening their own foundations for sustainable growth.



THE RISE OF "AFRICA-FIRST" GLOBAL PRODUCTS

For a long time, many African businesses were expected to prove that a product could succeed outside Africa before it could be considered truly scalable. That thinking is beginning to change. Increasingly, African founders are building products around African problems, consumers and market conditions from the outset, while designing those products with the potential to serve customers beyond the continent.

This "Africa-first" approach is particularly visible in technology and financial services. African entrepreneurs are building solutions around challenges such as fragmented payment systems, limited access to formal financial services, logistics, identity verifica-

tion, agricultural supply chains, healthcare access and the realities of operating businesses across multiple currencies and regulatory environments. Rather than treating these challenges simply as obstacles, many founders are recognizing them as opportunities to develop products that solve difficult problems at scale.

Ghana provides a useful illustration of this shift. The growth of mobile money, digital payments, fintech and other technology-enabled services has created a market in which businesses can develop products specifically suited to local conditions.

Features such as mobile-first access, alternative payment methods,

local language considerations and solutions designed for customers who may not have access to conventional banking services are not merely adaptations of foreign business models. In some cases, they represent innovations shaped by the African market itself.

The interesting part is that solutions developed for African conditions can have relevance elsewhere. Businesses operating in emerging markets often face similar challenges around financial inclusion, informal commerce, infrastructure constraints and access to affordable services.

A product designed to work effectively in Ghana, Nigeria, Kenya or

other African markets may therefore have lessons, technology or business models that can be adapted for markets in Asia, Latin America and other parts of the world.

This is already influencing how African startups think about scale. Instead of asking only, “How do we take an existing foreign product and make it work here?”, entrepreneurs are increasingly asking, “What can we build here that the rest of the world may eventually need?” That is an important change in mindset. There are, however, practical challenges. Building an Africa-first product does not mean ignoring international standards or assuming that a successful local product will automatically succeed elsewhere.

Differences in regulation, consumer behavior, infrastructure, purchas-

ing power and market structure can make expansion complicated. Businesses must therefore build with both local relevance and future scalability in mind.

For established businesses, this trend also presents an opportunity to rethink how they approach African markets. Instead of viewing Africa primarily as a market into which global products are introduced, businesses can increasingly view the continent as a place where products, business models and innovations can be developed. Partnerships with African startups and technology companies can provide access not only to new customers, but also to new ideas and approaches to solving problems.

The rise of Africa-first products is therefore about more than technology. It reflects growing confidence among

African entrepreneurs in the value of solving problems from their own context. The realities of doing business in Africa can be challenging, but they can also produce entrepreneurs who are accustomed to building around constraints, finding alternatives and serving highly diverse markets.

For Ghana and the wider African business community, the opportunity is significant. The next generation of globally relevant companies may not necessarily begin by trying to look global. They may begin by solving an African problem exceptionally well and then discover that the solution has value far beyond the continent. The Africa-first model ultimately turns an old assumption on its head: African markets do not always have to be the final destination for global products. Increasingly, Africa can be where globally relevant products begin.

INSIGHTS





AI LITERACY AS A CORE WORKPLACE SKILL

The skills that make an employee valuable are changing alongside the way businesses operate. As artificial intelligence becomes increasingly integrated into everyday business processes, the ability to understand and work with AI is emerging as an important workplace competency.

Across Ghana and other African markets, employees are beginning to use AI tools for research, drafting, data analysis, customer engagement, content creation and a range of routine administrative tasks.

For businesses, this presents an opportunity to improve productivity without necessarily increasing headcount or operating costs. This is particularly relevant to

Ghanaian businesses and growing African enterprises, many of which operate with relatively lean teams and limited resources.

A small business can, for instance, use AI to analyze customer feedback, develop a first draft of a proposal, prepare marketing content, summarize lengthy documents or assist with routine administrative work. Tasks that once consumed several hours can, in some cases, be completed in a fraction of the time. The real value, however, does not come simply from having access to an AI tool. It comes from having people who know how to use it properly.

AI literacy involves more

than knowing how to generate a response from ChatGPT or another AI platform. It includes knowing how to formulate useful instructions, assess the quality of an AI-generated response, verify important information, identify potential bias or errors, protect confidential information and recognize situations where human judgment must take precedence. An employee who accepts every AI-generated answer without question may actually create more risk for a business than an employee who does not use AI at all.

This distinction is particularly important in professional and regulated sectors such as law, finance, healthcare and

consulting. AI can assist professionals with research, analysis and drafting, but it does not remove the responsibility to check the work and exercise professional judgement. A convincing answer is not necessarily a correct one. Businesses therefore need employees who can use AI as a tool while remaining sufficiently critical of its output.

There is also a broader workforce consideration for Ghana and Africa. With a large and growing young workforce, the continent has an opportunity to develop a generation of professionals who are comfortable working alongside emerging technologies. At the same time, there is a risk that differences in access to training and digital skills could deepen existing inequalities in the labour market.

AI adoption without corresponding investment in people may leave some workers behind while concentrating the benefits of the technology among those who already possess strong digital skills.

For this reason, AI literacy should increasingly be considered part of employee development and business sustainability. Sustainability is not limited to financial perfor-

mance, environmental responsibility or corporate governance. It also concerns an organization's ability to prepare its workforce for changes that may affect how work is performed. Providing employees with opportunities to develop AI-related skills can help businesses retain talent, improve productivity and allow existing workers to adapt as technology changes their roles.

This does not mean that every employee needs to become a programmer, data scientist or AI specialist. What most workplaces require is a practical understanding of the technology: what AI can do, where it can add value, where it can go wrong and when a human being needs to take over. These skills will become particularly important as businesses move from experimenting with AI to incorporating it into everyday operations.

For Ghanaian businesses, the question is therefore gradually shifting from whether employees should use AI to how they should use it. The organizations that derive the greatest value from AI may not necessarily be those with the most sophisticated systems, but those with employees who understand how to combine technology with experience, creativi-

ty and sound judgement. AI literacy is consequently becoming more than a useful additional skill. It is emerging as part of the modern definition of workplace competence. The future of work in Ghana and Africa will not simply belong to people who know how to use AI, but to people who know how to use it well, responsibly and with good judgement.



REVIVING GHANA'S UPSTREAM PETROLEUM SECTOR: KEY DEVELOPMENTS

A US\$3.5 billion wave of new investment commitments, a rebound at the Jubilee Field, and unresolved legal questions over petroleum agreements and the commercialisation of new discoveries mark a turning point for Ghana's oil industry.

Ghana's petroleum policy is moving toward reversing more than a half-decade of falling crude production. On 27 June 2026, at the Sentuo Oil Refinery Phase 2 ground breaking in Tema, President John Dramani Mahama announced new upstream investment commitments worth more than US\$3.5 billion, framing them as the centrepiece of a strategy

to restore Ghana's standing as an oil producing nation.

The June 2026 Investment Announcement The commitments comprise four elements:

1. Approximately US\$2 billion from Jubilee Field partners, directed at drilling up to 20 additional wells;
2. Approximately US\$1.5 billion from Offshore Cape Three Points (OCTP) partners for further field development and exploration;
3. Measures toward commercialisation of the Afina discovery; and
4. Ratification of a new petroleum agreement covering the Tano West Basin.

Government said the package was already yielding results. Jubilee Field output had risen from roughly 60,000 to 85,000 barrels of oil per day, putting Ghana on track for its first net increase in national crude output since 2019 reversing what officials have called a six-year production slump.

WHY DECLINING PRODUCTION MATTERS

The concern extends beyond output volumes. Lower production means lower petroleum revenues, which threaten foreign exchange earnings even as Ghana's domestic electricity generation shifts increasingly toward gas. There is

both a fiscal dimension and an energy security dimension to the decline. The 2026 Budget put the scale of that decline at a fall from approximately 71.4 million barrels of

crude in 2019 to an estimated 36 million barrels in 2025 roughly a 50 per cent contraction. The Public Interest and Accountability Committee (PIAC) has attributed

the revenue decline partly to lower output and softer global prices, and has separately noted that no new petroleum agreement had been signed in Ghana since 2018.

PRODUCTION AT A GLANCE (Q2 2026)	
National crude output, 2019	≈71.4 million barrels
National crude output, 2025 (estimate)	≈36 million barrels
Jubilee Field output, pre-campaign baseline	≈60,000 bopd
Jubilee Field output, announced target (June 2026)	≈85,000 bopd
Jubilee gross oil output, Q2 2026 average	≈72,000 bopd
New wells signed off across the campaign	Up to 20

THE JUBILEE FIELD: WHERE THE GROWTH IS COMING FROM

The Jubilee Field remains the cornerstone of Ghana's upstream sector. Kosmos Energy, a Jubilee partner, reported net Ghana production of approximately 36,300 barrels of oil equivalent per day for Q2 2026, including about 7,000 boepd of gas. Gross Jubilee oil production averaged approximately 72,000 bopd over the quarter, exiting Q2 at a rate above 85,000 bopd as new wells came online.

Two new producer wells, J76 and J77, entered pro-

duction in June and early July 2026, each performing at or above expectations. A further well, J50, was expected online shortly after quarter-end, which partners said would push gross Jubilee production above 90,000 bopd. This points to a strategy resting as much on extracting more from existing fields, infill drilling and well completions as on attracting entirely new investors.

WHAT THIS MEANS FOR GHANA'S PETROLEUM LAW

A. Petroleum Agreements
Ghana must continue

negotiating and administering petroleum agreements in a way that attracts capital while protecting the state's interest in its own resources raising recurring questions around petroleum rights, exploration periods, cost recovery, royalties, additional oil entitlements, taxation and state participation. The Petroleum (Exploration and Production) Act, 2016 (Act 919) remains the central statutory framework.

This is not the first such renegotiation. In February 2026, Parliament ratified extensions to the West Cape Three Points and Deep Water Tano

petroleum agreements covering the Jubilee and TEN fields through to 2040, with terms increasing GNPC's carried interest by a further 10 percentage points from July 2036. The June 2026 commitments build on that foundation, and government has signalled further legislative reform aimed at making Ghana's upstream fiscal and legal terms more competitive to investors.

B. Commercialisation of Discoveries

The Afina development is instructive: a discovery does not automatically translate into production. Distinct regulatory, commercial and contractual steps separate discovery

from appraisal, development, first production and full commercialisation. Government's stated effort to move Afina forward raises live questions about the framework governing the field's development, the timeline for Petroleum Commission approval of a plan of development, and the terms of GNPC's state participation.

CONCLUSION

Developments in Q2 2026 show a renewed, well-evidenced effort to revitalise Ghana's upstream sector and reverse a decline that had persisted since 2019. Increased investment

and output matter for revenue, foreign exchange and energy security but the scale of the opportunity raises the stakes for how these resources are managed. The central challenge ahead is one of balance: maximising value from Ghana's remaining petroleum resources while building toward a more diversified, lower-carbon energy mix. Effective regulation, carefully negotiated petroleum agreements, and strategic deployment of petroleum revenues will be critical to that balance.



GHANA'S CONTINUING RELIANCE ON THERMAL POWER: THE CASE FOR A NEW 1,200 MW PLANT

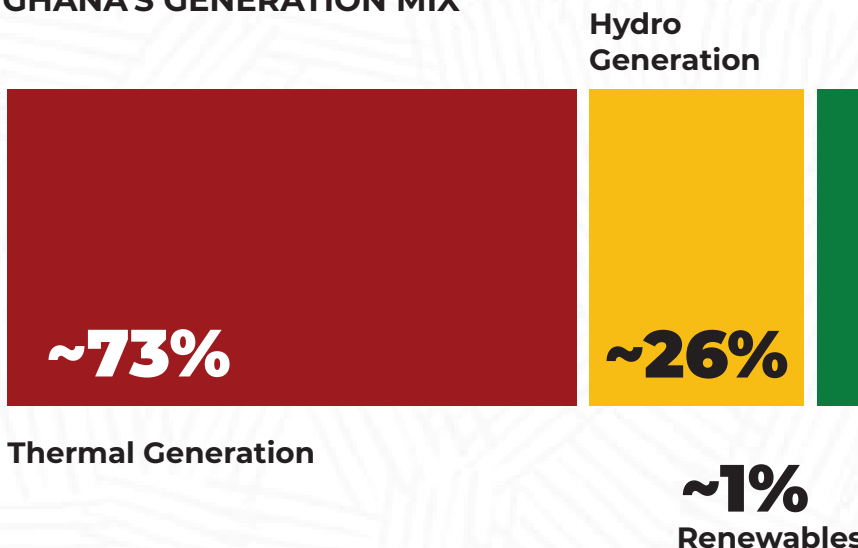
Despite years of renewable-energy rhetoric, Ghana's grid still runs overwhelmingly on gas and hydro. A new state-owned thermal plant promises cheaper, more reliable electricity but raises long-term questions about strand-

ed assets and the pace of the country's energy transition.

One of the defining developments in Ghana's power sector this quarter is the government's continuing, and in some respects deepening, reli-

ance on thermal generation, particularly gas-fired power. While renewable energy continues to dominate public discussion, the operational reality of Ghana's electricity system remains firmly rooted in thermal and hydro sources.

GHANA'S GENERATION MIX



Source: Energy Commission, 2026 Energy (Supply and Demand) Outlook for Ghana, base case. Monthly data from the Public Utilities Regulatory Commission (PURC) for July 2026 shows a broadly similar split thermal 74.3%, hydro 25.0%, and solar under 1% of total generation confirming that thermal power remains the dominant source month to month.

In other words, whatever momentum exists around solar, wind and other renewable technologies, it has not yet meaningfully altered the underlying structure of Ghana's power supply. The system still runs primarily on thermal and hydro generation, and the government's latest capacity-expansion plans suggest that will remain true for some time. The 1,200 MW Thermal Plant

During the quarter, the government confirmed plans to begin construction of a new 1,200 megawatt (MW) state-owned gas-fired power plant. The Finance Minister, Dr Cassiel Ato Forson, first announced the project in the 2026 Budget Statement, and provided further detail in the Mid-Year Budget Review presented to Parliament in July.

The plant is expected to be sited at Kafodzidzi-Abrobeano in the Central Region and, once complete, would become Ghana's largest single power plant surpassing the 1,020 MW Akosombo hydroelectric dam. Construction is planned in phases, with the first 600 MW phase targeted to come online in 2028. The government

has stated that gas turbines for the project have been secured from GE Vernova, at an estimated cost saving of 35 to 45 percent compared with procurement through third-party intermediaries.

The project is designed to run on additional natural gas expected from two sources: increased output from the Offshore Cape Three Point (OCTP) partners, and the planned second Gas Processing Plant (GPP2), which is being developed by the Ghana National Gas Company to expand processing capacity beyond the existing Atuabo facility. According to the Finance Minister, the OCTP and Jubilee partners are expected to produce roughly 150 million standard cubic feet of gas per day in the medium term sufficient, government officials say, to support up to 1,200 MW of generation capacity.

A plant of this scale would represent a substantial addition to Ghana's generating capacity and could materially reshape the country's electricity-supply landscape once operational. Why Ghana Wants More Thermal Generation

1. Electricity reliability

Ghana has a well-documented history of periods of electricity shortages and supply instability, including the widely remembered “dumsor” load-shedding crises of the mid-2010s. Additional dispatchable generation capacity is intended, in part, to reduce the recurrence of such episodes and strengthen the overall security of supply.

2. Industrialisation

The government's 24-Hour Economy agenda depends on a reliable, continuously available power supply. Factories, processing plants, export-oriented businesses and digital infrastructure cannot operate around the clock if electricity supply is unpredictable or prohibitively expensive making generation capacity a precondition for the programme's success.

3. Lower generation costs

This is where the government's broader gas-to-power strategy becomes significant. By replacing more expensive imported liquid fuels — principally light crude oil — with domestically produced natural gas, thermal generation can become materially cheaper to run.

**GH¢
3.08bn**

Total fuel savings

**US\$
268.5m**

Dollar equivalent

**~35
mmscfd**

Added gas supply

Presented by Finance Minister Dr Cassiel Ato Forson in the 2026 Mid-Year Budget Review. By June 2026, gas supply for power generation had risen by an additional 35 million standard cubic feet per day (10 mmscfd from OCTP, 25 mmscfd from Jubilee Gas), bringing total gas supply for power to roughly 490 mmscfd. Government projects the shift from liquid fuel to gas could cut electricity generation costs by at least 75 percent on the affected volumes.

THE ENERGY-TRANSITION QUESTION

The expansion of thermal generation nonetheless raises an important question for Ghana's longer-term energy transition. Additional gas-fired capacity may address immediate concerns around reliability and affordability, but thermal plants are typically designed to operate for several decades. As Ghana works to gradually increase its renewable-energy capacity and meet its climate commitments, the risk of creating stranded assets infrastructure that becomes uneconomical or environmentally untenable before the end of its useful life deserves serious consideration.

From an ESG (environmental, social and governance) perspective,

investors and financiers evaluating the project, or Ghana's power sector more broadly, are likely to scrutinise its projected emissions profile, expected operating life, compatibility with Ghana's climate commitments, and its potential for future integration with lower-carbon technologies such as carbon capture or hybrid renewable pairing.

The central challenge for Ghana, then, is to meet pressing, near-term electricity needs without locking in a generation structure that undermines its longer-term transition to a more sustainable and diversified energy system.

CONCLUSION

Ghana's power sector enters the second half of

2026 with a clear near-term priority: reliable, affordable electricity to support economic activity and industrial growth. The planned 1,200 MW thermal plant, backed by expanding domestic gas supply and demonstrable fuel-cost savings, is a direct response to that priority. At the same time, the scale and expected lifespan of new thermal investment means Ghana must pair these projects with sound regulatory frameworks, responsible investment planning, and continued expansion of renewable energy. The objective should be to meet today's energy needs without compromising the country's transition towards a more sustainable and resilient energy sector.

INDUSTRY PLAYER'S SPOTLIGHT





CORD GHANA: DRIVING GRASSROOTS ENVIRONMENTAL ACTION IN A CHANGING CLIMATE LANDSCAPE

In a period where Ghana faces mounting environmental pressures from plastic pollution to deforestation, illegal mining (popularly known as “galamsey”) and climate change impacts, civil society organizations are increasingly stepping forward with practical, community-led solutions. Among them, the Center for Opportunities and Rural Development (CORD Ghana) is emerging as a notable voice, combining advocacy, grassroots mobilization, and youth engagement to push environmental sustainability from concept to action.

A COMMUNITY-CENTRED SUSTAINABILITY MISSION

CORD Ghana operates as a non-profit organization focused on working with marginalized communities and institutions to improve livelihoods and access to essential resources. Its broader mission extends beyond poverty reduction to include environmental stewardship, recognizing that sustainable development and environmental protection are closely linked.

This approach reflects a growing understanding within Ghana’s development space that environmental degradation directly affects economic

stability, food systems, and public health. With challenges such as plastic waste, coastal pollution, and land degradation intensifying, organizations like CORD Ghana are positioning communities, particularly young people, as key actors in addressing these issues.

FROM ADVOCACY TO ACTION: A CALL FOR PRACTICAL ENVIRONMENTAL SOLUTIONS

In June 2026, CORD Ghana amplified its advocacy by calling for more practical, measurable actions to preserve the environment, moving beyond rhetoric to implementation. This

call aligns with broader national concerns about environmental degradation, including the effects of illegal mining and pollution on water bodies and farmlands.

The organization's messaging emphasizes that awareness alone is not enough. Instead, it advocates for behavioral change, community ownership of environmental initiatives, and stronger collaboration between citizens, institutions, and policymakers. This positions CORD Ghana not just as an advocacy group, but as a bridge between policy discussions and grass-roots execution.

THE LEAN GAME INITIATIVE: INNOVATION MEETS ENVIRONMENTAL EDUCATION

A key example of CORD Ghana's practical approach is the LEAN Game Initiative, an innovative tool designed to promote environmental awareness through interactive engagement.

The initiative serves as an advocacy-driven platform that encourages sustainable living, healthy habits, and environmental responsibility through participatory learning. By using gamification, the programme makes complex environ-

mental issues more relatable, particularly for young people and community groups. This reflects a broader shift in sustainability education, where traditional lecture-based approaches are being replaced with interactive, behavior-focused methods that drive long-term impact.

EMPOWERING YOUTH THROUGH STRUCTURED CLIMATE ACTION PLATFORMS

Youth engagement sits at the heart of CORD Ghana's sustainability strategy. Through initiatives such as the Youth Alliance for Climate and Environmental Sustainability (YACES), the organization seeks to address a key gap in Ghana's environmental governance landscape.

Ghana's youth population, which makes up a significant portion of the country, often lacks structured opportunities to participate meaningfully in climate action. CORD Ghana's programmers aim to provide the tools, training, and platforms needed to change this dynamic.

By equipping young people with knowledge and leadership opportunities, the organization is

fostering a generation that is not only aware of environmental challenges but also actively involved in solving them.

LINKING LOCAL ACTION TO BROADER ENVIRONMENTAL IMPACT

CORD Ghana's work also reflects an important principle in environmental sustainability: that local actions have far-reaching consequences. The organization highlights how responsible land-based practices can contribute to broader outcomes such as ocean protection and climate resilience. This integrated approach is particularly relevant in Ghana, where issues such as waste management and land degradation have direct implications for coastal ecosystems, public health, and economic activities like fishing and agriculture.

A GROWING ROLE IN GHANA'S SUSTAINABILITY ECOSYSTEM

As environmental challenges in Ghana become more complex, the role of civil society organizations is becoming increasingly critical. Government interventions, such as stricter environmental regulations and

enforcement efforts, are important, but they require complementary community engagement to be effective.

CORD Ghana's model, which blends advocacy, education, and hands-on initiatives, places it within a growing network of organizations working to reshape environmental governance in Ghana. Its emphasis on practical action, youth empowerment, and community participation aligns with emerging best practices in sustainability across the region.

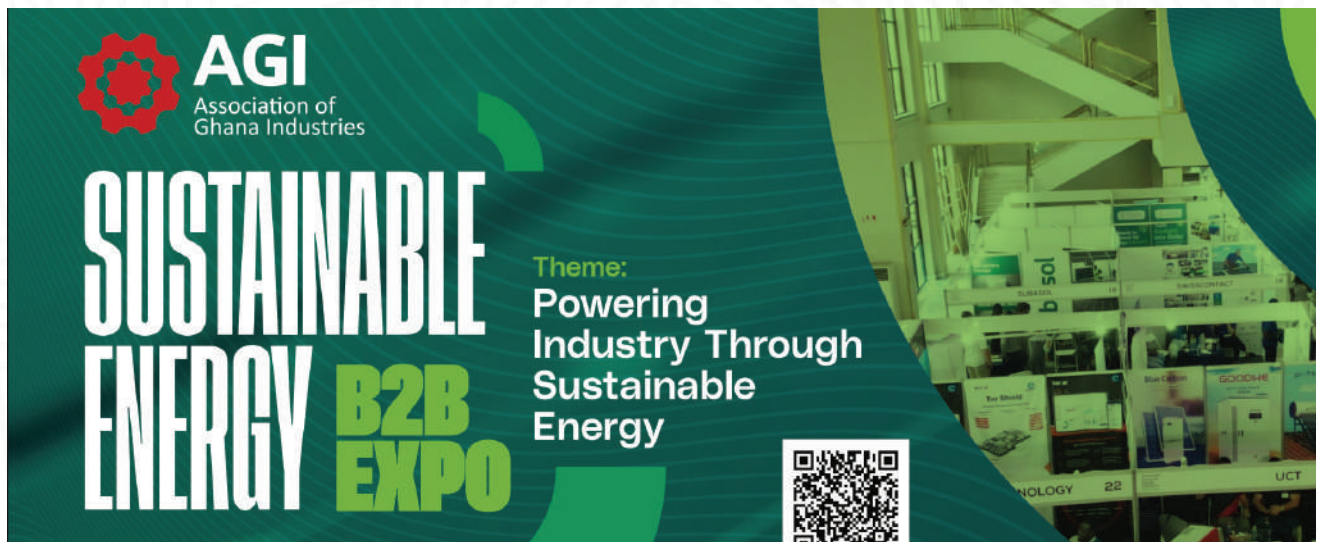
CONCLUSION

CORD Ghana's evolving role highlights a broader shift in environmental advocacy in Ghana, moving from awareness campaigns to accountability and measurable impact. By focusing on practical solutions, innovative education tools, and inclusive participation, the organization is contributing to a more grounded and effective sustainability movement.

In a country where environmental risks increasingly intersect with economic and social realities, such efforts are not just commendable, they are essential.

PAST AND UPCOMING INDUSTRY EVENTS





AGI CONVENES INDUSTRY LEADERS AT SUSTAINABLE ENERGY B2B EXPO 2026 IN ACCRA

The Association of Ghana Industries (AGI), through its Energy Service Centre, has convened key stakeholders across Ghana's industrial and energy landscape at the Sustainable Energy B2B Expo 2026, held at the College of Physicians and Surgeons in Accra.

Organized under the theme "Powering Industry Through Sustainable Energy," and held on May 21 at the Accra International Conference Centre (AICC), the event brought together policymakers, business leaders, development partners, financial institutions, and renewable energy experts to explore practical strategies for advancing

clean and reliable energy solutions within Ghana's industrial sector.

FOCUS ON COMPETITIVENESS AND ENERGY TRANSITION

Delivering a keynote address on behalf of the Ministry of Energy and Green Transition, the Director of Renewable Energy and Green Transition, Mr. Seth Mahu, underscored the growing urgency for industries to embrace sustainable energy solutions. He noted that in an increasingly competitive global market, businesses must adopt cleaner and more efficient energy systems to remain viable.

He further highlighted the significant impact of energy costs on industrial production, stressing the government's commitment to creating an enabling environment for renewable energy adoption. This includes policy support for energy efficiency, electric mobility, and greater private sector participation in Ghana's broader green transition agenda.

INDUSTRY PERSPECTIVE: SUSTAINABILITY AS A GROWTH IMPERATIVE

President of AGI, Mr. Kofi Nsia-Poku, reiterated that sustainable energy has moved beyond being

a discretionary consideration and is now central to Ghana's industrial transformation and long-term economic growth.

He explained that the AGI Energy Service Centre was established to provide industries with technical support, promote energy efficiency, and facilitate the integration of renewable energy solutions into business operations. He also called for enhanced policy incentives, improved access to affordable financing, and accelerated implementation of the national net metering program to encourage greater investment in solar energy systems by businesses.

COLLABORATION AND INNOVATION TAKE CENTRE STAGE

The Expo featured contributions from a wide range of development and industry partners, including representatives from international organisations and trade

institutions. Speakers consistently emphasised the importance of collaboration, innovation, and capacity building in driving Ghana's sustainable energy future.

Discussions also focused on the need for stronger financing mechanisms and targeted skills development to support the transition, particularly as industries seek to adopt new technologies and operational models.

SHOWCASING OPPORTUNITIES IN GREEN INDUSTRIAL DEVELOPMENT

Beyond the panel sessions, participants engaged in exhibitions, networking events, and solution-driven workshops designed to connect businesses with energy service providers and investment opportunities.

The Expo spotlighted emerging areas of opportunity, including solar energy deployment, energy-efficient infra-

structure, electric mobility, climate-smart technologies, and broader green industrial development. These sectors are increasingly seen as critical to reducing operational costs while aligning with global sustainability standards.

DRIVING PRACTICAL OUTCOMES

Overall, the Sustainable Energy B2B Expo 2026 served as a platform for moving discussions on energy transition from policy dialogue to actionable solutions. By bringing together key actors across the value chain, the event reinforced the importance of coordinated efforts in addressing Ghana's energy challenges.

As industries continue to grapple with rising energy costs and sustainability pressures, initiatives such as this Expo are expected to play a vital role in shaping a more resilient, competitive, and environmentally responsible industrial sector.



DEMO FRIDAYS 8.0 TURNS SPOTLIGHT ON KANTAMANTO AS A MODEL FOR GHANA'S GREEN ECONOMY

A new edition of Demo Fridays, an innovation-focused gathering led by Insights Lab, is set to highlight the role of sustainable enterprise in shaping Ghana's economic future, with a particular focus on the iconic Kantamanto market in Accra.

The upcoming event, Demo Fridays 8.0 which will be held on 26th June 2026 at ALX Tech Hub, Airport will convene entrepreneurs, investors, policy-makers, industry leaders, and ecosystem stakeholders under the theme "Saving Kantamanto: Sustainable Innovations to Build Ghana's Economy." The forum is expected to explore how practical, sustainability-driven solutions can transform one of Ghana's most dynamic

informal markets into a blueprint for a broader green economy.

KANTAMANTO AT THE CENTRE OF THE CONVERSATION

At the heart of this edition is Kantamanto, widely recognised as Ghana's largest second-hand clothing market and a major hub for reuse and informal commerce in West Africa. Organisers describe the market as a living example of circular enterprise, where goods are reused, repaired, and redistributed at scale.

Beyond its commercial significance, Kantamanto represents a functioning model of sustainability in practice. Traders extend

the lifecycle of products, reduce waste, and generate livelihoods from materials that might otherwise be discarded. This combination of environmental impact and economic activity has positioned the market as a critical case study in how circular economy principles can drive inclusive growth.

Demo Fridays 8.0 aims to elevate this narrative, framing Kantamanto not just as a market facing environmental and structural challenges, but as a potential foundation for Ghana's transition toward a more climate-resilient and resource-efficient economy.

EXPLORING SUSTAINABLE INNOVATION PATHWAYS

The event will examine how innovation across multiple sectors can unlock new value within Ghana's sustainability landscape. Key focus areas include circular economy models, climate technology, recycling and upcycling systems, green mobility, waste management, and sustainable manufacturing.

Organisers note that these sectors present opportunities not only for environmental protection but also for job creation, local production, and enterprise development. By connecting innovators with industry players and policymakers, the platform seeks to translate ideas into scalable solutions that can strengthen Ghana's economic resilience.

A PLATFORM FOR COLLABORATION AND IDEA TESTING

As with previous editions, Demo Fridays 8.0 will feature a mix of live demonstrations, discussions, and networking opportunities designed to foster collaboration within Ghana's innovation ecosystem.

Startups and innovators will present sustainability-focused solutions rang-

ing from climate technology to green enterprise and mobility. These live demonstrations will be complemented by interactive question-and-answer sessions, allowing participants to engage directly with founders and solution developers.

A panel discussion will also examine the future of Kantamanto and its role within Ghana's evolving green economy, with contributions from ecosystem leaders and industry experts. The session is expected to address both the challenges facing the market and the opportunities for scaling sustainable innovations across similar sectors.

DRIVING ENGAGEMENT ACROSS THE ECOSYSTEM

The event is positioned as more than a showcase. It offers participants the opportunity to gain insights from experienced founders, policymakers, and investors actively shaping Ghana's sustainability landscape. Attendees will also be able to receive feedback on ideas, explore partnerships, and connect with potential funders and collaborators.

Organizers emphasize that building a green economy requires coordinated effort across sectors. By bringing together diverse stakeholders, Demo Fridays aims to

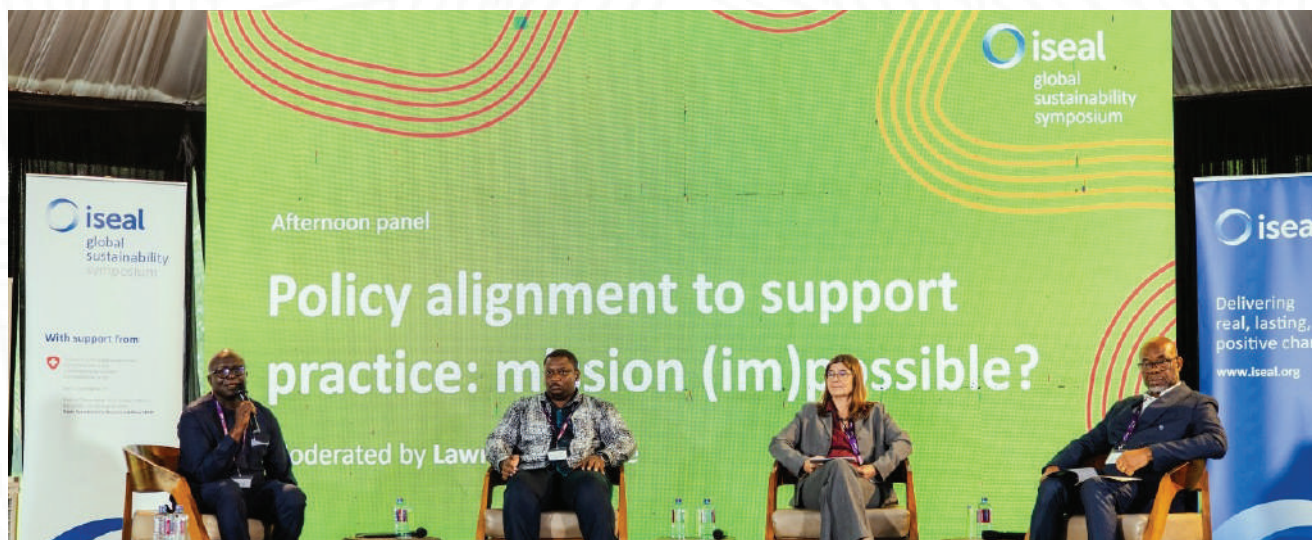
accelerate the exchange of ideas and promote practical solutions that can be implemented at scale.

REFRAMING SUSTAINABILITY AS ECONOMIC OPPORTUNITY

At its core, Demo Fridays 8.0 seeks to shift how sustainability is perceived within Ghana's development agenda. Rather than viewing environmental challenges as constraints, the event frames them as opportunities for innovation, enterprise growth, and long-term economic transformation.

Kantamanto, in this context, serves as both symbol and starting point. Its existing ecosystem demonstrates how circularity can create value, support livelihoods, and reduce environmental impact. The challenge, and opportunity, lies in building on this foundation through innovation, policy support, and investment.

As Ghana continues to navigate the intersection of economic growth and environmental responsibility, platforms such as Demo Fridays are playing an increasingly important role in shaping the conversation. By linking grassroots enterprise with forward-looking innovation, the initiative is contributing to a more inclusive and sustainable vision for the country's economic future.



GLOBAL SUSTAINABILITY LEADERS CONVENE IN ACCRA TO TACKLE SUPPLY CHAIN RESILIENCE

Accra played host to global sustainability leaders, producers, policymakers, and private sector actors as the **ISEAL Global Sustainability Symposium 2026** convened to examine one of the most pressing issues facing modern economies, supply chain resilience in an increasingly uncertain world.

The gathering brought together a cross section of stakeholders from across value chains to explore how credible systems, collaborative approaches, and practical interventions can strengthen supply chains amid rising environmental, economic, and regulatory pressures.

FOCUS ON RESILIENCE IN A VOLATILE GLOBAL LANDSCAPE

The 2026 edition of the Symposium centred on the theme of resilience, reflecting growing concerns about the stability of global supply chains. Participants highlighted how climate change, biodiversity loss, market instability, and shifting geopolitical dynamics are placing unprecedented strain on producers and industries alike.

Speakers across sessions noted that these challenges are no longer theoretical. Changing weather patterns are disrupting agricultural cycles, environmental degradation is affecting

productivity, and fluctuating markets are creating uncertainty for producers, particularly in developing economies.

At the same time, businesses are facing increasing expectations from regulators, investors, and consumers to demonstrate transparency and accountability across their supply chains. This convergence of pressures is making resilience not just a strategic priority but a necessity.

THE ROLE OF SUSTAINABILITY SYSTEMS AND STANDARDS

A central theme throughout the discus-

sions was the evolving role of sustainability systems, particularly voluntary sustainability standards, in helping organizations respond to these challenges.

Participants pointed to the growing importance of data, traceability, and verification tools in improving visibility across supply chains. These systems, they noted, are enabling companies to move beyond high level commitments toward measurable and accountable action.

Discussions from the sessions and presentations emphasized that credible sustainability systems can serve as a bridge between policy and practice. By providing shared frameworks and standards, they help align stakeholders, support compliance with emerging regulations, and build trust with markets and consumers.

However, speakers also stressed that these systems must continue to evolve. In a rapidly changing environment, innovation in how standards are designed, implemented, and monitored will be critical to maintaining their relevance and effectiveness.

CENTERING PRODUCER PERSPECTIVES

A defining feature of the Symposium was its focus on the experiences and realities of producers, particularly those operating at the beginning of supply chains.

Across panel discussions and video presentations, contributors highlighted that resilience looks different depending on where one sits within the value chain. For producers, especially smallholder farmers, resilience often means the ability to withstand climate shocks, access stable markets, secure fair pricing, and adopt sustainable practices without compromising livelihoods.

Insights shared during the sessions underscored the need for solutions that are grounded in local contexts. Participants stressed that global sustainability frameworks must be adaptable to regional realities if they are to deliver meaningful impact.

Ghana's position as a major player in sectors such as cocoa and forestry provided a relevant backdrop for these discussions. Experiences from local producers offered practical examples of both the opportu-

nities and challenges involved in building resilient supply systems in real-world conditions.

BRIDGING POLICY AND PRACTICE

Another key focus of the Symposium was the need for stronger alignment between voluntary standards, national policies, and on-the-ground practices.

Stakeholders acknowledged that while significant progress has been made in developing sustainability frameworks, gaps remain in implementation. Discussions explored how better coordination between governments, industry, and standard-setting bodies can help close these gaps.

Participants also examined how sustainability systems have supported policy objectives in areas such as market access, environmental protection, and economic development. At the same time, there was recognition that more work is needed to ensure that these systems deliver equitable outcomes for all actors in the supply chain.

FROM DIALOGUE TO ACTION

Beyond high-level discussions, the Symposium was designed to foster practical learning and collaboration. Through interactive sessions, participants exchanged experiences, shared lessons from different regions, and explored solutions that could be adapted and scaled.

The video sessions and speaker contributions reinforced a common message. Building resilient supply chains requires collective effort, continuous learning, and a willingness to adapt. Collaboration across sectors and geographies will

be essential in translating ideas into impact.

STRENGTHENING CONNECTIONS FOR FUTURE IMPACT

By the close of the event, participants had not only engaged in critical conversations but also built connections aimed at driving future collaboration. The Symposium provided a platform for stakeholders to reflect on what is working, identify persistent challenges, and align on priorities for the years ahead.

As global supply chains continue to face disruption, the discussions in Accra highlighted the importance of credible

systems, inclusive approaches, and locally grounded solutions. For Ghana and the wider region, the insights generated from the Symposium are expected to inform ongoing efforts to build more resilient, transparent, and sustainable supply chains.

In a world defined by uncertainty, the message from Accra was clear. Resilience will depend not only on systems and standards, but on the strength of collaboration between those who produce, regulate, and consume.

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