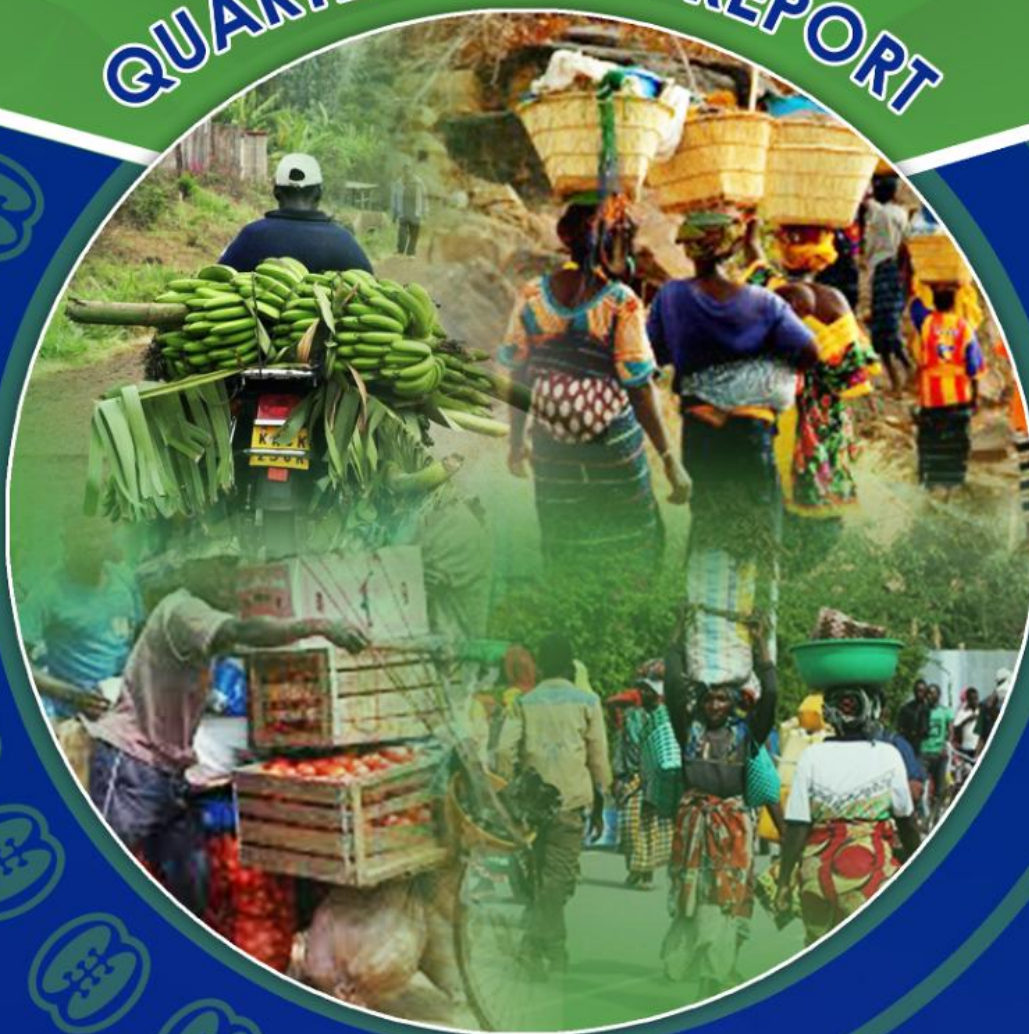




GHANA INFORMAL CROSS-BORDER TRADE (ICBT) SURVEY

QUARTER 4 2024 REPORT



OCTOBER 2025

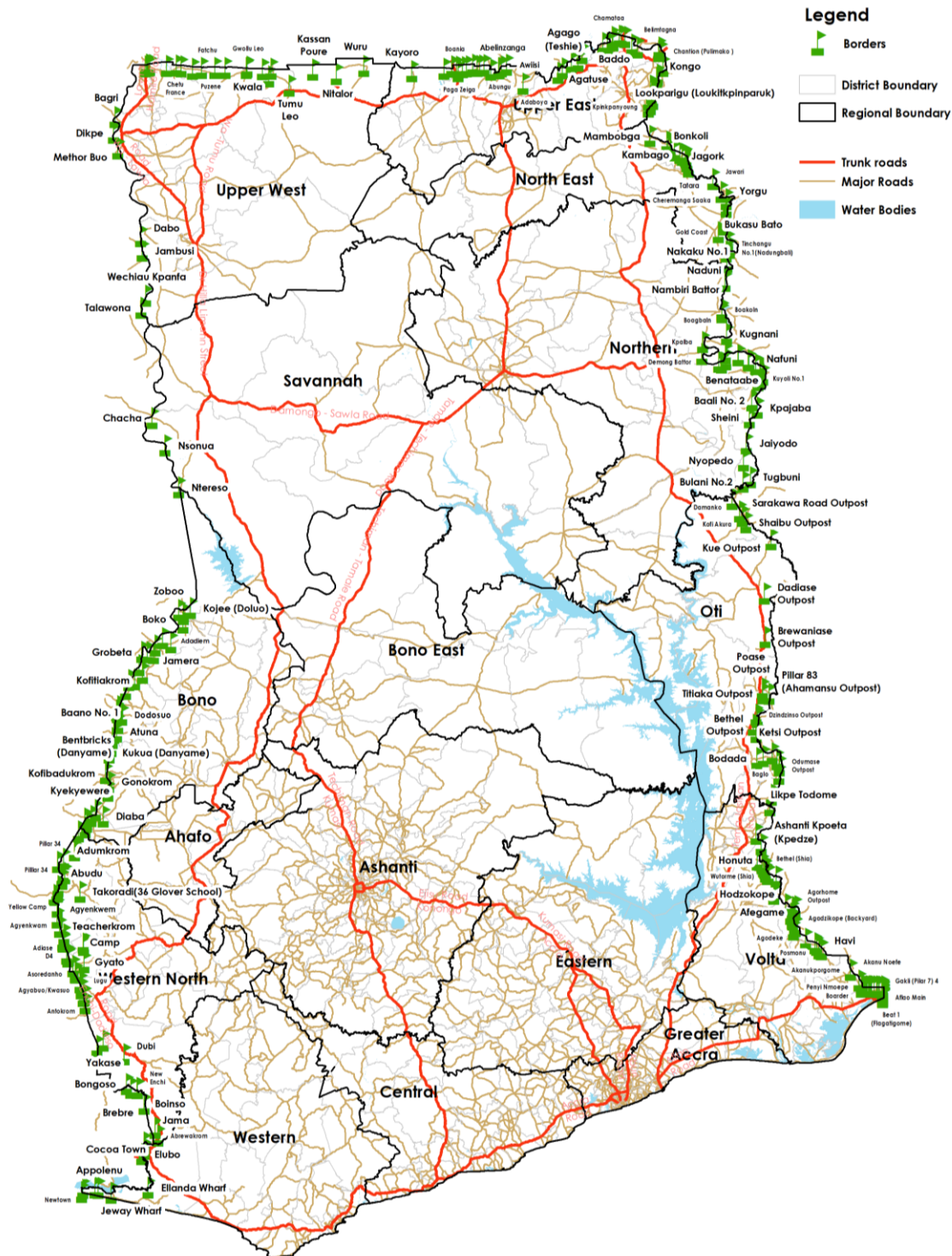


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MAP OF GHANA



FOREWORD

Informal cross-border trade is one of the most dynamic yet least measured parts of Ghana's economy. Every day, thousands of traders, transporters, and small businesses move food, manufactured goods, and essential commodities across our land borders with Togo, Burkina Faso, and Côte d'Ivoire. Until now, much of that activity has gone unrecorded, leaving a major gap in our understanding of how value, jobs, and livelihoods flow across borders.

This fourth-quarter 2024 Informal Cross-Border Trade (ICBT) Survey represents Ghana's first systematic effort to capture this segment of trade on a quarterly basis. The survey covered more than 300 border points across ten regions, combining direct observation and trader interviews to estimate both the volume and value of goods exchanged outside formal customs systems. The results provide the most detailed picture yet of how informal trade contributes to regional integration, household income, and national food security.

The findings are revealing. In just three months:

1. informal cross-border trade reached GH¢7.4 billion, equivalent to 4.3 percent of Ghana's total trade;
2. Ghana recorded a trade surplus with Burkina Faso (GH¢576 million) and Côte d'Ivoire (GH¢378 million), but a deficit with Togo (GH¢539 million);
3. beverages, both alcoholic and non-alcoholic, dominated exports, while cooking oil, rice, and livestock were leading imports;
4. The Upper East Region accounted for the highest informal export activity, fifteen times that of the least active region, Savannah; and
5. gender participation patterns show that men dominate export transport, while women play a stronger role in imports, especially in northern and western corridors.

These figures are not just statistics; they tell a story about livelihoods and resilience. Informal trade supports employment, ensures food availability, and connects communities that rely on it for survival. Yet it also highlights challenges including limited infrastructure, weak data capture, and minimal trader protection.

The policy question, therefore, is not whether to formalise this trade, but how to do so in ways that preserve its benefits while improving regulation, taxation, and safety.

From these results, four priorities stand out:

1. support and formalise informal traders through registration, simplified compliance, and access to finance and training;
2. invest in border infrastructure, including on roads, posts, and data systems, to make formal trade faster safer, more efficient, and cheaper;
3. boost domestic production of goods heavily imported informally to strengthen local industries and reduce vulnerability to external shocks; and
4. deepen cooperation with neighbouring countries to harmonise customs rules and share cross-border data.

These insights should guide Ghana's trade and industrial policy, especially within the framework of the African Continental Free Trade Area (AfCFTA). By understanding and valuing informal trade, we recognise its true contribution to Ghana's economic growth and regional integration.

At the Ghana Statistical Service, we remain committed to producing high-quality, timely, and relevant data that inform policy, empower citizens, and drive inclusive development.



DR ALHASSAN IDDRISU
GOVERNMENT STATISTICIAN

ACKNOWLEDGEMENT

The Ghana Statistical Service (GSS) expresses its profound gratitude to all institutions, organisations and individuals who contributed to the successful execution of the Informal Cross Border Trade (ICBT) survey and the publication of this report.

The Service appreciates the Government of Ghana and the World Bank for their financial support through the Harmonising and Improving Statistics in West Africa Project (HISWAP). Their commitment to strengthening statistical systems and improving data collection processes has played a key role in making this possible.

The success of this survey was also made possible through the technical support and collaboration of key government institutions. The Customs Division of the Ghana Revenue Authority (GRA), the Ghana Immigration Service (GIS), the Bank of Ghana (BoG), Ministry of Trade, Agribusiness and Industry (MoTAI), Ministry of Finance (MoF), the Ministry of Food and Agriculture (MoFA), Ministry of Gender, Children and Social Protection (MoGCSP), the Ministry of Local Government and Rural Development (MLGRD) played key roles that enhanced the design and execution of the survey.

A special acknowledgement goes to the Management of GSS for their leadership and strategic direction. The Technical Advisory Committee (TAC), the Project Coordinator, and Project Implementation Team (PIT) played crucial roles in ensuring the survey adhered to the highest methodological and statistical standards. Their commitment to quality data production is highly commendable.

Appreciation also goes to the field officers for dedicating their time and effort to this exercise.

EXECUTIVE SUMMARY

Informal Cross-Border Trade (ICBT) continues to play a vital role in Ghana's regional commerce, employment, and food security. The Ghana Statistical Service (GSS) conducted the 2024 fourth-quarter ICBT survey to capture the full scale of trade flows between Ghana and its three land neighbours, namely, Togo, Burkina Faso, and Côte d'Ivoire, that occur outside formal customs systems.

The survey covered the period October to December 2024, with data collected from 321 active border points across ten regions through direct observation and interviews with traders. It provides an evidence-based understanding of how informal trade contributes to livelihoods, food supply, and regional integration which are key elements for policymaking under the African Continental Free Trade Area (AfCFTA).

The key findings of the survey are as follows:

- i. Informal cross-border trade was valued at GH¢7.4 billion, equivalent to 4.3% of Ghana's total trade in the quarter. Formal trade amounted to GH¢165.3 billion. Informal exports accounted for 4.1% of total exports, while imports represented 4.7% of total imports;
- ii. Ghana recorded a trade surplus with Burkina Faso (GH¢576 million) and Côte d'Ivoire (GH¢378 million), but a trade deficit with Togo (GH¢539 million);
- iii. Informal trade represented 61.2% of all trade with Togo, 55.7% with Côte d'Ivoire, and 37.1% with Burkina Faso, showing evidence of informal trade dominance in regional commerce;
- iv. The Top Exports are Alcoholic drinks (GH¢187 million), soft drinks (GH¢170 million), petrol, and second-hand clothes;
- v. The Top Imports are Cooking oil (GH¢270 million), mattresses (GH¢171 million), rice (GH¢143 million), and livestock (GH¢159 million);
- vi. Food products accounted for half (49.6%) of informal imports and 41% of informal exports, highlighting their central role in regional food supply;
- vii. The Upper East Region remained Ghana's dominant trade corridor, recording GH¢1.27 billion in informal exports, fifteen times higher than the Savannah Region, which had GH¢82.9 million. Paga was the most used border for informal imports;
- viii. Gender participation in ICBT reveals notable differences: 65.7% of export transporters are men, while 41.3% of import transporters are women, particularly active in the Savannah, Western, and Northern regions; and
- ix. Tricycles and motorbikes were the primary means of transport, reflecting small-scale, high-frequency trade flows.

The findings confirm that informal trade is not marginal, it is an essential part of Ghana's economic fabric. It links producers and consumers across borders, ensures food availability, and sustains thousands of livelihoods, particularly in border communities with limited formal employment opportunities.

However, informal trade also presents policy challenges. It limits accurate measurement of trade flows, reduces tax capture, and exposes traders, especially women, to risks from lack of regulation, infrastructure, and finance.

Recognising and integrating ICBT into national planning will improve the accuracy of trade statistics, support more inclusive economic policies, and enhance Ghana's participation in regional trade under AfCFTA.

Based on the evidence from the survey, four policy recommendations stand out:

- i. **Formalise and Support Informal Traders:** Simplify registration and licensing for small traders, provide access to microcredit, and expand training in record-keeping, pricing, and quality standards;
- ii. **Strengthen Border Infrastructure and Trade Facilitation:** Upgrade border roads, posts, and inspection systems to reduce delays and enhance data collection. Simplify procedures to make formal trade channels more attractive and efficient;
- iii. **Enhance Regional Cooperation:** Work with neighbouring countries, Togo, Burkina Faso, and Côte d'Ivoire, to harmonise customs regulations, improve security, and share trade data in real time; and
- iv. **Promote Domestic Production of Key Imports:** Invest in local manufacturing and agriculture for products like cooking oil, rice, and mattresses to reduce import dependency and improve Ghana's trade balance.

Informal cross-border trade represents both a development opportunity and a policy challenge. By measuring it systematically, Ghana has taken a crucial step toward understanding the real economy that sustains millions of its citizens.

Going forward, integrating this evidence into economic planning will help bridge the gap between formal and informal trade, support livelihoods, and strengthen Ghana's role in regional and continental markets.

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ACRONYMS

AfCFTA African Continental Free Trade Area

BoG	Bank of Ghana
BoP	Balance of Payment
CAP	Computer-Assisted Personal Interview
DDQMT	District Data Quality Management Team
DQM	Data Quality Monitor
DQMT	Data Quality Monitoring Team
ECOWAS	Economic Community of West African States
GIS	Ghana Immigration Service
GRA	Ghana Revenue Authority
GSS	Ghana Statistical Service
GTS	General Trade System
HS	Harmonised System
ICBT	Informal Cross-Border Trade
IMTS	International Merchandise Trade Statistics
NSNS	No Sync, No Sleep
UNECA	United Nations Economic Commission for Africa

1 OVERVIEW OF INFORMAL CROSS-BORDER TRADE

1.1 Introduction

Informal Cross-Border Trade (ICBT) plays a significant role in the economies of many countries, particularly in regions with porous and loosely monitored borders. It often emerges when economic conditions encourage alternative trading methods or when formal trade is underdeveloped, restrictive, or inaccessible. This type of trade involves the exchange of goods and services across borders without being captured in official records, often taking place at border posts, through small-scale markets, or other informal channels. While ICBT is often viewed as a necessary livelihood strategy for border communities, it can also present challenges in terms of regulation, balancing the supply and use of commodities, and the protection of consumer rights

Informal Cross Border Trade is widespread across Africa, yet official trade statistics typically reflect only formal trade, leading to an underestimation of the true level of intra-African trade. In most countries, the customs agencies collect detailed data on formal trade transactions through customs declarations and documents submitted by clearing agents on behalf of exporters and importers. However, transactions under informal trade arrangements – such as those involving the inflow or outflow of goods – are largely unrecorded and, therefore, not included in the compilation of international merchandised trade statistics.

Furthermore, ICBT is essential to understanding why the level of intra-African trade remains low. While intra-regional trade has reached 40 percent in North America and 63 percent in Western Europe since the mid-2000s, it was estimated at only 10 to 12 percent in Africa (UNECA, 2015). While some estimates of ICBT are available, they are limited, and only a few countries systematically collect ICBT data. The lack of consistent and reliable data on ICBT causes its significance to be overlooked in both microeconomic and macroeconomic policy planning.

Despite significant interest in informal trade among developing countries, particularly in Africa, there is a lack of empirical data to fully assess its impact, especially on national and regional food security and revenue generation. The lack of knowledge about the magnitude, both in volume and value, of ICBT not only leads to inaccurate estimates of national accounts and balance of payments but also hinders the formulation of appropriate policies and strategies to assess its potential impact, particularly on food security at both national and sub-national levels.

To address this data gap, Afreximbank, the United Nations Economic Commission for Africa (UNECA), and the Economic Community of West African States (ECOWAS) launched a pilot project to collect data on ICBT along the Abidjan–Lagos corridor. The project covered five countries - Benin, Côte d'Ivoire, Ghana, Nigeria and Togo – and recorded a total trade value of US\$ 22.8 million from 1st October 2022 and 31st January 2023 (ICBT in ECOWAS 2023).

As is the case in other African countries, although ICBT between Ghana and its neighbours is important, there is still no comprehensive study to ascertain the volumes and values of unrecorded goods movement. As a result, many questions remain unanswered: What commodities are traded? What are the quantities and values of informal trade? What are the profiles of the traders involved in ICBT? What economic policy measures should be implemented by policymakers, both individually and at the community level, to strengthen the formal trade and improve the business climate in the sub-regions?

Therefore, Ghana must leverage its existing informal trade to unlock the full potential of the continent's free trade agreement. In the context of implementing the Agreement establishing the African Continental Free Trade Area (AfCFTA), institutionalising ICBT data collection is essential for accurately tracking intra-African trade flows. This underscores the importance of conducting ICBT studies in Ghana to estimate the volume and value of informal goods traded at border regions.

This report presents quarterly informal trade statistics for the period October to December 2024, highlighting the flow of informally traded goods, including both agricultural and non-agricultural products. The statistics are categorised by sex, means of transport, and other relevant indicators.

1.2 Benefits of the ICBT Data

ICBT data is invaluable for capturing the full scope of cross-border economic activities, enabling better-informed policies, equitable economic planning, and more effective support for traders and communities involved in such activities. Specifically, ICBT data can help to:

- a) improve external trade statistics, thereby enhancing economic planning and policy formulation;
- b) update the Balance of Payment (BoP) data through more accurate trade balance estimation;
- c) promote food security by ensuring a steady and affordable food supply, particularly in regions where formal trade may be limited or unreliable;
- d) strengthen income creation policies, particularly for populations in border/route communities; and
- e) support regional and continental integration efforts. The AfCFTA is a key policy objective, and understanding ICBT flows can help identify the practical barriers to trade and promote strategies for economic integration that include informal traders.

1.3 Objectives of the Survey

The broad objective of the survey is to estimate the trade that is not formally recorded in official statistics. The specific objectives are to:

- a) determine the values of informal cross-border trade;
- b) estimate the volumes of informal cross-border trade;
- c) identify the direction of informal trade (export or import);
- d) identify informal trade activity at each border;
- e) determine which commodities are traded informally;
- f) identify the key trading partners for informal trade;
- g) identify the modes of transport used in informal trade transactions; and
- h) provide a comparative analysis of formal and informal trade.

2 METHODOLOGY

The study was designed to provide accurate, reliable, and comprehensive data on informal trade flows across Ghana's land borders. Given the significance of ICBT to the local and regional economy, this survey aimed to address the existing data gaps and inform policy decisions, with a particular focus on economic impact, trade patterns, and the socio-economic dynamics of border communities.

The approach adopted was grounded in established best practices for cross-border trade data collection. The process involved quantitative method to capture the magnitude and characteristics of informal trade, including the identification and validation of key border crossing points, the collection of trade volume and value data. This methodology also included the categorisation of data by relevant indicators such as commodity types, gender, means of transport, and frequency of trade, to allow for a detailed analysis of informal trade activities. The collection of ICBT data followed the General Trade System (GTS) methodology for compiling International Merchandise Trade Statistics (IMTS, 2010) at all identified entry and exit points.

2.1. Scope of Ghana's ICBT

The scope included all merchandise entering or leaving Ghana through the identified borders, regardless of the mode of transport, and in both large and small quantities, that is not recorded by customs. This included trade across formal customs border crossings that is not recorded by customs, as well as trade at border points where customs officers were absent. The data collection excluded all merchandise that has been properly declared, verified, and officially recorded by customs, as well as goods in transit. The scope of Ghana's ICBT survey was in threefold:

- a) **Borders:** The survey was limited to trade at the 321 identified borders between Ghana and its neighbouring countries.
- b) **Commodities:** The survey focused on trade in goods not recorded by Customs, regardless of the purpose (whether for sale or not). However, hawked items such as fruits, vegetables, prepared foods (e.g., pastries, boiled eggs, boiled groundnuts, tiger nuts), and other similar goods are excluded. Illegal goods, which are difficult or almost impossible to record, were also excluded. Examples of such goods include firearms (guns, pistols, rifles), and narcotics (e.g., heroin and cocaine). The subject of illegality is twofold:
 - i. **Internationally illegal goods:** Some goods, like narcotics, are considered illegal worldwide. For example, cocaine is banned in all countries, so these products were excluded from the scope of ICBT.
 - ii. **Locally restricted goods:** Other goods, like cocoa, are legal internationally but may have restrictions in certain countries. For example, in Ghana, only

one organisation (i.e. COCOBOD) is authorised to export cocoa, making it illegal for individuals to do so. However, if cocoa is informally exported to a neighbouring country, it is not illegal but falls within the scope of ICBT.

- c) Time: Data collection spanned 38 days within the quarter. Transactions that occurred between 6 a.m. and 6 p.m. were recorded during the survey.

2.2. Border Profiling

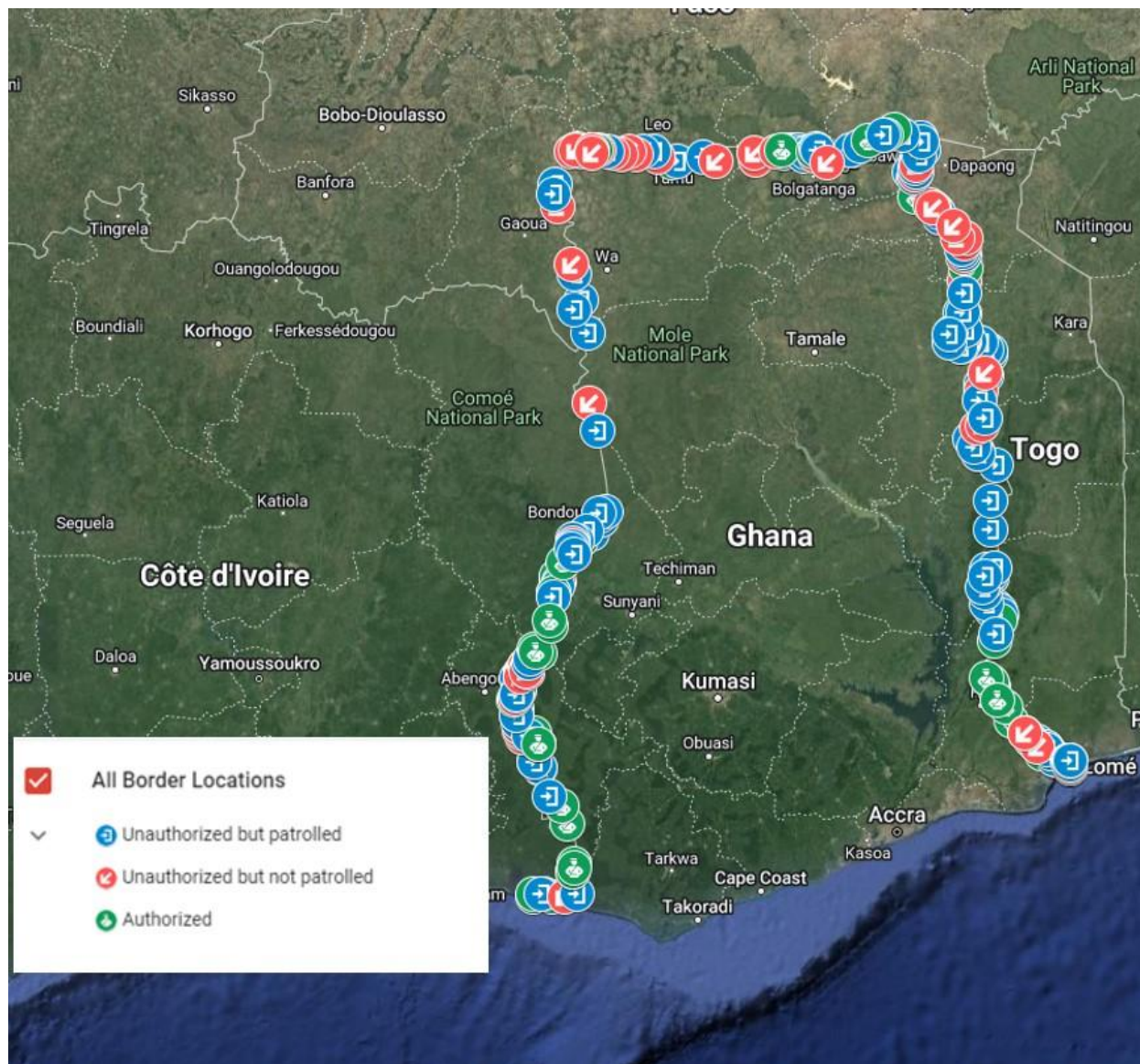
Ghana shares borders with Cote d'Ivoire to the west, Togo to the east, and Burkina Faso to the north, with the Gulf of Guinea to the south, encompassing 10 out of its 16 administrative regions. The GSS began preparations for the ICBT survey with a profiling exercise to identify all land border crossing points in the country. During this exercise, officers visited each identified crossing point to verify the presence of ICBT activities. Additionally, the profilers consulted with community leaders to gather information on the safety, average weekly number of traders, and the main commodities traded at these borders. Following the profiling, 340 border points were validated as active. Afterward, footpaths, borders with no trade activity, and those with inadequate infrastructure or security conditions for interviewer safety were excluded, leaving a total of 321 border points (Table 2.1).

TABLE 2.2.1: DISTRIBUTION OF LAND BORDERS BY TYPE OF BORDER AND REGION FOR ICBT

Region	Number of borders
Western	9
Western North	45
Bono	35
Volta	76
Oti	25
Savannah	4
Northern	24
Northeast	28
Upper West	31
Upper East	44
Total	321

Following the validation of the profiled borders, a mapping exercise was conducted, cross-referencing the list with the border points obtained from the Customs Division of the Ghana Revenue Authority (GRA) and the Ghana Immigration Services (GIS). A full census of all safe borders was conducted during the first three months (October – December of 2024), allowing ICBT to be measured at every border to estimate the total ICBT as accurately as possible. Refer to Figure 2.1 for the spatial distribution of the borders visited over the three-month period.

FIGURE 2.2.1: SPATIAL DISTRIBUTION OF BORDERS



2.3. Recruitment and Training

2.1.1 Recruitment

The primary objective of the recruitment plan was to ensure the reliability of ICBT data, with minimal errors. Achieving this level of accuracy required a thorough recruitment process to engage skilled and dedicated field personnel for data collection. The recruitment process began by selecting potential field staff from the GSS Enumerators' Bureau, a database of registered individuals who are selected by the GSS for data collection exercises. Recruitment was conducted electronically, with consideration given to applicants' locality

of residence, qualifications, educational background, previous survey or census experience, and spoken language to ensure effective communication and coverage across all areas.

A google form was developed and sent to all shortlisted individuals to collect necessary details and confirm their interest and availability in the survey. The secretariat then followed up with phone calls to the potential field officers to verify their availability and ensure they were fully informed about the expectations and timeline for the task. In all, 1009 potential field officers were successfully recruited and briefed for the training.

2.1.2 Training

Training was a critical component in ensuring the successful implementation of the ICBT operation. The process began with a training of trainers, where experienced individuals with qualifications such as a second-degree, prior experience in GSS Surveys, fluency in a Ghanaian language, and proficiency in using smartphones or tablets were selected as trainers. Forty-two out of the fifty shortlisted potential trainers were selected to be part of the training of field officers.

These trainers underwent a comprehensive two-phase training programme: a two-day virtual session followed by two days of in-person training, aimed at enhancing their knowledge of the ICBT instruments. Additionally, a week-long online session was conducted to assess and refine their presentation skills in preparation for training the field officers.

The training of field officers, which was segregated by region, focused on equipping them with the necessary skills to effectively use the ICBT tools and materials. A total of seven regions were covered in these training sessions, combining regions that had fewer numbers. Proper training ensured that field officers were well-prepared to handle the complexities of the data collection process, contributing to the accuracy, efficiency, and overall success of the ICBT operation. This approach helped enhance the quality of the training and ensured that field officers performed their duties with confidence and precision.

2.1.3 Selection Criteria

The selection of successful candidates for the ICBT training was based on a combination of performance in assessments, active class participation, and overall contributions throughout the training period. This holistic evaluation considered both theoretical knowledge and practical engagement, ensuring that the most qualified candidates were chosen for the fieldwork.

As a key component of the training, a compulsory field practice was conducted, where trainees had the opportunity to gain hands-on experience by enumerating at selected borders using the CAPI system. This practical session helped build their proficiency and confidence with the tools. After the field practice, trainees reconvened to discuss their

experiences, particularly the challenges they faced with the questionnaire flow and application navigation. The Data Quality Management (DQM) team compiled a list of errors for each enumerator, which were reviewed and corrected during a practical session. This interactive feedback session was highly appreciated by the enumerators as it enhanced their understanding of the questionnaire and emphasised the importance of accuracy in the field.

Two assessments were carried out during the five-day training: 80 percent of the evaluation was based on assessment scores, five percent on classroom participation, and 15 percent on performance during the field practice. In total, 902 field officers, including 724 enumerators and 178 supervisors, were selected for the field data collection.

2.4. Fieldwork

The fieldwork was carried out by the 902 successful trained officers who were deployed to all the 321 identified border points to collect data from traders involved in cross-border economic activities, using the designed tools. The survey collected information on all goods, as well as the values and quantities transacted among others. The GSS collaborated with stakeholders, including Ministries, Municipal, District Assemblies and local community leaders at border posts.

The survey was conducted using direct observation techniques at border points, where informal traders were observed and, in some cases, interviewed. This methodology aimed to capture the full scale of ICBT while collecting data on traders' basic characteristics and ensuring high data quality. Data collection was conducted for 14 days each month, except in October, when data was collected for 10 days which is the minimum recommended number of days for ICBT data collection in a given month. The non-monitored days are estimated using the continentally agreed formula for estimating ICBT data on days when collection is not conducted.

2.5. Estimating Unrecorded Days

Products were categorised into agricultural and non-agricultural groups based on their Harmonised System (HS) codes. Separate estimation procedures were applied to each category:

1. Agricultural Products:

- Products classified under HS codes 01 to 14, as well as 1801, 1802, and 2401.

2. Non-Agricultural Products:

- All other products except the ones listed in point 1 are categorized as non-agricultural products.

Agricultural Products

The data was grouped by key variables, including trade flow, sex, region, border, country, year, month, day of the week, means of transport, product, unit of measure, and HS code. The total number of recorded crossings for each product was calculated. To estimate the daily average for each product, the total value was divided by the number of recorded crossings. The monthly estimates were then obtained by multiplying the daily average of each product by the number of specific days in the month. This is expressed as:

$$B_j = d_j \psi_j \text{-----} (1)$$

Where:

B_j is the monthly total value of trade for a given day (e.g. Monday of the month). This total applies to agricultural exports/imports for that particular day (in this case, Mondays).

d_j represents the number of specific days in the month, such as the four Mondays in November.

ψ_j is the daily average value of agricultural exports/imports for the given day, calculated from the observed trade data.

j refers to the day of the week (e.g., Monday, Tuesday, etc.).

Therefore, the monthly total for informal agricultural exports/imports, aggregated for all days in the month, is estimated as:

$$B_T = \sum_{j=1}^7 B_j = \sum_{j=1}^7 d_j \psi_j \text{-----} (2)$$

The summation of the monthly totals for all 12 months gives the aggregate informal (unrecorded) agricultural flows, as illustrated in Equation 5.

$$B_A = \sum_{k=1}^t B_T = \sum_{k=1}^t \sum_{j=1}^7 d_j \psi_j \text{-----} (3)$$

Non-Agricultural Products

For non-agricultural products, a similar approach was followed. However, in this case, the monthly estimates were determined by multiplying the daily average of the product by the total number of days in each month, rather than using the specific number of days within the month. This is expressed as:

$$A_i = n_i \mu_i \text{-----} (4)$$

Where:

A_i is the monthly value estimate for month i ,

n_i is the number of days in month i , and

μ_i is the daily average value of ICBT industrial and other products monitored during month i of the survey.

$$A_T = \sum_{i=1}^t A_i = \sum_{i=1}^t n_i \mu_i \text{-----} (5)$$

Where:

A_T is the total value of exports/imports of ICBT industrial and other product categories that passed through the data collection points and were traded during the ICBT survey period, and

t is the total number of months monitored (with a maximum value of 12 for a year).

2.6. Commodity Classifications

This report utilised commodity classifications based on the ECOWAS Informal Cross-Border Trade methodology to provide a clearer analysis of trade patterns within the regional context. Understanding these classifications was essential for interpreting the data presented.

Ghana Statistical Service used 10 digits Harmonised System (HS) codes for the compilation and dissemination of international merchandise trade statistics. These were put together into broader categorisations to highlight the trade patterns.

This classification was as follows:

- **Metals and Precious Stones:** products classified under the 2-digit HS code “71”, “72” or “74” which included all products that fall under “precious metals and stones, iron and steel and copper items”.
- **Fuel:** products classified under the 2-digit HS code “27” or HS code “4401400000”, which included all products that fall under “mineral fuels, mineral oils and products of their distillation; bituminous substances; mineral waxes and also fuel wood”.

- **Beverage:** products classified under the 2-digit HS code "18" or "22" also 4-digit HS code "0901" or "0902", which included all products that fall under "cocoa and cocoa preparations, beverages, coffee or tea".
- **Manufactured Goods:** products classified under the 2-digit HS code "23", "28", "31:40", "42", "46", "48", "49", "54:59", "61:70", "73", "76", "82:97" or 4-digit HS code "2501", "2523", "3004", "4421" but excluded HS code "4001100000".
- **Livestock:** products with 2-digit HS code "01" but excluded specific wild animals like snake, owl etc.
- **Agricultural Raw Materials:** products under the 2-digit HS code "24", 4-digit HS code "0602", "0603", "2508" or HS code "4402900000", "5201001000".
- **Food Items:** products under the 2-digit HS code ranging from "02" : "04", "07" : "12", "16", "17", "19", "20" or "21", 4-digit HS code "1515", but excludes 4-digit HS code "0901", "0902".
- **Vegetables and Oil Seeds:** products with the 4-digit HS code "1511", "1516", "1517" or HS code "0702000000", "0709300000", "0705110000", "1201900000", "1202300000".
- **Other Products:** all other products that were not in one of the classifications listed above.

2.7. Limitations of ICBT

There were a few limitations to the ICBT survey. The limitations include challenges related to the accuracy and completeness of data, which are enumerated as follows:

- a) Limited data collection period: Data collection was restricted to only 14 days per month, with non-monitored days estimated using the continentally agreed methodology.
- b) Restricted monitoring hours: Data was recorded between the hours of 6a.m and 6p.m, meaning all transactions outside these hours were not captured.
- c) Classification of goods: Difficulty in determining whether goods crossing the border were temporary, eg a motorbike that is either coming in or going out for repairs, which led to challenges in correctly classifying them as imports or exports.
- d) Exclusion of hawked goods: Items such as fruits, vegetables, and prepared foods (e.g., pastries, boiled eggs, boiled groundnuts, tiger nuts), and other similar goods around the border post were excluded from the survey due to the high frequency of border crossings by hawker throughout the day.
- e) Access to remote areas: Limited access to remote or difficult-to-reach border areas, particularly those lacking infrastructure or security, created logistical challenges in data collection and therefore not covered.

Despite these acknowledged limitations, they did not significantly detract from the overall value of the survey, which still provided useful insights into informal cross-border trade.

3 DEFINITION OF CONCEPTS

3.1 Border

Refers to a gazetted or non-gazetted point between Ghana and its neighbouring countries where both formal and informal trade transactions take place.

3.2 Country of Destination

This refers to the immediate country where the merchandise enters upon crossing the border during the registration of informal commercial transactions.

3.3 Country of Origin

This refers to the immediate country from which the merchandise entered the territory of Ghana during informal commercial transaction registration. It does not refer to the country where the goods were produced.

3.4 Economic Territory

An area under the effective economic control of a single government. The economic territory of a country encompasses both physical location and legal jurisdiction.

3.5 Export (Going out)

This refers to the record of all goods that decrease the stock of material resources in Ghana by leaving its economic territory.

3.6 Goods

Any tangible items with economic value that cross the economic territory of Ghana.

3.7 Import (Coming in)

This refers to the record of all goods that increase the stock of material resources in Ghana by entering its economic territory.

3.8 Informal Cross-Border Trade (ICBT)

This refers to transactions in goods and services between two or more countries that are not officially recorded, and therefore not included in official trade statistics. For purposes of this survey, the focus is on transactions in goods between Ghana and its neighbouring countries (Togo, Burkina Faso and Cote d'Ivoire).

3.9 Means of Transport

This refers to the different modes used to transport goods across borders, including bicycles, cars, pushcarts, motorcycles, trucks, and wheelbarrows often used in informal trade.

3.10 Time of Recording

As a general guideline, goods should be recorded at the time they enter or leave the

economic territory of Ghana.

3.11 Total Exports

This refer to the sum of formal exports and informal exports.

3.12 Total Imports

This refers to the sum of formal imports and informal imports.

3.13 Total Trade

This refers to the sum of formal and informal trade.

3.14 Trade Balance

This refers to the difference between the value of Ghana's exports and imports.

3.15 Transporter

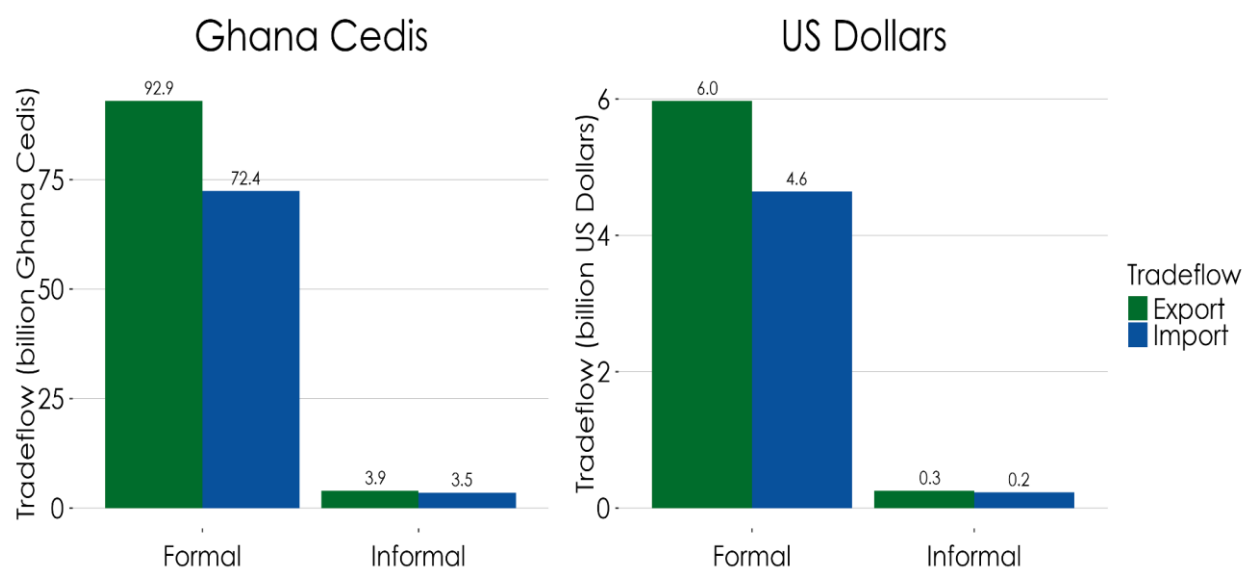
Refers to the person crossing the border with the goods. This may not necessarily be the owner of the goods but could be a middleman or transporter. For the purposes of ICBT, the term "transporter " refers to the individual bringing the goods across the border.

4 KEY FINDINGS

4.1 Overview

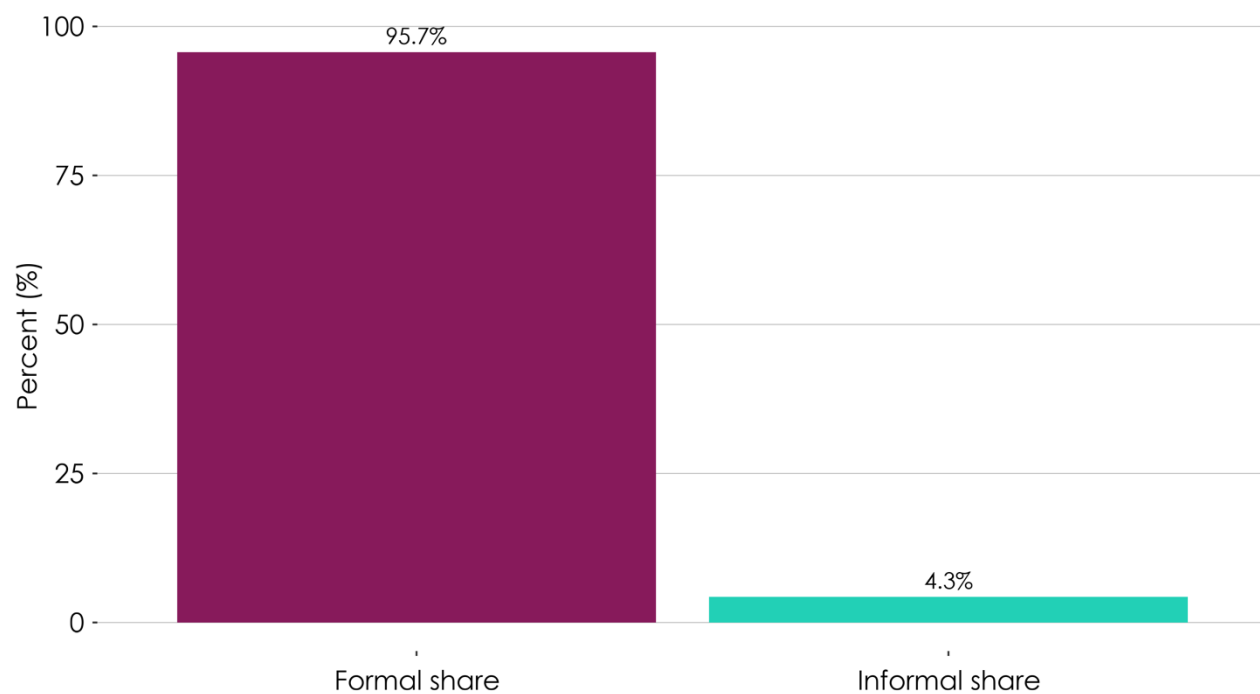
Total Informal Cross-Border Trade (ICBT) for Q4 2024 is GH¢ 7.4 billion compared to GH¢165.3 billion formal trade. The share of ICBT export to total export is 4.1 percent while that of import is 4.7 percent.

FIGURE 4.1.1: TOTAL FORMAL AND INFORMAL TRADEFLOW, Q4 2024



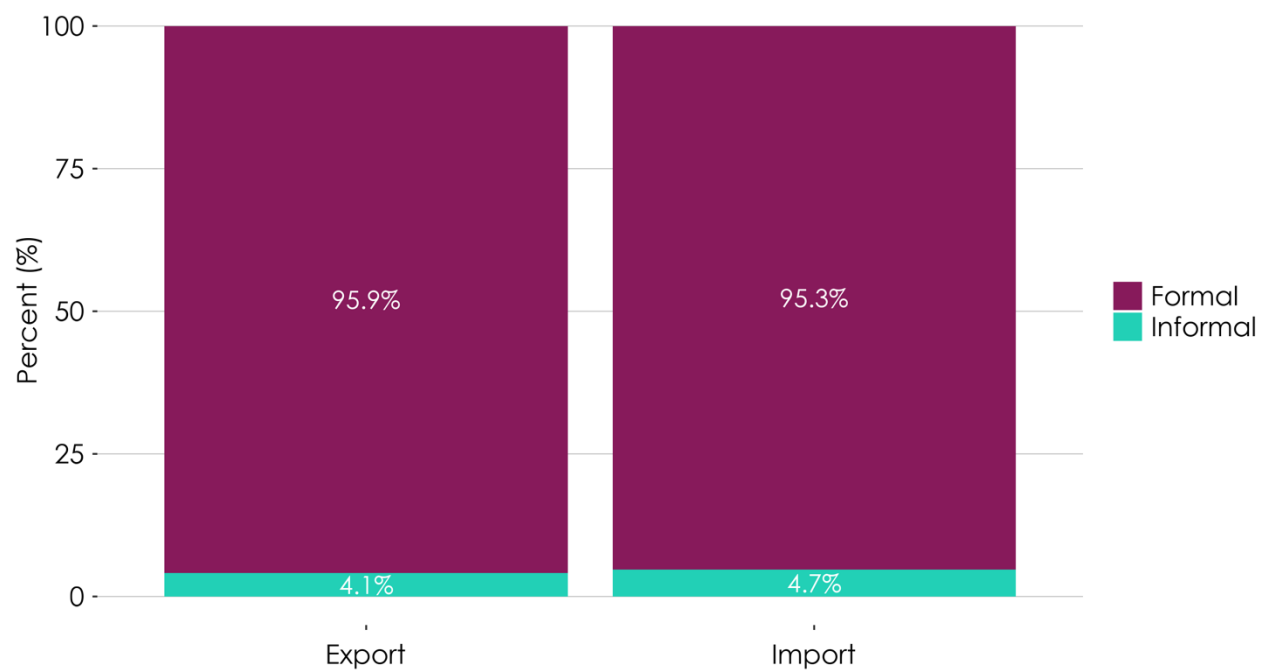
The share of informal trade in total trade was more than four percent (4.3%) in Q4 2024.

FIGURE 4.1.2: PERCENTAGE SHARE OF TRADE, Q4 2024



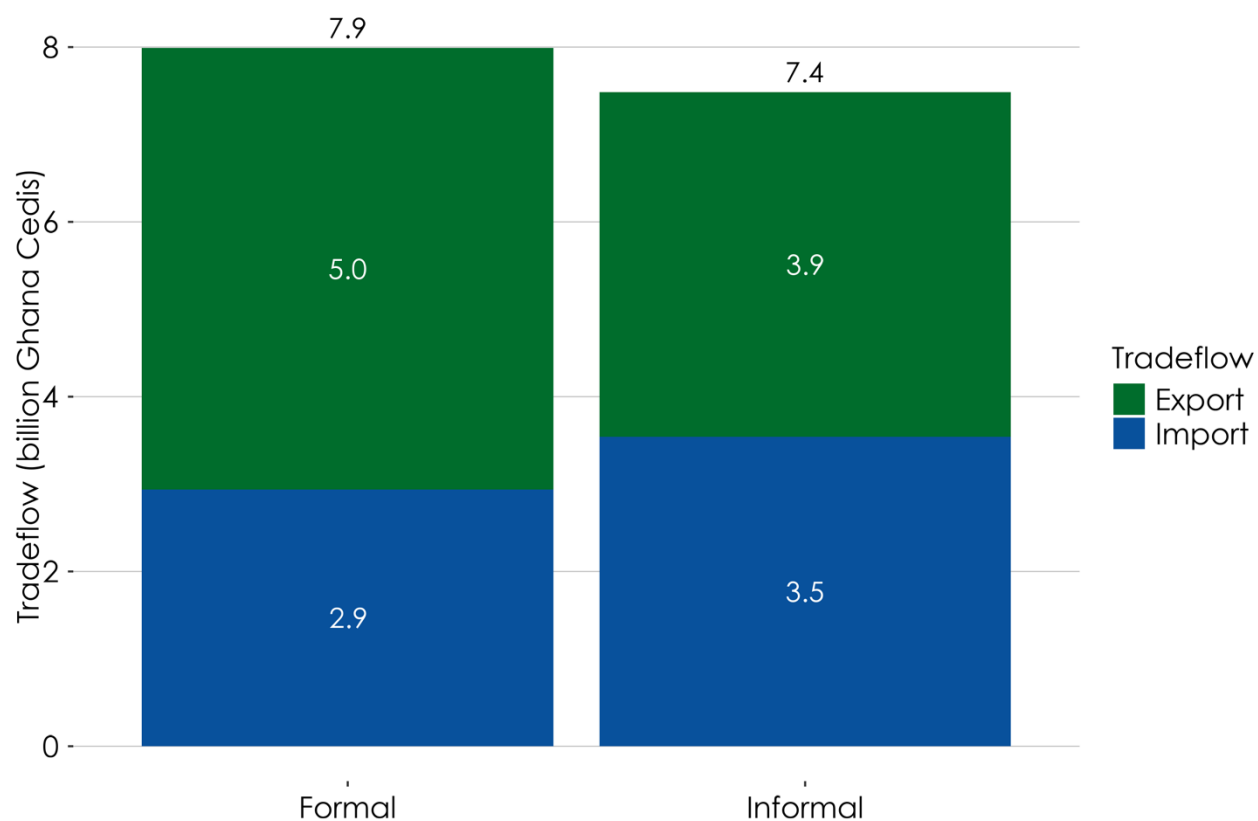
Informal exports accounted for 4.1 percent of total exports, while imports represented 4.7 percent of total imports.

FIGURE 4.1.3: FORMAL AND INFORMAL TRADE FLOW SHARES, Q4 2024



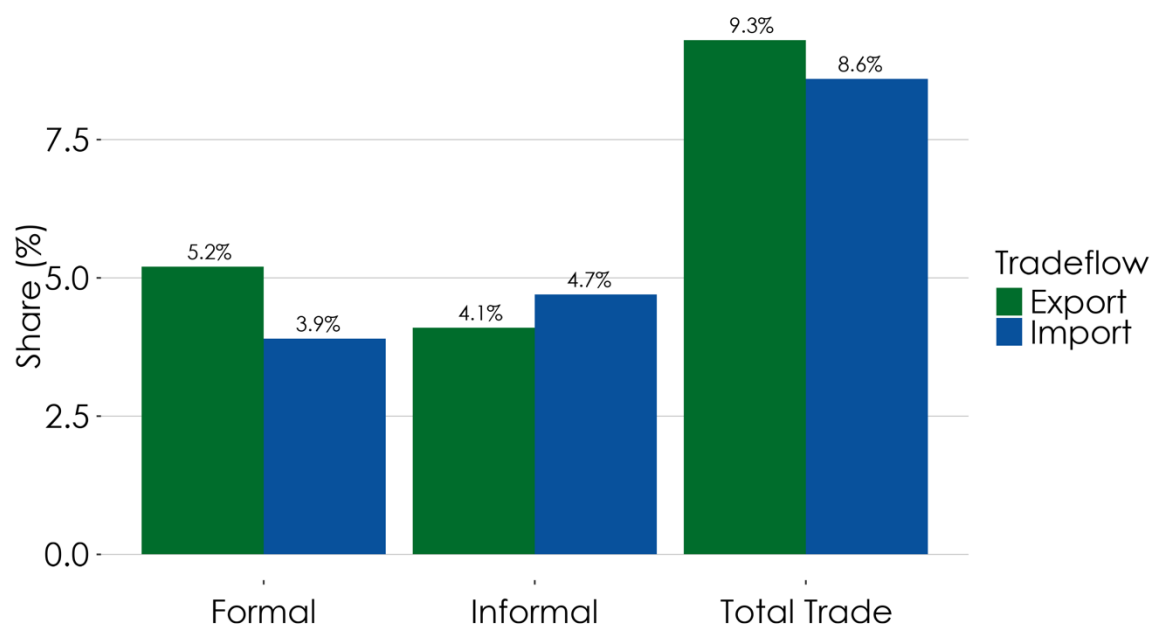
Informal Cross-Border Trade imports from Ghana's neighbours was about 1.2 times higher (Gh₵3.5 billion) than that of formal trade (2.9 billion). Formal export to the neighbouring countries was Gh₵5 billion compared to Gh₵3.9 billion for informal export in Q4 of 2024.

FIGURE 4.1.4: TOTAL FORMAL AND INFORMAL TRADEFLOW WITH NEIGHBOURING COUNTRIES, Q4 2024



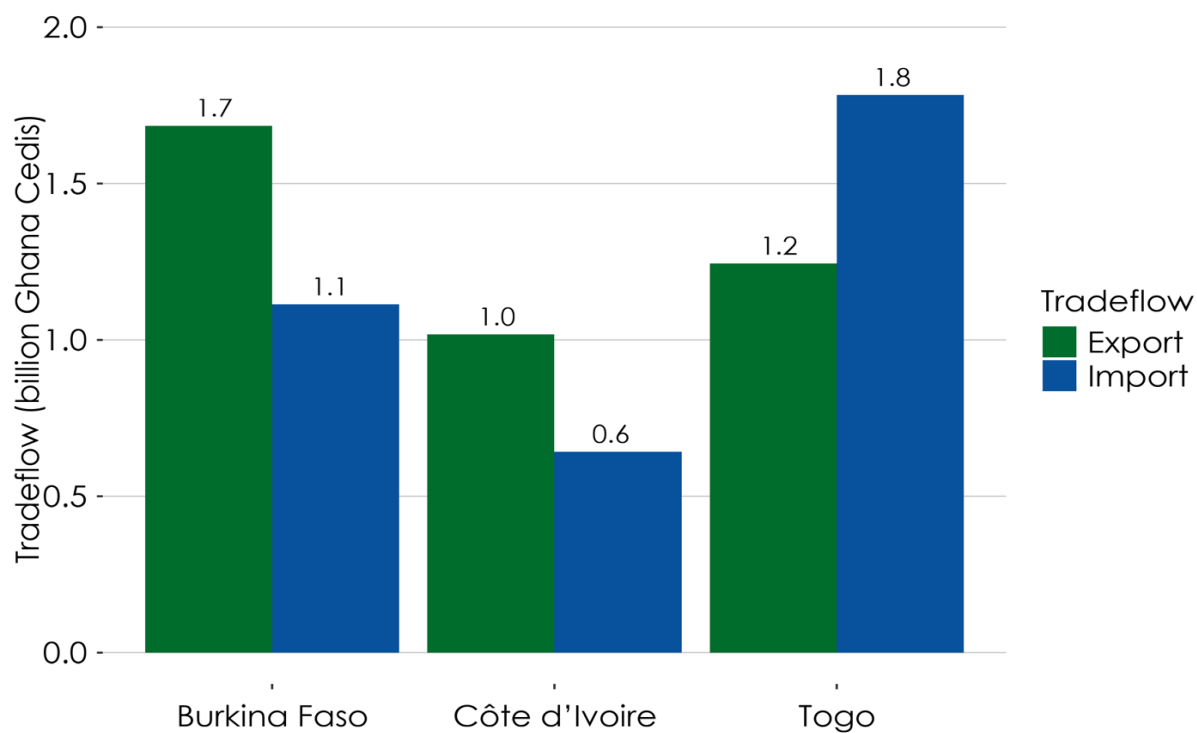
Contribution of Ghana's neighbours to total trade including informal cross-border trade (17.6%) is about twice compared to the share to total trade using only formal trade (9.5%)

FIGURE 4.1.5: PERCENTAGE SHARE OF TRADE WITH NEIGHBOURING COUNTRIES, Q4 2024



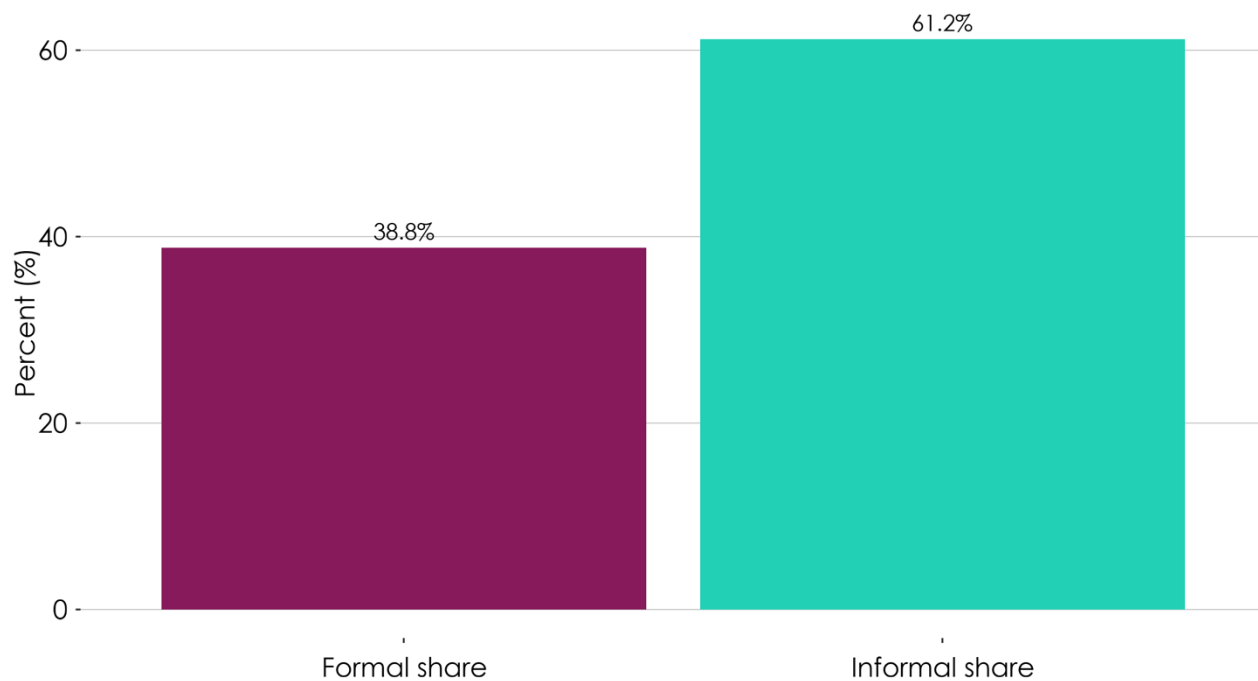
Imports from Togo was about thrice (Gh¢1.8 billion) that from Cote d'Ivoire (Gh¢0.6 billion).

FIGURE 4.1.6: INFORMAL TRADEFLOW BY COUNTRY, Q4 2024



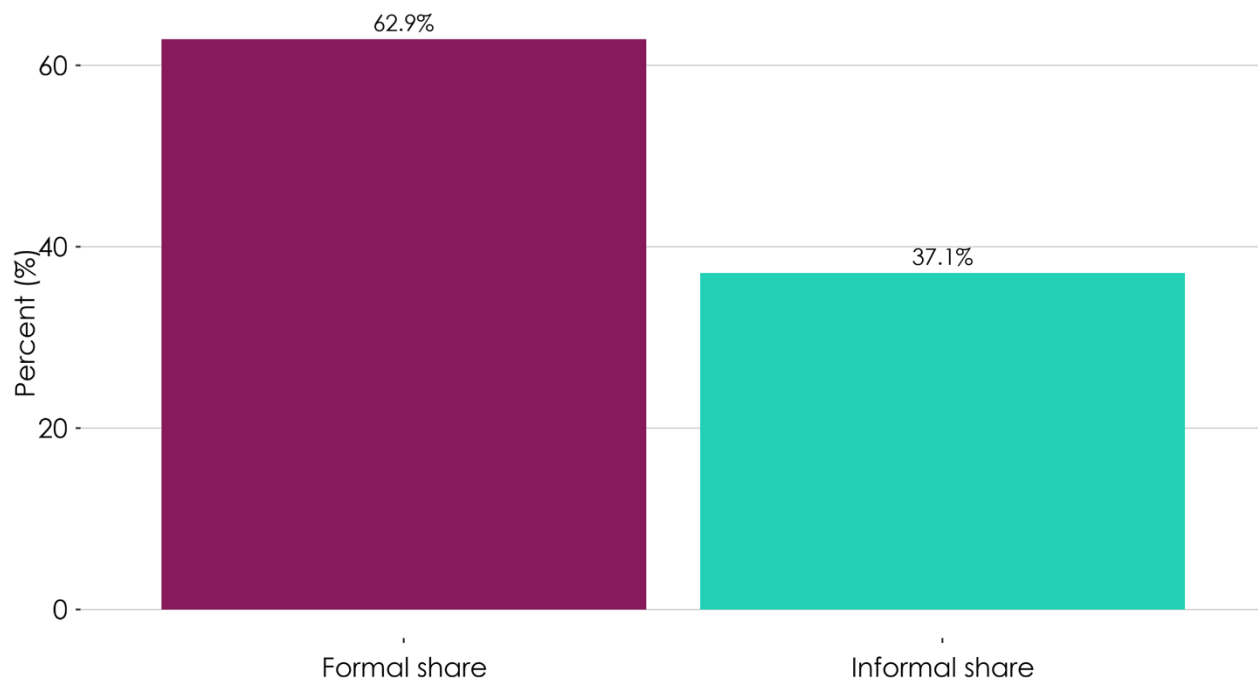
In Q4 2024, informal trade accounted for 61.2 percent and formal trade 38.8 percent of Ghana's total trade with Togo.

FIGURE 4.1.7: PERCENTAGE SHARE OF TOGO, Q4 2024



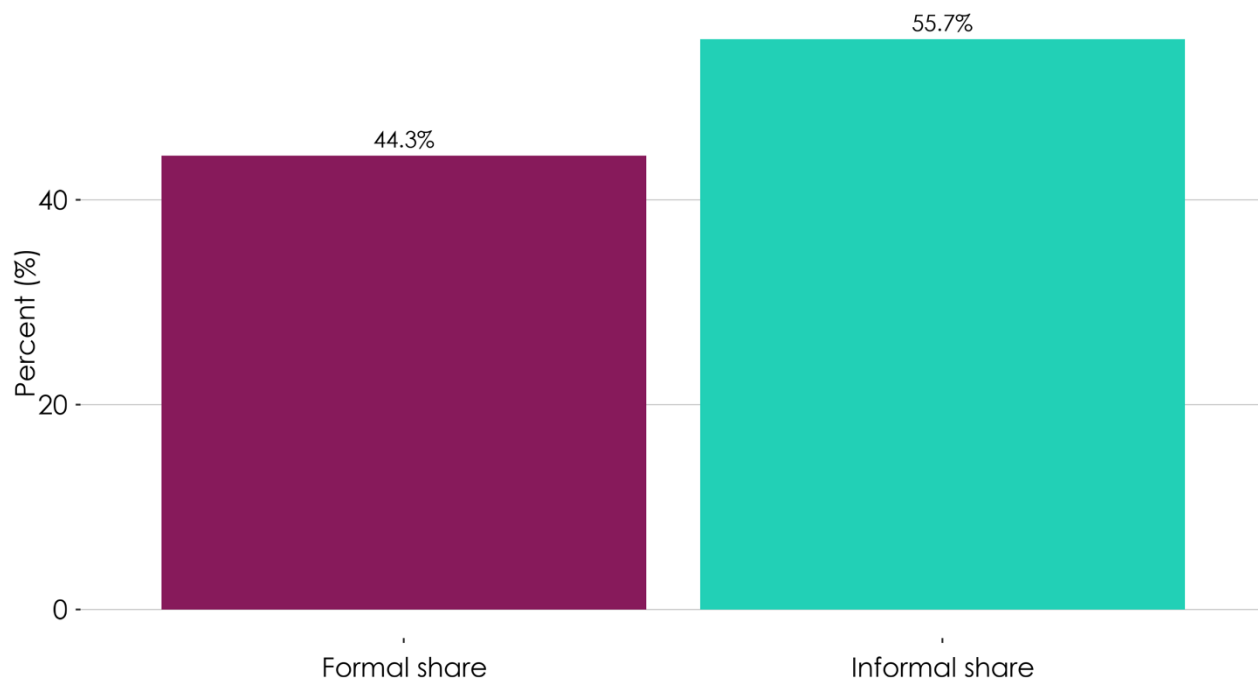
Out of Ghana's total trade with Burkina Faso in Q4 2024, 37.1 percent were traded informally.

FIGURE 4.1.8: PERCENTAGE SHARE OF BURKINA FASO, Q4 2024



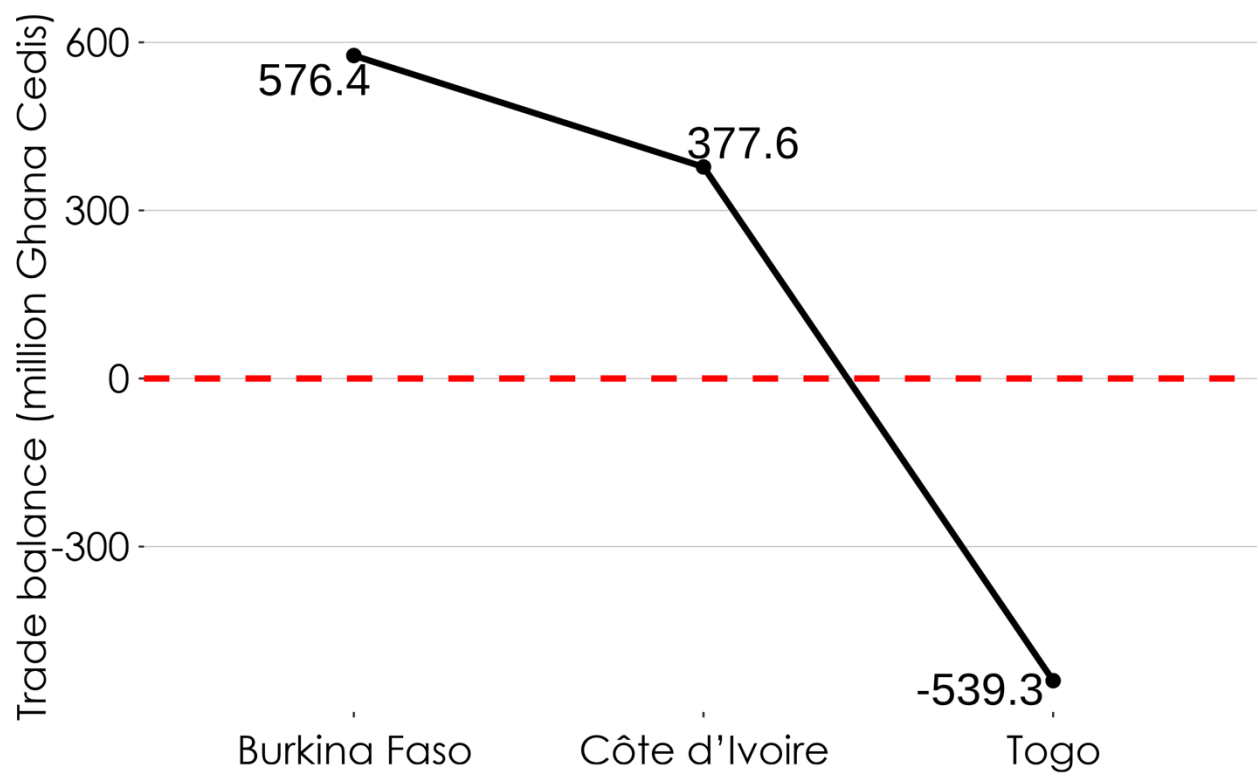
In Q4 2024, informal trade accounted for over half (55.7%) of Ghana's total trade with Côte d'Ivoire.

FIGURE 4.1.9: PERCENTAGE SHARE OF COTE D'IVOIRE, Q4 2024



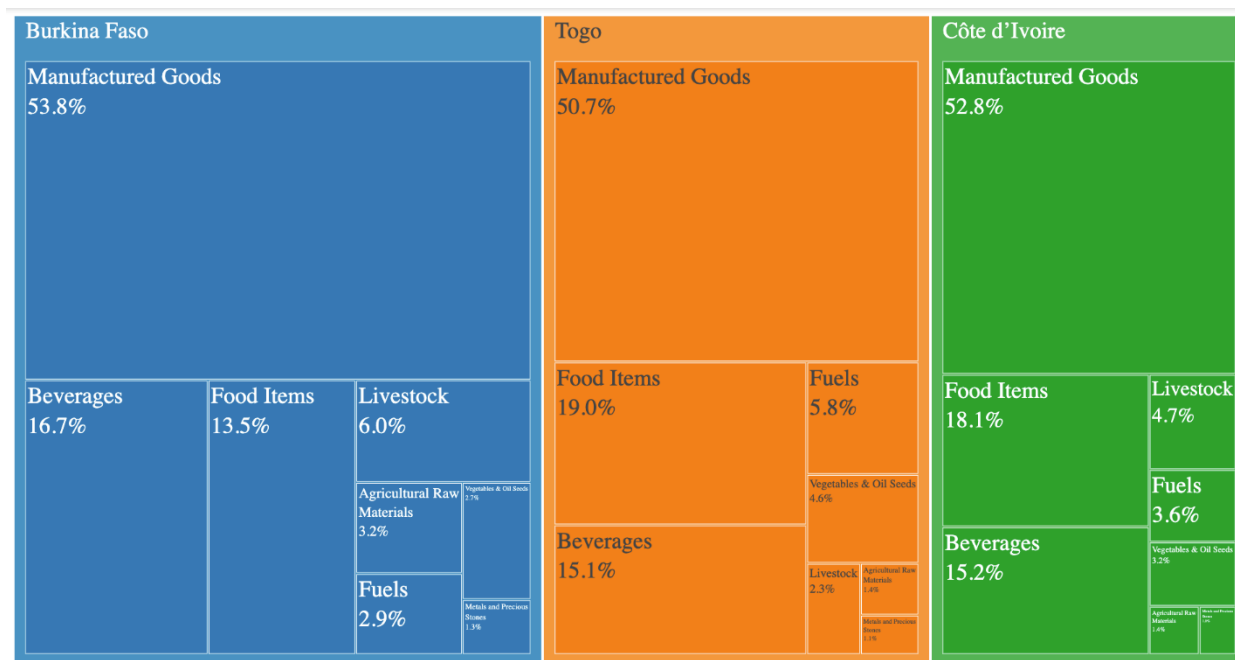
Ghana recorded a trade surplus with Burkina Faso (Gh¢576.4 million) and Cote d'Ivoire (Gh¢377.6 million) while recording a deficit of Gh¢539.3 million with Togo.

FIGURE 4.1.10: TRADE BALANCE WITH NEIGHBOURS IN MILLION GHANA CEDIS, Q4 2024



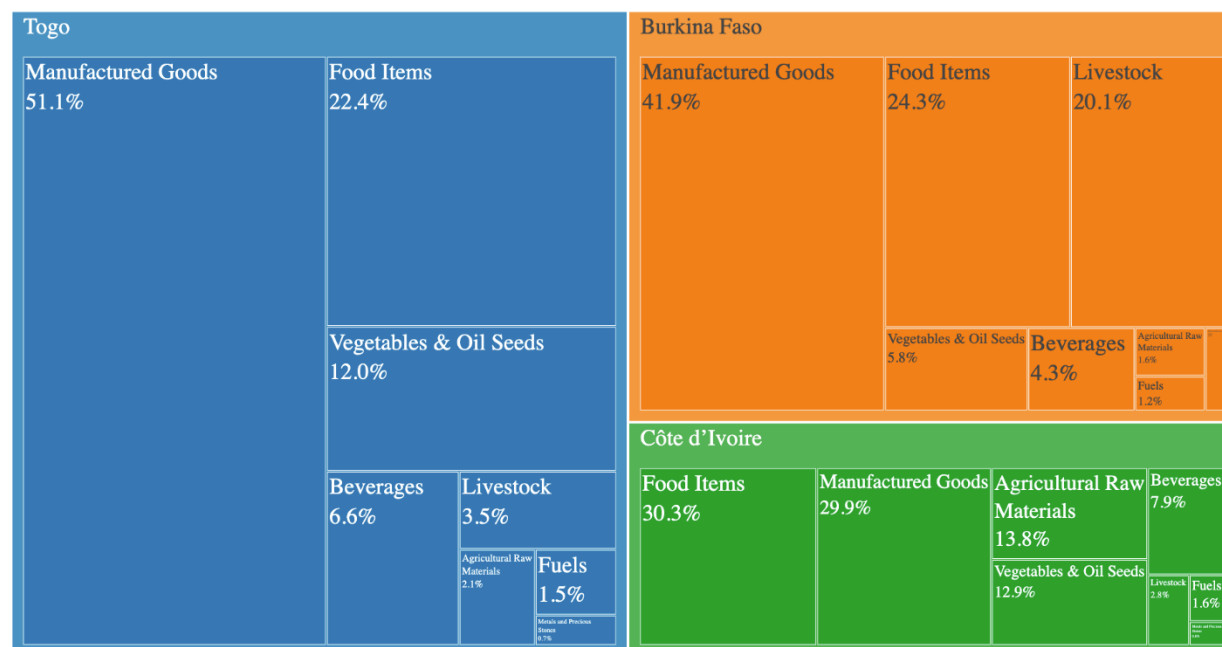
More than half of exports to neighbouring countries are manufactured goods. Food items are the second most exported products to Togo (19.0%) and Côte d'Ivoire (18.1%).

FIGURE 4.1.11: EXPORT COMPOSITION BY COUNTRY, Q4 2024



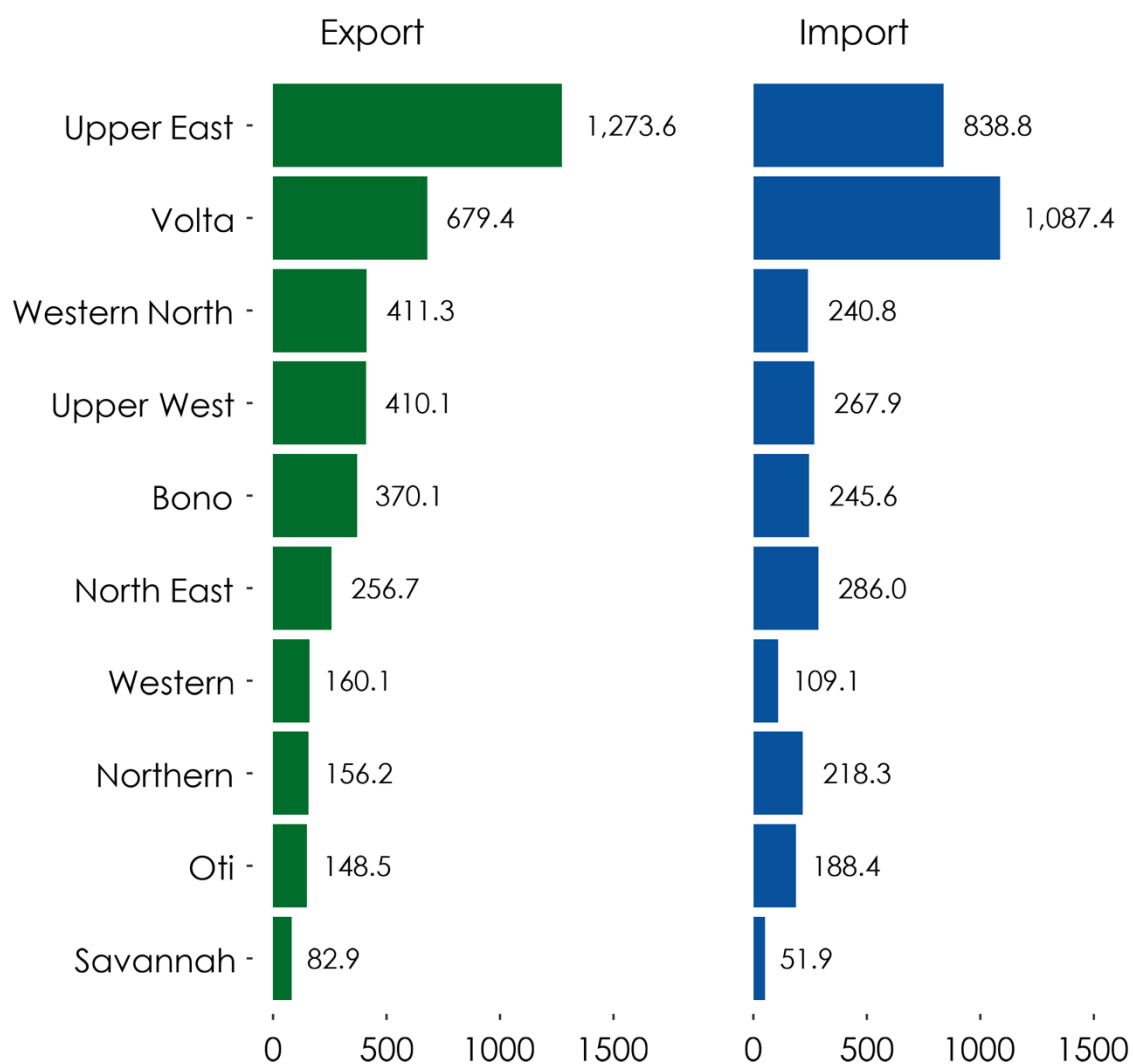
Food items (24.3%), livestock (20.1%) and vegetables and oil seeds (5.8%) constitutes half (50.2%) of imports from Burkina Faso.

FIGURE 4.1.12: IMPORT COMPOSITION BY COUNTRY, Q4 2024



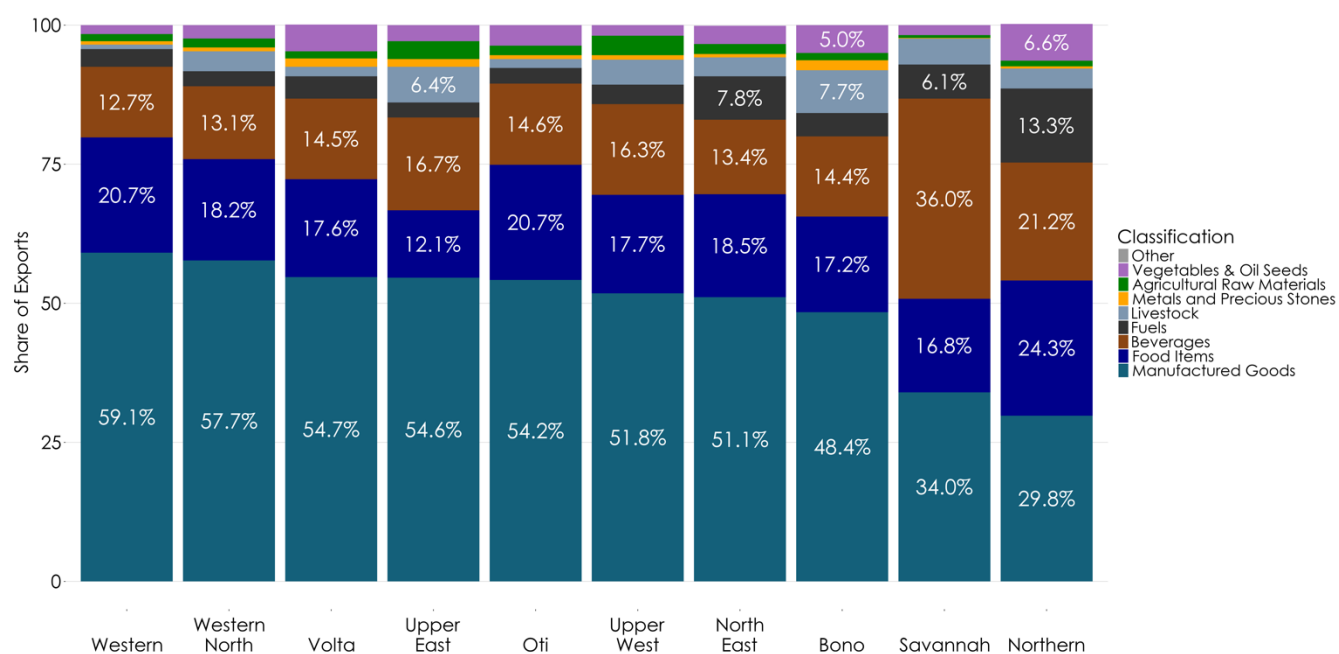
The value of exports through the Upper East Region was about fifteen times (Gh¢1,274 million) more than the least region, Savannah Region (Gh¢82.9 million).

FIGURE 4.1.13: ICBT BY REGION IN MILLION CEDIS, Q4 2024



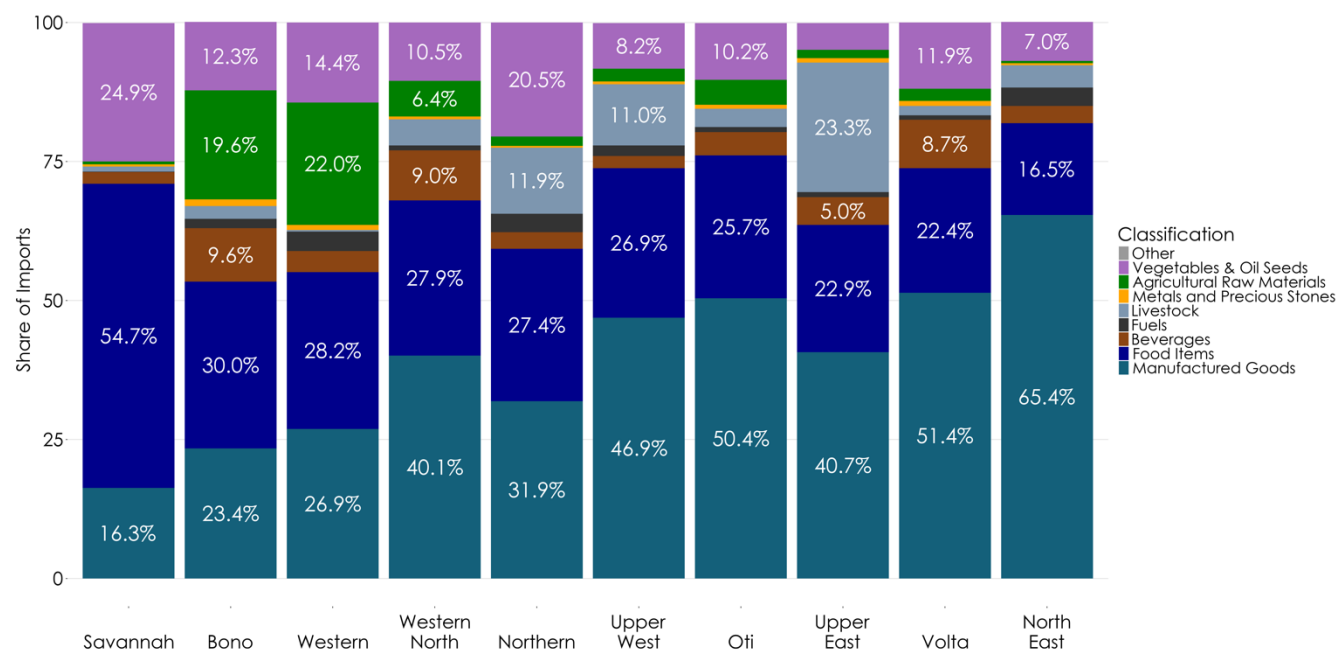
More than half of exports commodities to neighbouring countries for seven out of the ten regions with land borders are manufactured goods. The share of beverage export for Savannah Region is about thrice of other regions except Northern Region.

FIGURE 4.1.14: EXPORT COMPOSITION BY REGION, Q4 2024



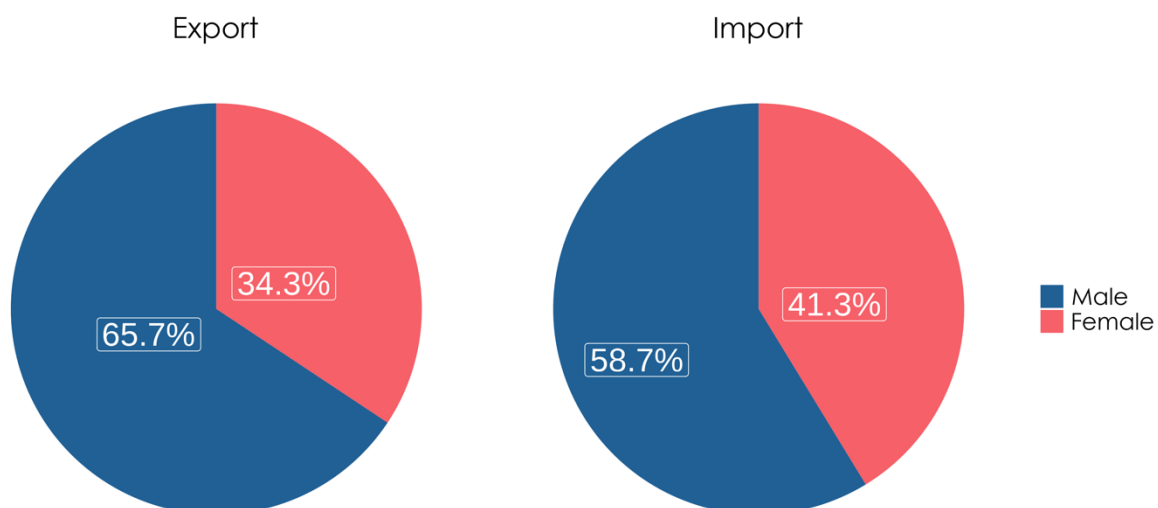
More than half of imports through Savannah Region are food items (54.7%) and vegetable and oil seeds (24.9%). Savannah, Bono and Western regions imported more food items than manufactured goods compared all other regions.

FIGURE 4.1.15: IMPORT COMPOSITION BY REGION, Q4 2024



There are more male transporters than female for both export and import tradeflows with slightly higher proportions of female transporters for imports (41.3%) than exports (34.3%).

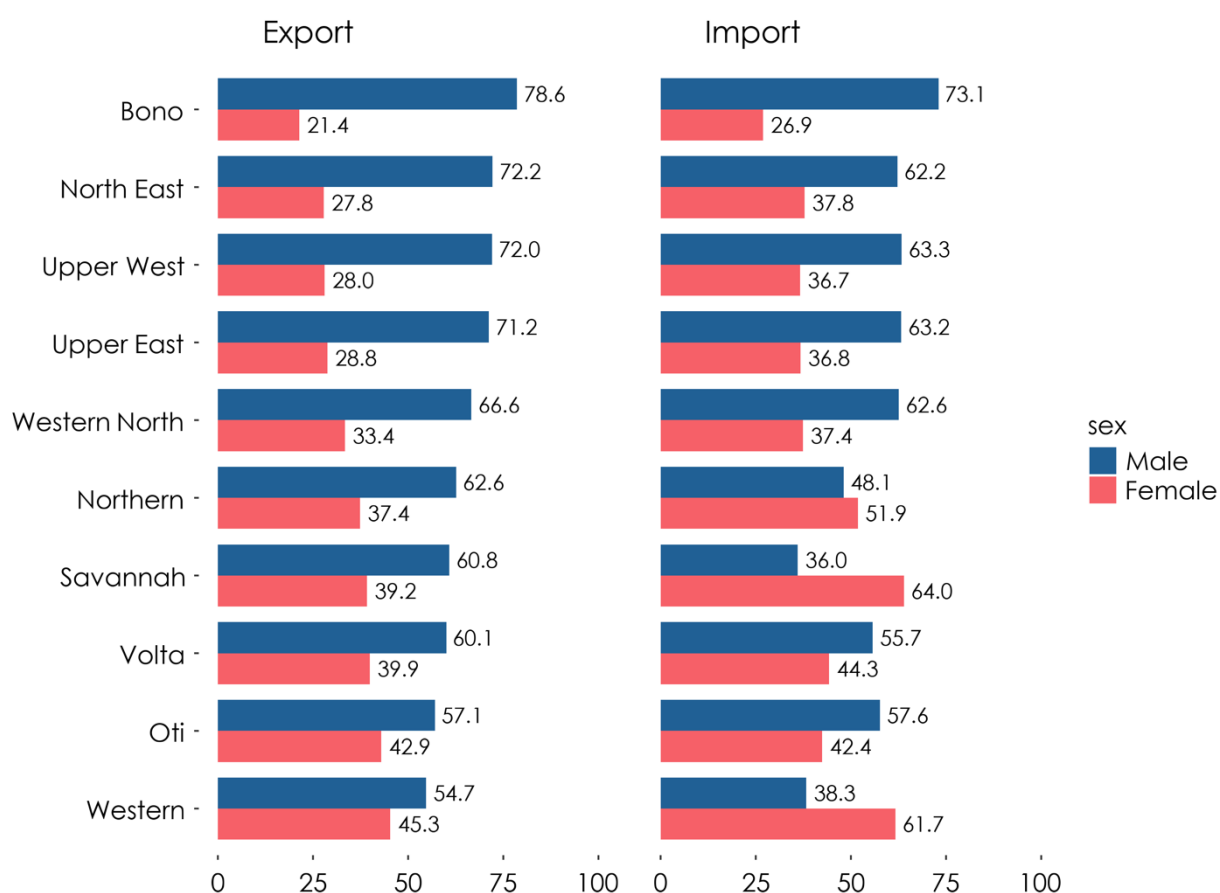
FIGURE 4.1.16: SEX OF TRANSPORTER, Q4 2024



All ten regions recorded more males transporters for exports, with Bono Region having the highest share of 78.6 percent of transporters as male.

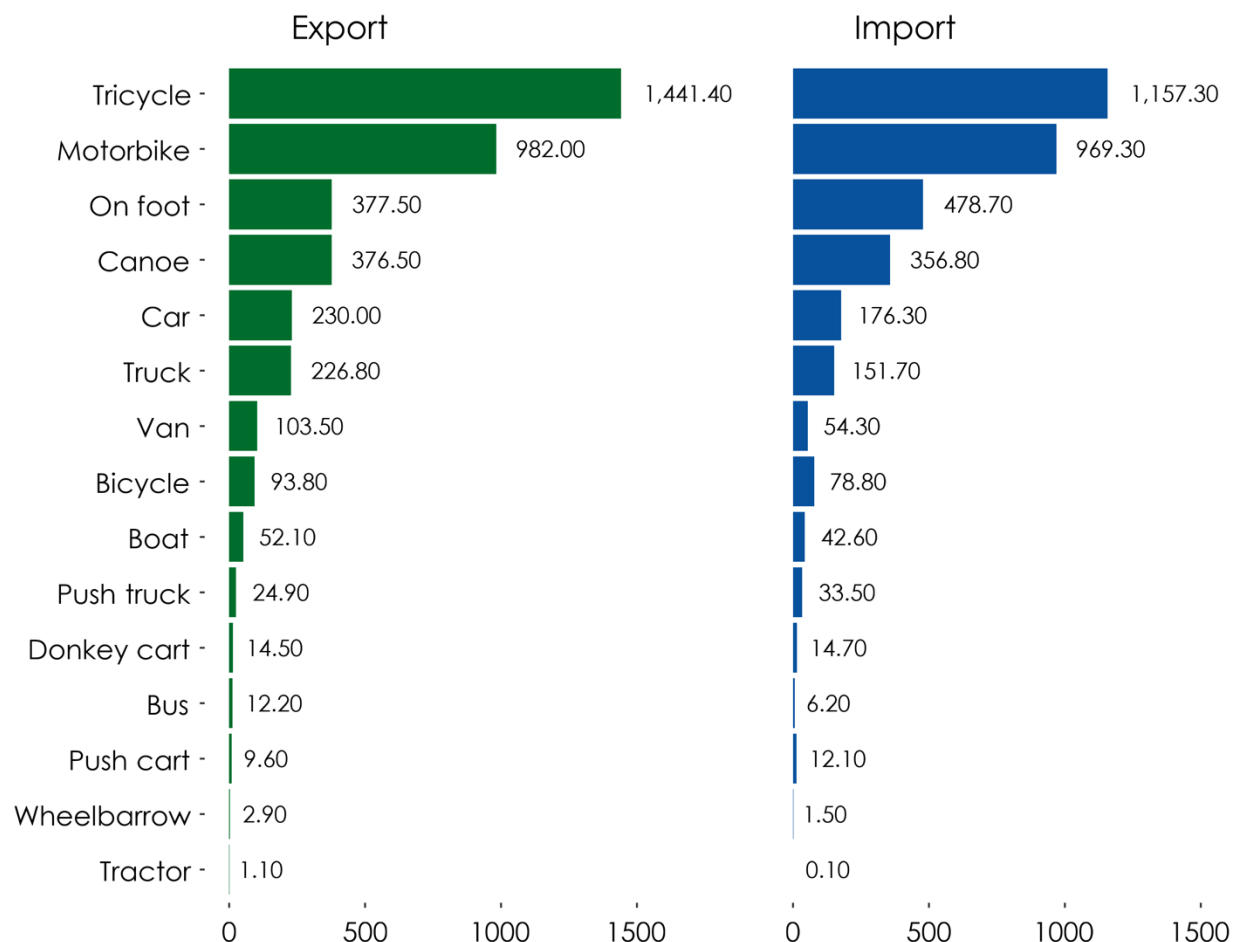
Three out of the ten regions had more female transporters for imports than male; namely Savannah (64.0%), Western (61.7%) and Northern (51.9%).

FIGURE 4.1.17: SEX OF TRANSPORTER BY REGION AND TRADEFLOW, Q4 2024



Tricycles (GH¢1,441.4 million) and motorbikes (GH¢ 982 million) were predominately the means of transport for ICBT activities in Ghana during Q4 2024.

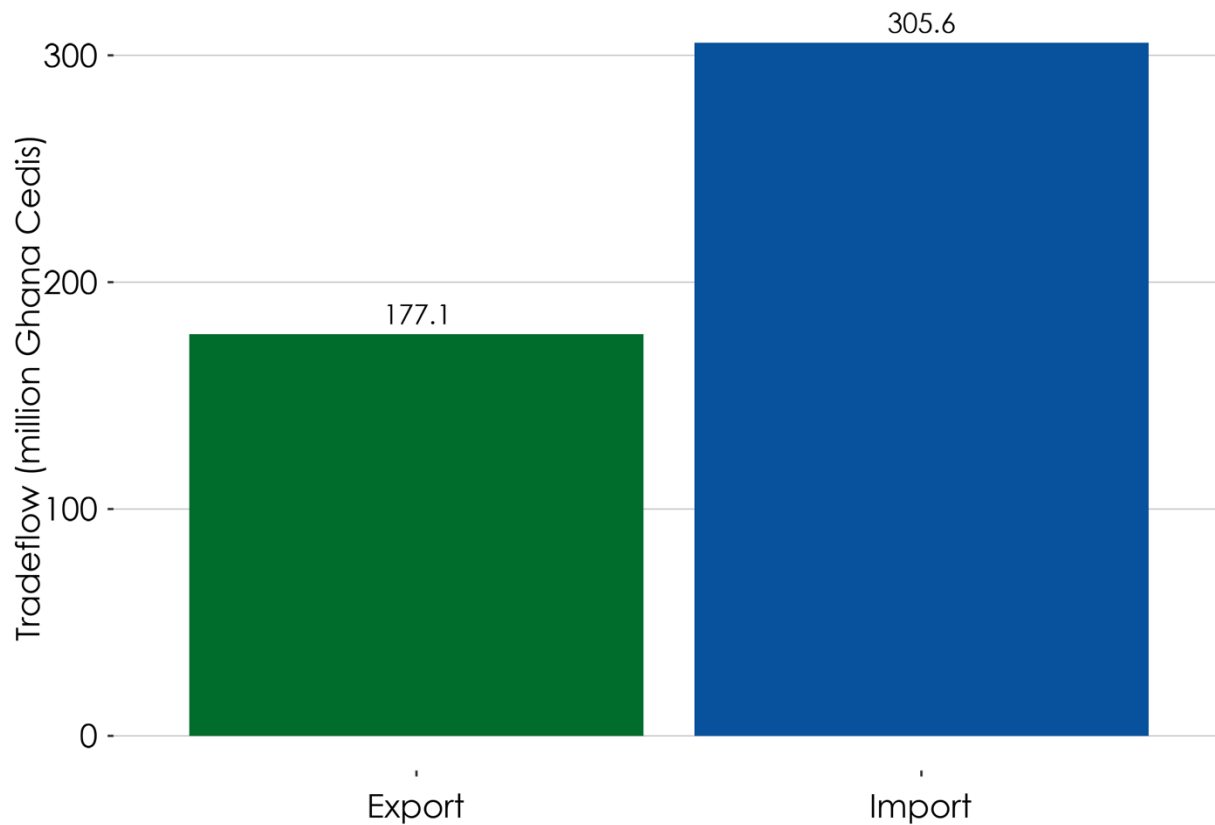
FIGURE 4.1.18: VALUE OF GOODS BY MEANS OF TRANSPORT (MILLION GHANA CEDIS) , Q4 2024



4.2 Livestock

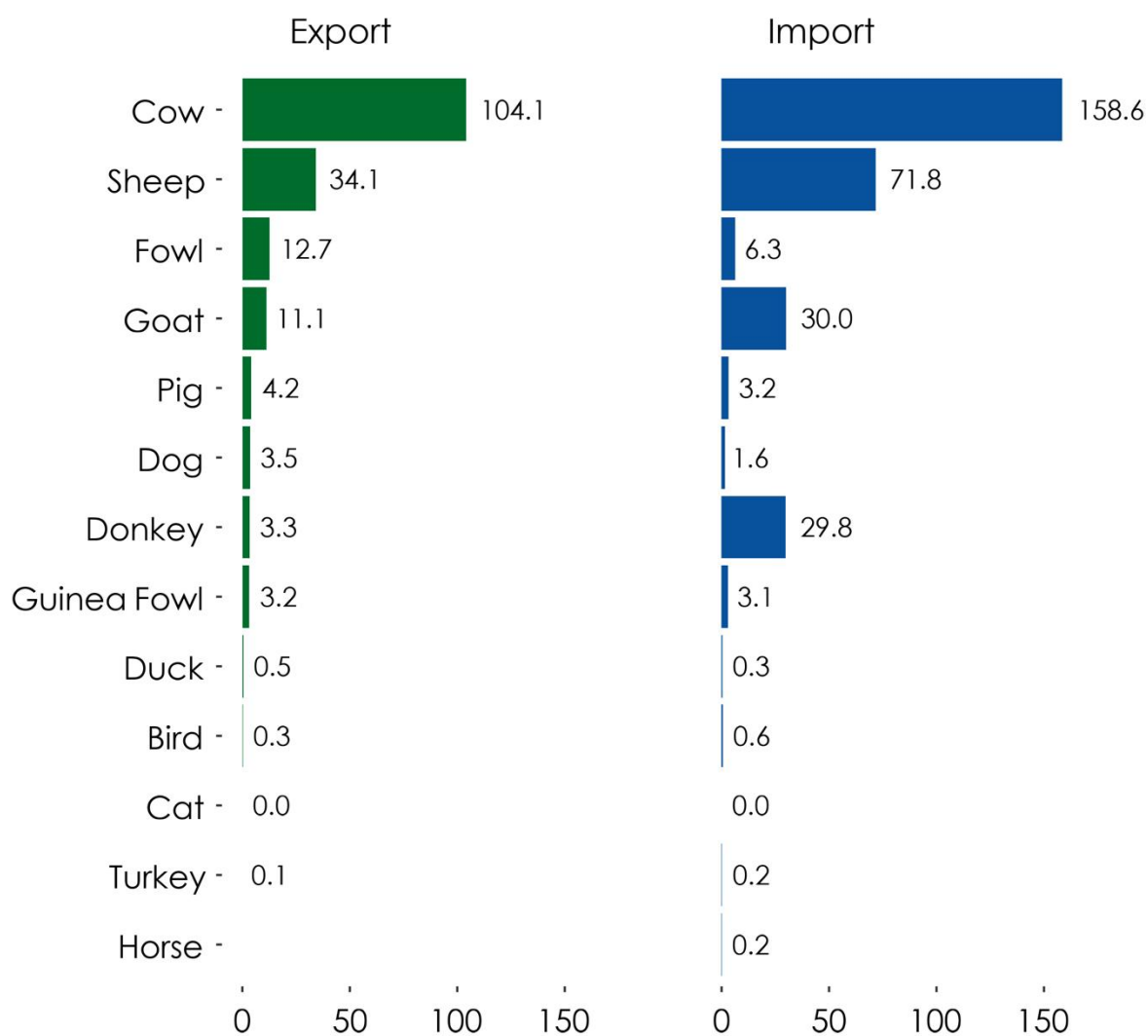
The imports of livestock (Gh¢305.6 million) was about twice that of export (Gh¢177.1 million)

FIGURE 4.2.1 TRADEFLOW OF LIVESTOCK, Q4 2024



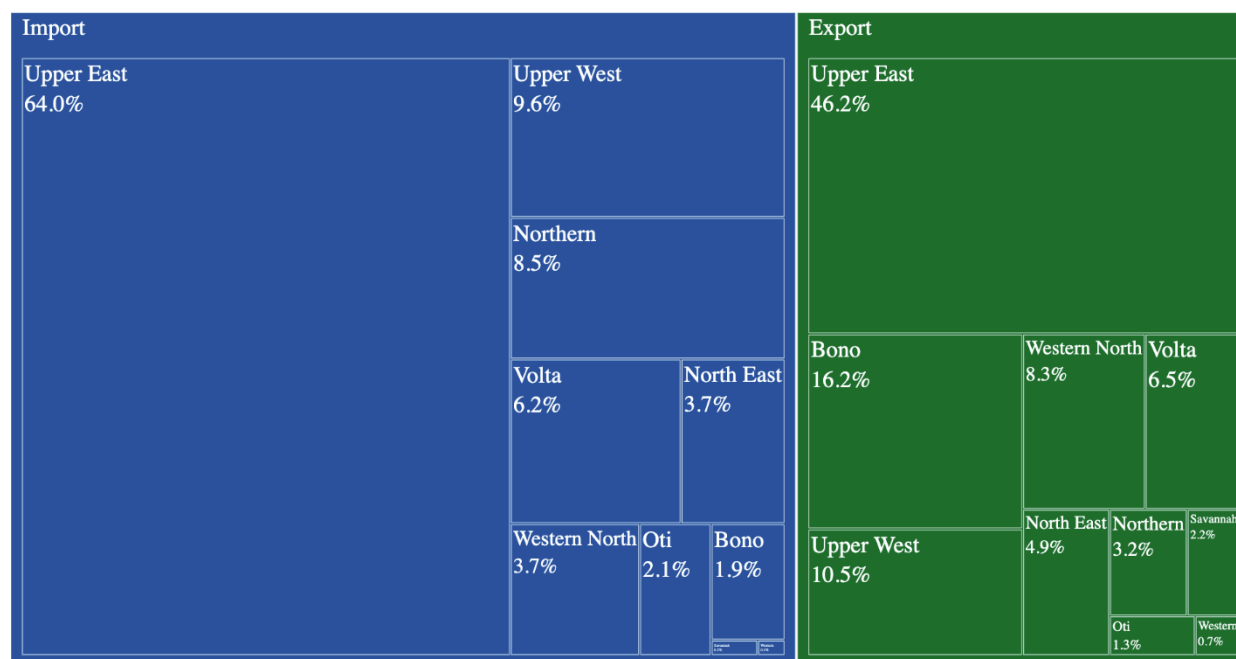
Cow (GH¢104.1 million) and sheep (GH¢34.1 million) were the main livestock in ICBT during the period of October to December 2024.

FIGURE 4.2.2: TRADEFLOW BY TYPE OF LIVESTOCK (MILLION GHANA CEDIS), Q4 2024



Eight out of ten livestock imported into Ghana informally came through the Upper East(64.0%), Upper West (9.6%) and Northern (8.5%) regions. While seven out of ten livestock was exported through Upper East (46.2%), Bono (16.2%) and Upper West (10.5%) regions.

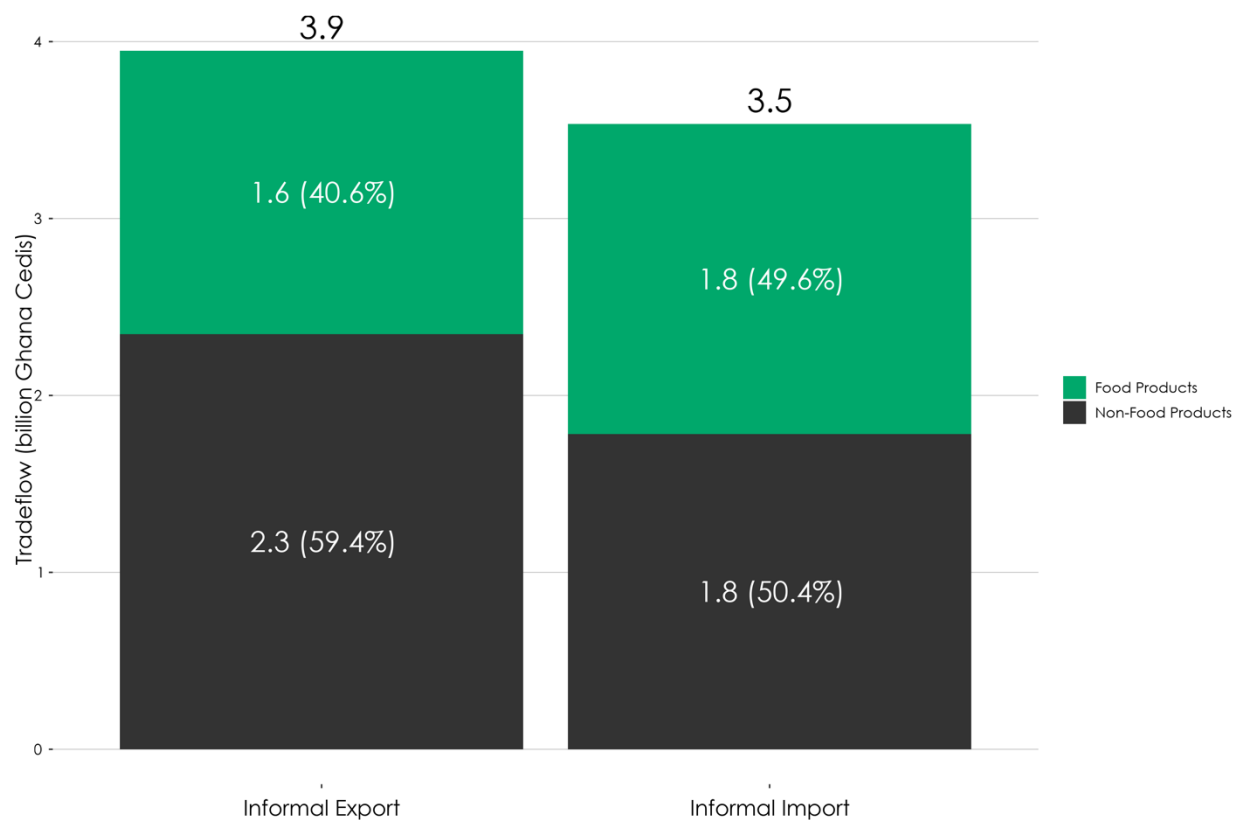
FIGURE 4.2.3: TRADEFLOW OF LIVESTOCK BY REGION, Q4 2024



4.3 Food and Non-Food Products

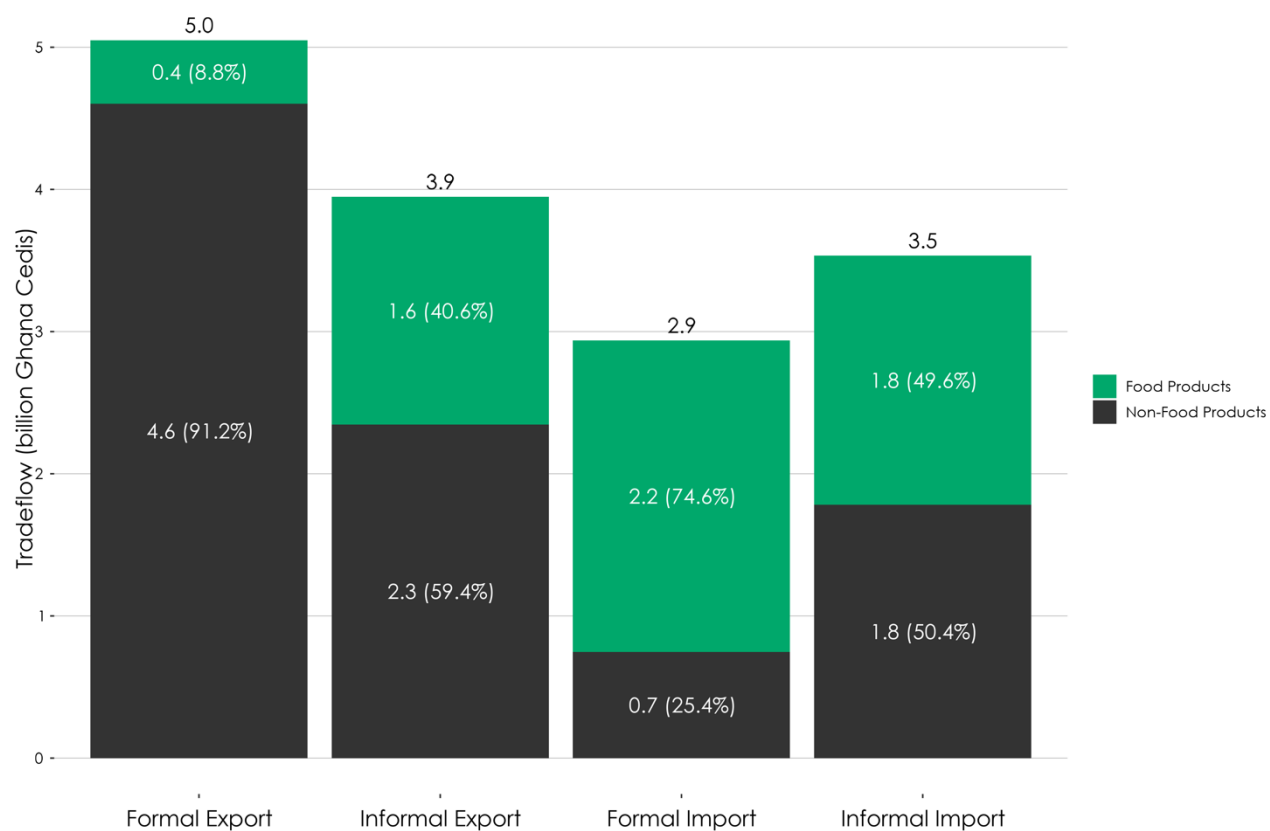
Almost half (49.6%) of all imported ICBT products were food products during Q4 2024 compared to 40.6 percent of all exported ICBT products which were food.

FIGURE 4.3.1: TRADEFLOW OF FOOD AND NON-FOOD PRODUCTS, Q4 2024



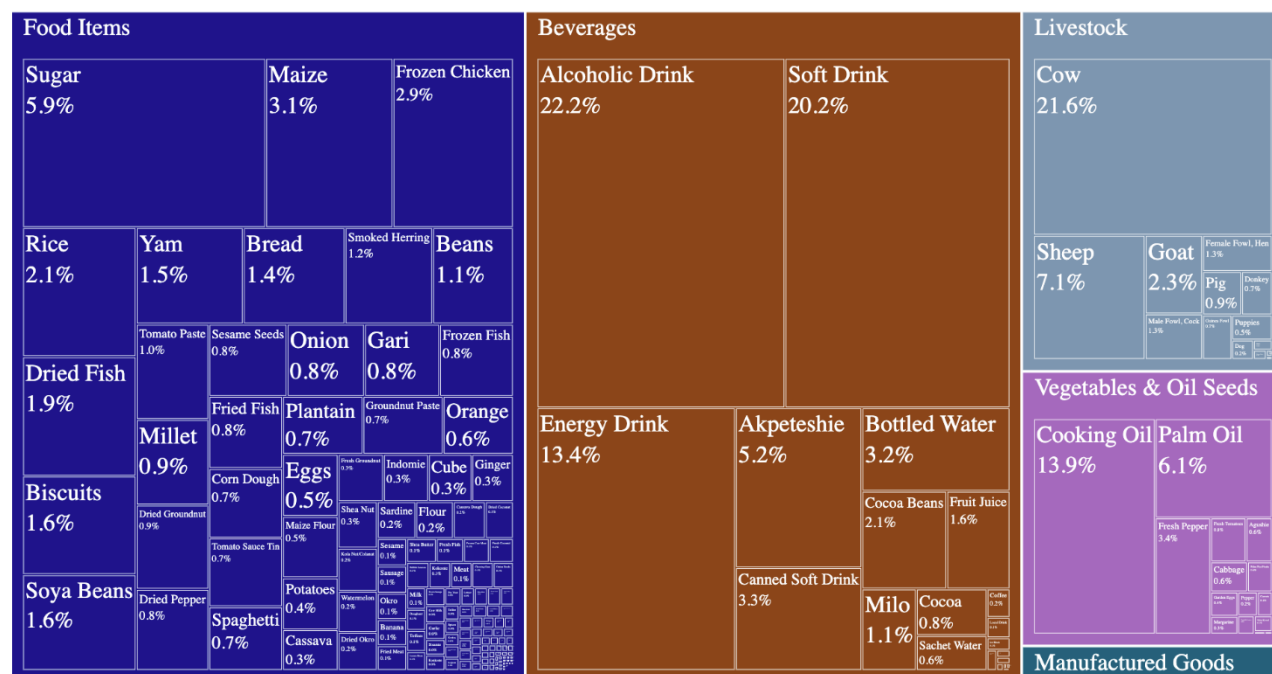
More than two-third (74.6%) of formal imports from the three neighbours is food products and almost half (49.6%) for informal imports.

FIGURE 4.3.2: SHARE OF FOOD AND NON-FOOD (FORMAL AND INFORMAL), Q4 2024



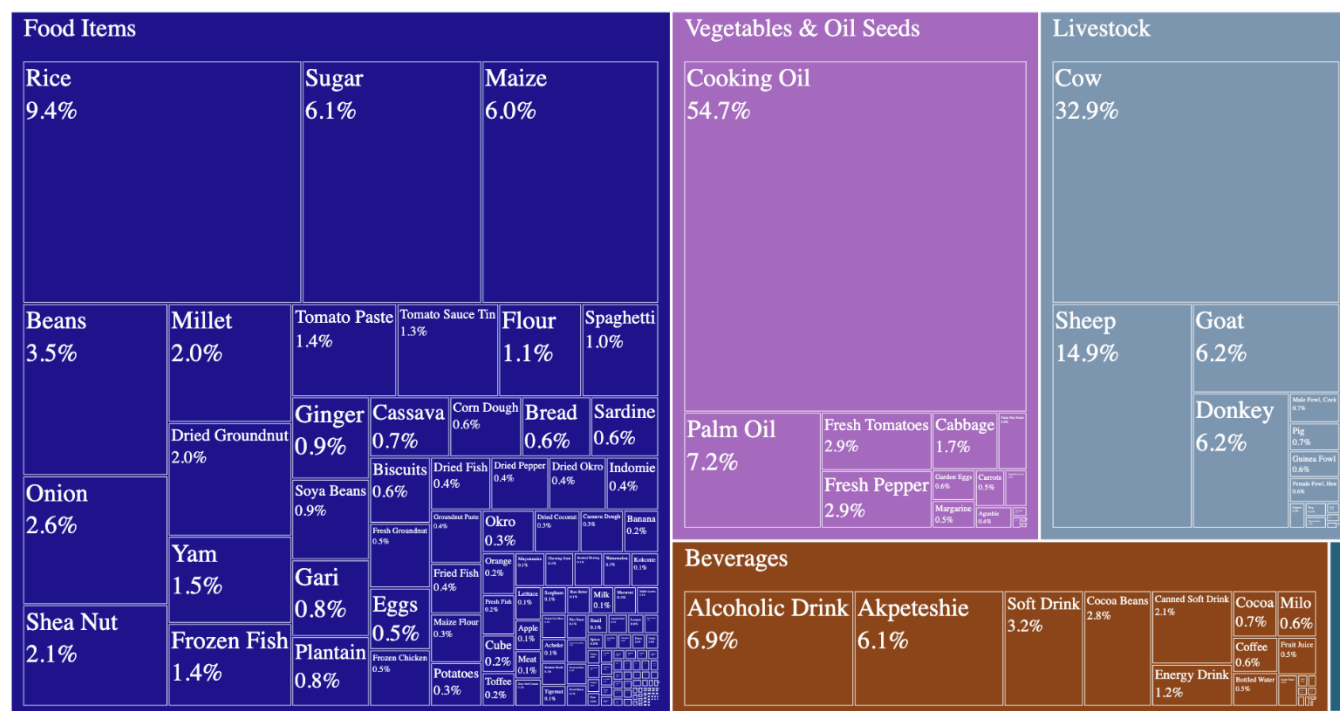
Alcoholic drink, soft drink and energy drink contributed more than half (55.8%) of beverages exported to our neighbours.

FIGURE 4.3.3: EXPORT OF FOOD PRODUCTS, Q4 2024



Rice (9.4%), sugar (6.1%), maize (6.0%) and beans (3.5%) constituted a quarter of imported food items.

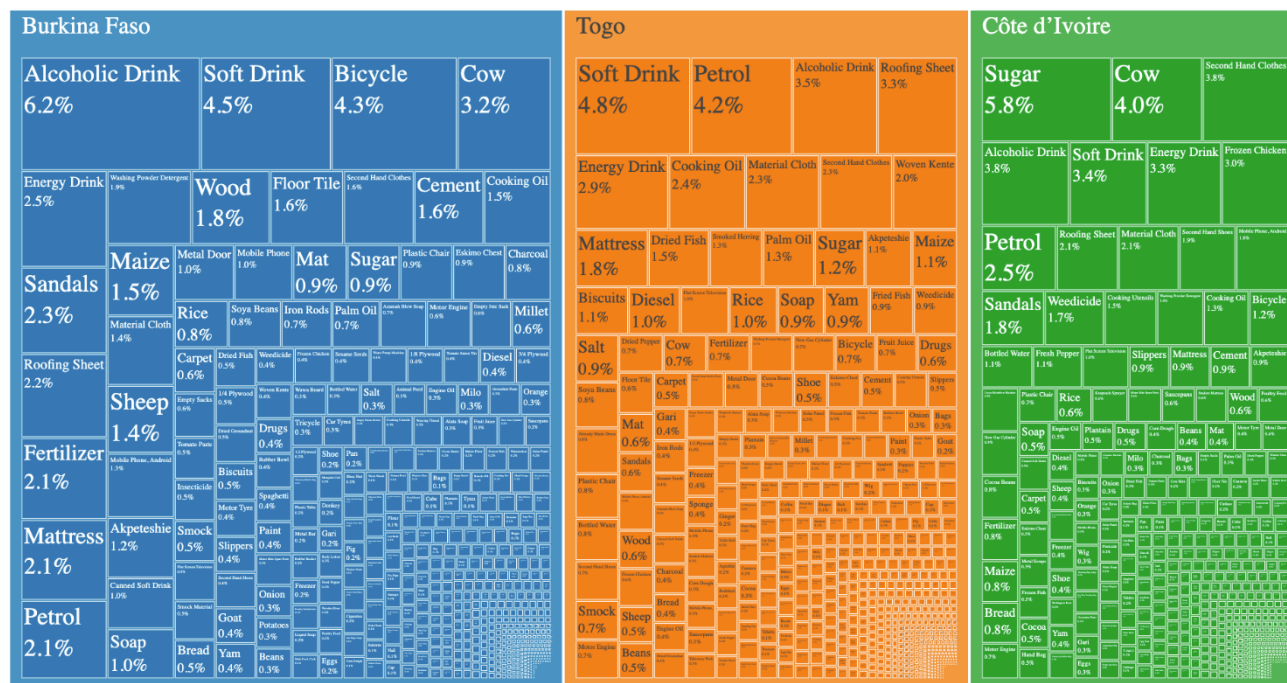
FIGURE 4.3.4: IMPORT OF FOOD PRODUCTS, Q4 2024



4.4 Exports

Alcoholic drinks, soft drinks and sugar are the top exported product to Burkina Faso, Togo and Cote d'Ivoire respectively.

FIGURE 4.4.1: EXPORT BY COUNTRY AND PRODUCT, Q4 2024



Seven out of the top 10 most used borders for exports are located in the Upper East Region.

TABLE 4.4.1: TOP 10 EXPORT BORDERS, Q4 2024

	Region	Border	GH¢ million	Share (%)
1	Upper East	Paga	168.5	4.3
2	Upper East	Namoo Doone	77.9	2.0
3	Upper East	Belimtaga	72.7	1.8
4	Upper East	Kulungugu	70.0	1.8
5	Upper East	Chamataa	55.0	1.4
6	Volta	Aflao Main	54.2	1.4
7	Upper East	Gentiga No.1	52.2	1.3
8	North East	Nakaku No.2	50.3	1.3
9	Volta	Chief Palace (Avetsive/Ablorto)	50.0	1.3
10	Upper East	Tambalugu	46.9	1.2
		<i>All other borders</i>	3,251.0	82.3
		Total	3,948.8	100.0

In Q4 2024, the top two export products, both within the category of beverages, totalled Gh¢356.7 million, with alcoholic drink leading with Gh¢187.1 million.

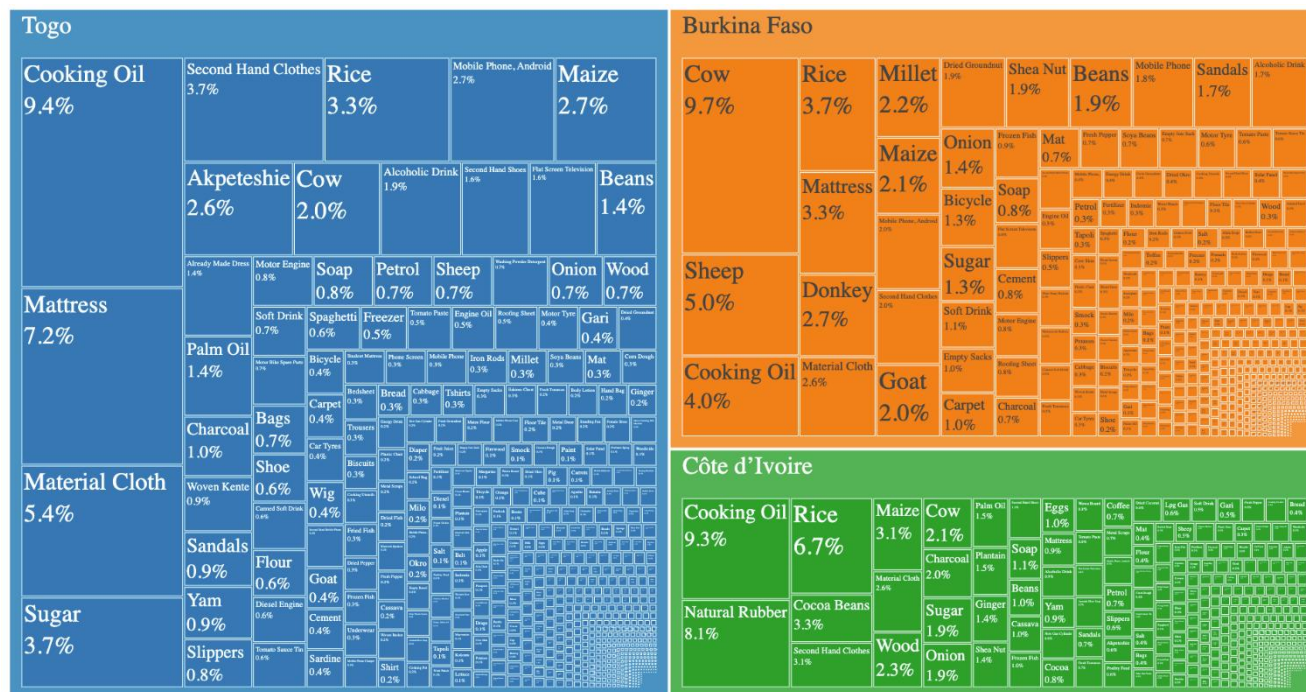
TABLE 4.4.2: TOP 10 EXPORT PRODUCTS, Q4 2024

	Product	GH¢ million	Share (%)
1	Alcoholic Drink	187.1	4.7
2	Soft Drink	169.6	4.3
3	Petrol	112.5	2.8
4	Energy Drink	112.4	2.8
5	Cow	104.1	2.6
6	Roofing Sheet	99.4	2.5
7	Second Hand Clothes	94.3	2.4
8	Bicycle	93.4	2.4
9	Sugar	88.7	2.2
10	Material Cloth	73.9	1.9
	<i>All other products</i>	2,813.3	71.2
	Total	3,948.8	100.0

4.5 Imports

Cooking oil is the main imported product from Togo and Cote d'Ivoire while cow is the top imported item from Burkina Faso.

FIGURE 4.5.1: IMPORT BY COUNTRY AND PRODUCT, Q4 2024



Paga is the most used border for informal imports with a share of 3.3 percent.

TABLE 4.5.1: TOP 10 IMPORT BORDERS, Q4 2024

	Region	Border	GH¢ million	Share (%)
1	Upper East	Paga	116.1	3.3
2	North East	Nakaku No.2	85.1	2.4
3	Volta	Dekeme/Beat 6	74.8	2.1
4	Upper East	Kulungugu	68.5	1.9
5	Upper East	Abelinzanga	64.5	1.8
6	Volta	Beat 11 (Kudahorkope)	54.2	1.5
7	Volta	Aflao Main	52.4	1.5
8	Volta	Mangoase Quarry Junction (Kpetoe)	48.0	1.4
9	Savannah	Chacha	46.0	1.3
10	Volta	Kpakakope (Pilar 6b)	44.0	1.3
		<i>All other borders</i>	<i>2,880.0</i>	<i>81.5</i>
		Total	3,534.1	100.0

Cooking oil, mattress, cow and rice constitutes more than one fifth (21.0%) of all imported products.

TABLE 4.5.2: TOP 10 IMPORT PRODUCTS, Q4 2024

	Product	GH¢ million	Share (%)
1	Cooking Oil	270.5	7.7
2	Mattress	171.1	4.8
3	Cow	158.6	4.5
4	Rice	142.5	4.0
5	Material Cloth	140.6	4.0
6	Second Hand Clothes	108.0	3.1
7	Sugar	91.8	2.6
8	Maize	90.3	2.6
9	Mobile Phone, Android	76.1	2.2
10	Sheep	71.8	2.0
	<i>All other products</i>	2,212.8	62.6
	Total	3,534.1	100.0

5 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

Informal Cross-Border Trade (ICBT) is not marginal, it is a core part of Ghana's real economy. It moves goods, cash, and livelihoods every day across borders with Togo, Burkina Faso, and Côte d'Ivoire. In the last quarter of 2024 alone, informal trade reached GH¢7.4 billion which is around 4.3 percent of total national trade.

This trade connects farmers, processors, and consumers while ensuring that food flows across regions and borders; sustains thousands of households, especially women and youth in rural areas. Ignoring it would mean overlooking one of the strongest drivers of employment, growth, and regional integration.

The evidence highlights the magnitude and structure of this trade as follows:

1. Ghana recorded a trade surplus with Burkina Faso (GH¢576 million) and Côte d'Ivoire (GH¢378 million), but a deficit with Togo (GH¢539 million);
2. Beverages, food, and manufactured goods dominate informal exports, while cooking oil, rice, livestock, and mattresses are the top informal imports;
3. The Upper East Region remains Ghana's informal export hub, with activity fifteen times higher than the least active region, Savannah Region, while Paga remains Ghana's busiest informal trade corridor;
4. Women play a major role in imports, while men dominate exports; and
5. Motorbikes and tricycles are the main trade vehicles, showing the small-scale, high-frequency nature of this commerce.

Together, these numbers show an economy deeply interconnected with its neighbours, one that fuels regional integration, sustains livelihoods, and strengthens food security, but also exposes weaknesses, including limited border infrastructure, weak data systems, poor trader protection, and a lack of access to finance.

The key question is not whether to formalise informal trade, but rather how to do it without destroying its benefits. Without reliable data, governments lose revenue, traders lose protection, and economies lose opportunities. Formalisation must therefore be practical, not punitive, it should be an enabler, not a barrier. Therefore policies must be designed to integrate and not eliminate informal traders. The goal should be to make their work safer, more productive, and more profitable, while improving compliance and data accuracy.

5.2 Policy Recommendations

Based on the findings, the following recommendations are proposed to integrate informal cross border and optimise benefits from this activity:

Government:

1. Recognise and Empower Informal Traders:

- Introduce simplified registration and tax systems for small traders;
- Provide access to microcredit, insurance, and training in record-keeping, pricing, and quality standards; and
- Establish border business hubs offering financial, health, and security services, especially for women traders.

2. Invest in Border Infrastructure and Data Systems:

- Upgrade roads, market spaces, and inspection posts at major informal crossings;
- Introduce digital trade monitoring tools for real-time data collection and policy planning; and
- Improve coordination between the Ghana Statistical Service, GRA, and Immigration Service for unified border data.

3. Boost Domestic Production of Import-Heavy Goods:

- Target investment in rice, cooking oil, livestock, and mattresses, the products driving informal imports;
- Strengthen value chains around border regions to retain more value locally; and
- Use AfCFTA frameworks to connect Ghanaian producers directly to regional markets.

4. Deepen Regional Trade Cooperation:

- Harmonise customs procedures with Togo, Burkina Faso, and Côte d'Ivoire to reduce duplication and corruption;
- Promote data sharing, joint border markets, and coordinated trade facilitation; and
- Advocate for regional recognition of informal trade data to improve economic planning under AfCFTA.

5. Protect and Advance Women in Trade:

- Set up gender desks at key borders to address harassment and access barriers.
- Support women traders with tailored financial products and capacity-building programmes.
- Include women's trade associations in border policy consultations.

Ghana now has the data and must act on it. Informal cross-border trade must move from being tolerated to being integrated into national accounts, trade strategies, and development policy. Doing so will not only expand the tax base and improve trade data, but also unlock a more inclusive and resilient economy, one driven by the people who already make trade work every day.

LIST OF CONTRIBUTORS

Name	Email	Institution	Role
Dr. Alhassan Iddrisu	alhassan.iddrisu@statsghana.gov.gh	Ghana Statistical Service	Government Statistician, Chief Reviewer
Dr. Faustina Frempong-Ainguah	Faustina.anguah@statsghana.gov.gh	Ghana Statistical Service	Deputy Government Statistician, Reviewer
Dr. Johnson Owusu Kagya	Kagya.owusu@statsghana.gov.gh	Ghana Statistical Service	Reviewer
Mr. Dominic Odoom	dominic.odoom@statsghana.gov.gh	Ghana Statistical Service	Project Coordinator, Lead Author
Mrs. Jacqueline Anum	jacqueline.anum@statsghana.gov.gh	Ghana Statistical Service	Data Processing
Mr. Joshua Mawutor	joshuamawutor40@gmail.com	Ghana Statistical Service	Data Analyst
Mr. Foster Agyare Okyere	okyerefoster48@gmail.com	Ghana Statistical Service	Data Analyst
Mrs. Joyce Date	joyce.date@statsghana.gov.gh	Ghana Statistical Service	Data Validation
Nana Darkowaah I	vida.gyamfi@statsghana.gov.gh	Ghana Statistical Service	Data Validation
Mr. Godson Quaye	godson.quaye@statsghana.gov.gh	Ghana Statistical Service	Data Validation
Mr. Papa Asamoah	papa.asamoah@bog.gov.gh	Bank of Ghana	Reviewer
Mr. Ebenezer Bob-Eshun	ebenezer.bob-eshun@gra.gov.gh	Ghana Revenue Authority	Reviewer
Mr. Samuel Adzimah	samuel.adzimah@moti.gov.gh	Ministry of Trade, Agribusiness and Industry	Reviewer
Mr. Emmanuel Laryea Kwei	niilaryeae@yahoo.com	Ghana Immigration Service	Reviewer
Mr. David Maxwell Bessah	divid.bessah@statsghana.gov.gh	Ghana Statistical Service	Reviewer
Ms. Regina Arcton	Regina.arcton@statsghana.gov.gh	Ghana Statistical Service	Reviewer
Ms. Francisca Thompson	Francisca.thompson@statsghana.gov.gh	Ghana Statistical Service	Data Validation
Mr. Perrigrino Braimah	Perrigrino.braimah@statsghana.gov.gh	Ghana Statistical Service	Data Validation
Mr. Andani Iddrisu Abdullai	andani.abdulai@statsghana.gov.gh	Ghana Statistical Service	Data Validation
Mr. Salifu Abdullai	salifu.abdulai@statsghana.gov.gh	Ghana Statistical Service	Data Validation
Mr. Ebenerzer Anang	ebenezeranang22@gmail.com	Ghana Statistical Service	Data Validation

Name	Email	Institution	Role
Ms. Abigail Obenewaa Afrifa	abigailafrifa98@gmail.com	Ghana Statistical Service	Data Validation
Mr. Francis Otchere Asante	francisasante32@gmail.com	Ghana Statistical Service	Data Quality Management
Mr. Andrew Tandoh	andosty@gmail.com	Ghana Statistical Service	Data Quality Management
Mr. Ahmed Salim Adams	ahmed.adams@statsghana.gov.gh	Ghana Statistical Service	Capi Expert
Mr. Kwasi Badu Eshun	kwesi.eshun@statsghana.gov.gh	Ghana Statistical Service	Capi Expert
Mr. Felix Adjei	felix.adjei@statsghana.gov.gh	Ghana Statistical Service	Graphic design

APPENDICES

TABLE 5.2.1: LIST OF BORDERS BY REGION

Bono		North East	Northern	Oti	Savannah
Adadiem	Kukua (Danyame)	Bakoni	Baali No. 2	Awoma	Chacha
Akurakese	Kwameoseikrom	Bonkoli	Boagbaln	Baglo	Nsonua
Atuna	Kwameprakrom	Bukasu Bato	Bulani No.2	Bethel Outpost	Ntereso
Awiakrom	Kyekyewere	Cheremanga-Saaka	Dodoni	Bodada	
Baano No. 3	Sampa	Gold Coast	Jaiyodo	Brewaniase Outpost	
Batea	Sokura	Jagork	Janboni	Dadiase Outpost	
Bentbricks (Danyame)	Sumahenkro	Kambago	Kpajaba	Damanko	
Boko	Yaakrom	Kinkango	Kpalba	Garikope Outpost	
Bordaa	Yawowusukrom	Konari	Nachamba No.1	Ketsi Outpost	
Diaba	Yemedi Akro (Kogyina)	Kudani Bakanu	Nachamba No.2	Kofi Akura	
Dodosuo	Zoboo	Mambobga	Nafuni	Kue Outpost	
Frimpongkrom	Baano No. 2	Naduni	Nambiri Battor	Likpe Todome	
Gonokrom	Kojee (Doluo)	Nakaku No.2	Ndolado	Menuso	
Grobeta	Zezero	Nanyiar	Nyopedo	Nabu Outpost	
Jamera	Nsosomea	Pagnatik	Sanguli (Nkpenje)	Odumase Outpost	
Jenini	Baano No. 1	Tatara	Sheini	Pillar 83 (Ahamansu Outpost)	
Kaabre		Tinchangu No.1 (Nadungbali)	Tatindo	Poase Outpost	
Kofibadukrom		Tinchangu No.2(Binduli)	Tugbuni	Sarakawa Road Outpost	
Kofitiakrom		Yorgu	Demong Battor	Shaibu Outpost	
Korase		Gbetmunkpak	Kugnani	Tinjase	
		Jawari	Nyokolbo	Titiaka Outpost	
		Kpani	Sanguli (Nkpenje)	Wli Todzi Check Point (Fodome -Ahor)	
		Nakaku No.1	Kuyoli No.1	Dzindzinso Outpost	
		Namoar	Kumbungdo	Kute Outpost	
		Demong Battor	Boakaln		
		Kinkangu	Ligungumbo		
		Nakaku No.1 Boarder	Taguldo		
			Benataabe		
			Sobiba		

