

# 2025

# GHANA GBS/BPO SPOTLIGHT REPORT



Prepared by:

**G:ENESIS** | GLOBAL  
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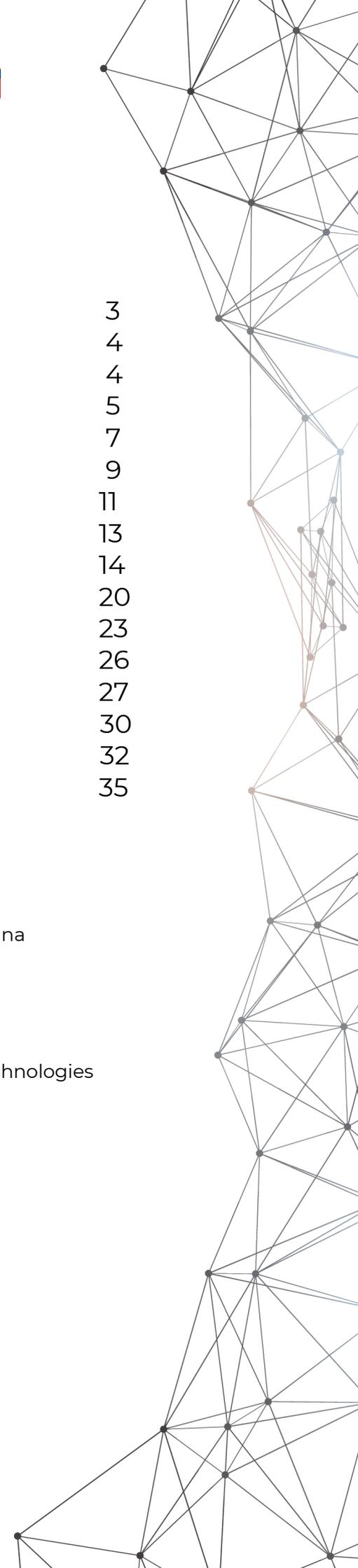


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## Abbreviations and Acronyms

<b>AI</b>	Artificial Intelligence
<b>BOSAG</b>	Business Outsourcing Services Association of Ghana
<b>BPO</b>	Business Process Outsourcing
<b>CLM</b>	Customer Lifecycle Management
<b>CX</b>	Customer Experience
<b>F&amp;A</b>	Finance & Accounting
<b>GBS</b>	Global Business Services
<b>ICT</b>	Information and Communication Technology/Technologies
<b>ML</b>	Machine Learning
<b>R&amp;D</b>	Research and Development
<b>RPA</b>	Robotic Process Automation
<b>SEZs</b>	Special Economic Development Zones
<b>UK</b>	United Kingdom
<b>US</b>	United States





# Abstract

**Akwaaba** (*welcome*) to this Spotlight Report on Ghana's rapidly emerging Global Business Services (GBS) and Business Process Outsourcing (BPO) sector. Driven and enabled by a combination of cost advantages, a skilled and scalable workforce, and strong industry support, the sector is fast-becoming a leading destination for global enterprises that seek competitive and resilient outsourcing destinations. Ghana stands out with its youthful talent pool, high English proficiency, and growing service capabilities.

Notably, Ghana's position as a stable, business-friendly nation in West Africa allows it to serve key international markets, including Europe, North America, and Anglophone Africa. In fact, the country is adequately able to serve both Anglophone and Francophone Africa due to the steady flow of young, educated Francophone national that choose Ghana as a language training and further education location. Moreover, its commitment to digital transformation and infrastructure development is unlocking new opportunities in IT outsourcing, AI training and services, customer experience (CX) services, and high-value knowledge process outsourcing (KPO).

As such, with targeted investment and strategic partnerships, Ghana has the potential to strengthen its position as a premier outsourcing hub. By capitalising on its workforce strengths and enabling environment, Ghana is not just competing in the global GBS/BPO landscape - it is redefining its role as a future-ready, high-value service delivery destination.

**The Hon. John Dramani Mahama, President of the Republic of Ghana**

*"We must expand internet access and digital infrastructure to bridge the digital divide. A strong digital economy will create thousands of jobs for our youth and position Ghana as a leader in Africa's tech-driven future."<sup>1</sup>*

**The Hon. Prof. Jane Naana Opoku-Agyemang, Vice President of the Republic of Ghana**

*"Technology and innovation must be leveraged to create opportunities, not barriers. Our focus must be on equipping young Ghanaians with the skills they need to succeed in an increasingly digital world."<sup>2</sup>*

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1 Metro TV Online  
2 Source: Happy Ghana



# Research Objectives

The research undertaken for the **Ghana GBS/BPO Location Spotlight Report** aims to provide a **comprehensive, data-driven analysis** of Ghana's positioning as an outsourcing destination. The key objectives include:

- **To assess Ghana's current GBS/BPO sector capabilities**, including sector size, service offerings, and key players across customer experience (CX), IT outsourcing (ITO), finance and accounting (F&A), and knowledge process outsourcing (KPO).
- **To benchmark Ghana's GBS/BPO value proposition** against global and regional competitors, highlighting strengths, weaknesses, and areas for improvement.
- **To evaluate workforce scalability, talent maturity, and multilingual capabilities**, ensuring alignment with international outsourcing demands.
- **To analyse cost competitiveness and financial attractiveness**, covering wages, operating expenditure (OPEX), attrition rates, and pricing advantages.
- **To identify sector growth drivers and barriers**, including investment opportunities, emerging service lines, and potential risks.
- **To assess the business and operating environment**, examining legal frameworks, incentives, infrastructure, and Ghana's overall ease of doing business.

This research forms the foundation for **strategic decision-making, investment promotion, and policy recommendations** to strengthen Ghana's position in the global GBS/BPO landscape.

## Methodology

The research methodology was structured to ensure a **comprehensive, evidence-based analysis** of Ghana's positioning in the global GBS/BPO landscape. The approach combines **primary and secondary research** to capture quantitative data, industry insights, and stakeholder perspectives.

### Primary Research

The primary research phase involves **direct engagement with key stakeholders** to collect first-hand industry insights. This includes:

- **Surveys and interviews** with 38 international and domestic GBS/BPO service providers and potential investors. These interviews included stakeholder representatives from industry bodies, and government agencies to assess sector strengths, challenges, and investment considerations.
- **Workforce and talent assessments** through engagement with universities, training institutions, and HR professionals to gauge talent readiness and skills gaps.

### Secondary Research

Secondary research complements the primary data collection by analysing **existing reports, market intelligence, and industry benchmarks**. This includes:

- **Review of global and regional outsourcing reports**, government policy documents, and investment promotion studies.
- **Competitor benchmarking** using insights from established GBS/BPO locations to compare Ghana's value proposition.
- **Macroeconomic and industry trend analysis**, drawing on financial reports, cost structure comparisons, and global market forecasts.



# Executive Summary

**The 2025 Ghana GBS/BPO Spotlight Report provides a comprehensive analysis of the country's position in the global outsourcing landscape.** The report highlights its growth potential, cost competitiveness, workforce scalability, and investment opportunities. Notably, as the demand for offshore and nearshore outsourcing solutions increases, Ghana is positioning itself as a key destination for businesses seeking cost-effective, high-quality service delivery.

Consequently, this spotlight report examines macro-economic conditions, sector growth, talent availability, operating costs, regulatory considerations, competitive positioning, and risk factors, offering key stakeholders and investors critical insights into Ghana's GBS/BPO sector. It also assesses growth drivers and opportunities, enabling local industry operators and policymakers to make informed decisions to strengthen and showcase the country's value proposition as a global outsourcing hub.

## Macro-Economic Summary

A stable political climate, improving business environment, and expanding digital economy provide a strong foundation for foreign direct investment (FDI) in the GBS/BPO sector. With a GDP of US\$76.37 billion and a population of 34.3 million<sup>3</sup>, Ghana has experienced consistent economic growth, driven by agriculture, construction, manufacturing and oil and gas. The services sector, that also consists of financial services, transport and ICT (including outsourcing-related activities) contributes 42,46% to GDP<sup>4</sup>. However, currency volatility, inflationary pressures, and external economic factors pose challenges for long-term cost predictability.

Government efforts to digitise public services, enhance investment incentives, and support infrastructure development are further strengthening the outsourcing sector. With a continued focus on economic reforms and business-friendly policies, the country remains a low-risk, high-reward location for global investors.

## Ghana GBS/BPO Sector

The global business services sector in Ghana has evolved beyond traditional call centre operations, expanding into finance and accounting, IT outsourcing, AI training and services, knowledge process outsourcing, and digital transformation services. The country is home to both local and international service providers, with key delivery hubs in Accra, and potential to expand into locations such as Kumasi and Tamale.

While market share in global outsourcing remains small with about 3,034<sup>5</sup> workers, the sector is poised for rapid expansion, benefiting from rising demand for multi-talent support, IT-enabled services, and impact sourcing initiatives. As companies seek alternative outsourcing destinations beyond India and the Philippines, Ghana offers a unique value proposition with its cost competitiveness, time zone compatibility with Europe and the East Coast of North America, workforce scalability, and improving digital infrastructure.

## Talent and Workforce

A young and educated workforce is a key differentiator in the global outsourcing

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<sup>3</sup> The World Bank, 2023, [Ghana Ministry of Finance](#)

<sup>4</sup> Statista, 2023

<sup>5</sup> 2024 Africa GBS Benchmarking & Market Data Bank, Genesis GBS



market. Notably, Ghana produces over 105,000<sup>6</sup> university graduates annually, including a growing number of Science, Technology, Engineering & Mathematics (STEM) graduates, creating a steady pipeline of skilled professionals.

Furthermore, a strong base of English-speaking workers, along with pockets of potential multilingual capabilities in French and other African languages, enhances its ability to serve diverse global markets. The estimated B2 English talent pool available for hire stands at 476,905 with monthly ramp-up speeds of 13,251 B2 English speakers (and total ramp-up speeds of 20,249)<sup>7</sup>. However, continued investment in workforce development is essential to align training programmes with the evolving needs of the outsourcing industry.

### **Cost Competitiveness**

One of the most cost-effective operating environments in Africa, Ghana offers lower wages, reduced operational expenses, and scalable workforce availability. In line with lower living costs, agent-level salaries remain significantly lower than in many African countries and several nearshore European locations, making it a financially attractive alternative for customer experience services, back-office support, and IT-enabled operations. In fact, when considering just labour costs, global investors and operators can save between 75% to 94% across key contact centre roles and 87% to 93% across key digital and ITO roles.<sup>8</sup>

Attrition rates in the sector remain relatively low (on average 18%)<sup>9</sup>, contributing to workforce stability and reducing recruitment and retraining costs. Wage inflation has remained moderate, allowing businesses to maintain predictable long-term cost structures while benefiting from a steady supply of talent.

### **Growth Drivers and Opportunities**

The outsourcing sector is set for further expansion, driven by increasing demand for impact sourcing, digital transformation, and AI-driven automation. Expanding IT outsourcing and software development, particularly in cloud computing, cybersecurity, web and application development, and AI services, presents new avenues for growth.

The nearshoring trend among European enterprises, as they seek alternatives to high-cost locations, presents further opportunities for investment. Additionally, government support in the form of tax incentives and funding for digital infrastructure is helping to attract new global outsourcing operators.

### **Operating and Business Risk Assessment**

While the outsourcing sector continues to grow, businesses must navigate economic fluctuations, regulatory compliance, and infrastructure challenges. Currency volatility remains a factor due to external economic pressures, requiring careful financial planning. Power supply fluctuations and internet connectivity require ongoing investment to meet global outsourcing standards. With increasing demand for secure IT outsourcing solutions, cybersecurity considerations are becoming a priority. However, a pro-business regulatory environment and investment-friendly policies spearheaded by organisations such as the Ghana Investment Promotion Centre (GIPC) and the Ghana Free Zones Authority, provide stability for outsourcing operators and potential investors.

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<sup>6</sup> Higher Education Report: Ghana 2022

<sup>7</sup> 2024 Africa GBS Benchmarking & Market Data Bank, Genesis GBS

<sup>8</sup> 2024 Africa GBS Benchmarking & Market Data Bank, Genesis GBS

<sup>9</sup> Interviews with Ghana GBS/BPO Operators



### Competitor Benchmarking

Compared to several regional and global outsourcing hubs, the country offers a cost-effective alternative for businesses seeking to diversify their delivery locations. South Africa and Egypt remain the dominant players in Africa's GBS/BPO market but rising operational costs in other traditional global outsourcing locations (such as Eastern Europe, Malaysia and The Philippines) present an opportunity for businesses to explore more affordable destinations with untapped talent pools.

In contrast to other comparable and emerging markets in Africa (such as Ethiopia and Nigeria), Ghana benefits from greater political stability, a more structured business environment, and lower business risk. While India and the Philippines continue to lead in global outsourcing, Ghana differentiates itself as an emerging, West African hub of cost efficiency, impact sourcing potential, and expanding IT-enabled service capabilities. Increasingly, the country is being seen as a nearshore favoured location for markets such as Germany, Switzerland and the UK.

### Enabling Environment

Proactive measures are being introduced to support sector growth, including plans to introduce GBS/BPO incentives and investment policies, for would-be investors along with. Expanding broadband coverage (with penetration sitting at 69,8)<sup>10</sup>, enhancing digital connectivity, and funding business parks tailored to outsourcing operations are key government priorities.

The newly formed Business Outsourcing Services Association of Ghana (BOSAG) continues to play an important role in advocating for sector-friendly policies and investment promotion. Workforce development and work readiness initiatives are also being implemented to align skills training with the evolving demands of the global outsourcing industry.

### Future Outlook

As the global outsourcing industry continues to evolve, Ghana is well-positioned to strengthen its role as a leading African outsourcing destination. A cost-effective, scalable, and politically stable business environment provides a strong foundation for expansion. With continued investment in infrastructure, workforce development, and policy enhancements, the outsourcing sector is expected to capture a greater share of the global GBS/BPO and IT outsourcing market. Strengthening these key areas will further solidify its reputation as an emerging leader in the international outsourcing landscape.

## Country Snapshot and Key Facts

Located in West Africa, Ghana has a rapidly growing economy with a population of over **34 million people**. Bordered by Côte d'Ivoire, Burkina Faso, and Togo, the country serves as a strategic hub for trade and investment in the region. With a stable political environment, sustained economic growth, and a strong push for **digital transformation**, Ghana has emerged as an attractive destination for **GBS/BPO and technology-driven industries**. The nation's **cost-competitive workforce, improving infrastructure, and multilingual talent pool** position it as a compelling alternative for businesses looking to expand their global service delivery operations.

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<sup>10</sup> Source: Ghana GBS/BPO Value Proposition

# GHANA AT-A-GLANCE



**Location**  
West Africa



**Accra**  
Capital City

**English, Akan**  
Major Languages



## GRANULAR COUNTRY DATA

Population Demographics		Economic Indicators	
<b>34.8 million</b> Est. Total Population	<b>Credit Rating Caa2</b> (Moody's 2024)	<b>US\$78.09 billion</b> Gross Domestic Product (GDP)	
<b>17 million</b> Estimated Male Population	<b>US\$649.5 billion</b> Foreign Direct Investment (FDI in 2023)	<b>US\$2,130</b> GDP per Capita	
<b>17.8 million</b> Estimated Female Population	<b>17 out of 137</b> Governance Index Rank	<b>2.9%</b> Gross Domestic Product (GDP) Growth in 2023 <b>4%</b> Forecasted GDP Growth in 2024	
<b>9.5 million</b> Est. Youth Population (18 - 34)	<b>69.8%</b> Broadband Penetration	<b>23.3%</b> Inflation Rate (CPI)	
<b>Major Population Areas</b>		<b>25.5%</b> Policy Interest Rate	
<b>Accra</b>	<b>2,7 million (est.)</b>	<b>GHS15.49 = US\$1</b> Exchange Rate (GHS/US\$)	
<b>Kumasi</b>	<b>1.4 million (est.)</b>	<b>25%</b> Corporate Tax Rate	
<b>Tamale</b>	<b>374,744 (est.)</b>	<b>15%</b> VAT/Sales Tax	

## KEY GBS/BPO SECTOR STATISTICS

<b>16,638</b> Estimated Domestic Workforce Size	<b>3,034</b> Estimated International Workforce Size	<b>US\$437 million</b> Estimated Market Value of Ghana's GBS/BPO Sector (2024)	<b>12%</b> GBS Sector Growth Rate (2020-2024)
<b>476,905</b> B2 English Talent Pool	<b>13,251+</b> B2 English Monthly Ramp-up Speeds	<b>41st Globally and 4th in Africa</b> for English Proficiency	<b>105,947+</b> Annual University Graduates (All Disciplines)

## Key Industry Verticals Served





# Ghana Economic Macro Overview

**Ghana's macroeconomic environment is characterized by political stability, a steadily growing economy, and government-driven reforms aimed at fostering investment and development.** An analysis of the political, business, and economic conditions that make Ghana an attractive GBS/BPO destination reveals that the country offers a resilient investment climate, cost-competitive environment and a conducive enabling infrastructure.

## Political Conditions

Notably, Ghana has been recognised as one of Africa's most politically stable nations, having maintained peaceful democratic governance since 1992.<sup>11</sup> This stability provides a strong foundation for economic growth and investor confidence. The country's **commitment to upholding the rule of law, promoting human rights, and ensuring regulatory transparency** enhances its appeal as a business-friendly environment. In addition, Ghana's participation in the African Continental Free Trade Area (AfCFTA), headquartered in Accra, further positions it as a hub for regional trade and collaboration. By leveraging its political stability and strategic geographic location, Ghana has become a vital player in fostering intra-African economic integration. In January 2025, John Dramani Mahama was inaugurated as Ghana's president for a non-consecutive second term, following his victory in the December 2024 elections. His administration has prioritised economic recovery, including renegotiating the \$3 billion IMF agreement to stimulate growth.<sup>12</sup> Notably, the government has also pledged to create over one million coders in Ghana, which bodes well for the GBS/BPO sector.

## Business Environment

The Ghanaian government has implemented numerous reforms to improve its business climate. Key advancements include **streamlining processes for registering businesses**, obtaining construction permits, and facilitating credit access. Intrinsicly, the Ghana Investment Promotion Centre (GIPC) plays a pivotal role in attracting FDI by offering tax incentives, investment guarantees, and regulatory support. These incentives are particularly attractive to sectors such as ICT, outsourcing, and digital services.<sup>13</sup>

Moreover, Ghana's digital transformation initiatives are accelerating business operations. The National Digital Property Addressing System, alongside mobile money interoperability, has enhanced financial inclusion and transaction efficiency, **creating a more digital-ready economy**.<sup>14</sup> Investments in broadband infrastructure further support Ghana's ambition to scale its GBS/BPO sector and attract international outsourcing clients.

## Economic Overview

Ghana's economy is one of the fastest growing in sub-Saharan Africa, with a **GDP of US\$78.09 billion (2023)** and a GDP per capita of US\$2,130. **GDP growth was 2.9% in 2023, with projections of 4% growth in 2024**.<sup>15</sup> This growth is underpinned by key sectors such as agriculture, mining, oil and gas, and a rapidly expanding services industry. ICT and outsourcing, as subsectors of services, are experiencing accelerated growth, supported by donor-backed initiatives and private-sector investment.

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<sup>11</sup> African Development Bank, 2023

<sup>12</sup> Financial Times, 2025

<sup>13</sup> GIPC Reports, 2024

<sup>14</sup> National Communications Authority, 2023

<sup>15</sup> The World Bank, 2024

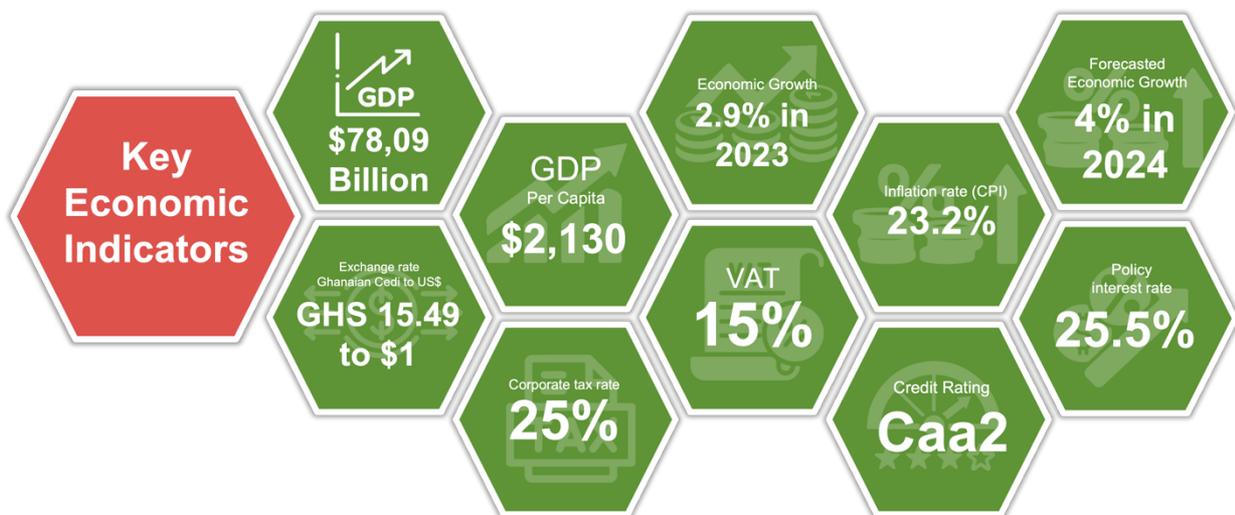


A stringent monetary policy and stabilized exchange rates contributed to lowering inflation from **54.1% in December 2022 to 23.2% by December 2023**. However, the pace of disinflation moderated to **20.4% in August 2024**, influenced by rising food prices and a weakening cedi.<sup>16</sup> The Ghanaian cedi exchange rate is approximately **US\$1 = GHS 10.30** stabilizing after earlier depreciation due to targeted interventions by the Bank of Ghana.<sup>17</sup> In fact, at the time this report was compiled, it was fluctuating between GHS10.30 to GHS13.9 to the US dollar.

Corporate tax rates in Ghana stand at 25%, while **Value-Added Tax (VAT) is set at 15%**, making the fiscal environment competitive for international businesses. In 2024, Ghana's sovereign credit rating with Moody's was **Caa2 with a positive outlook**.

Infrastructure investment is a cornerstone of Ghana's economic strategy. Significant progress has been made in expanding the country's energy capacity and improving **broadband penetration, which reached 69.8% in 2023**.<sup>18</sup> These advancements are critical for the scalability of GBS/BPO operations and align with the country's vision of becoming a regional hub for ICT and outsourcing services.

Figure 1: Ghana Economic Indicators



### Population and Workforce Overview

Ghana's population is approximately **34.3 million**, with a gender distribution of **49.3% male and 50.7% female**. The country boasts a youthful demographic, with **27.9% of the population, or 9.5 million, are aged between 18 to 34**, providing a steady pipeline of workforce entrants suited for GBS/BPO, customer experience (CX), IT outsourcing, and finance & accounting services.<sup>19</sup> The economically active population is estimated at just under 14 million<sup>20</sup>, with **employment levels at 71% and unemployment at 29%**. This growing and diverse workforce provides a strong foundation for scaling GBS/BPO operations, particularly in sectors requiring multilingual capabilities, digital skills, and back-office support. In fact, when looking at entry-level positions, it is estimated that 56% of Ghana's GBS/BPO workforce are females and the balance (44%) are male. In middle and senior management positions these percentages are weighted more towards males which presents opportunities for strategies to advance women in

<sup>16</sup> The World Bank, 2024

<sup>17</sup> IMF Ghana Report, 2023

<sup>18</sup> Ghana National Communications Authority Industry Market Statistics, 2023

<sup>19</sup> 2024 Africa GBS Benchmarking & Market Data Bank, Genesis GBS

<sup>20</sup> The World Bank Gender Data Portal



management positions within the sector.

### Outlook

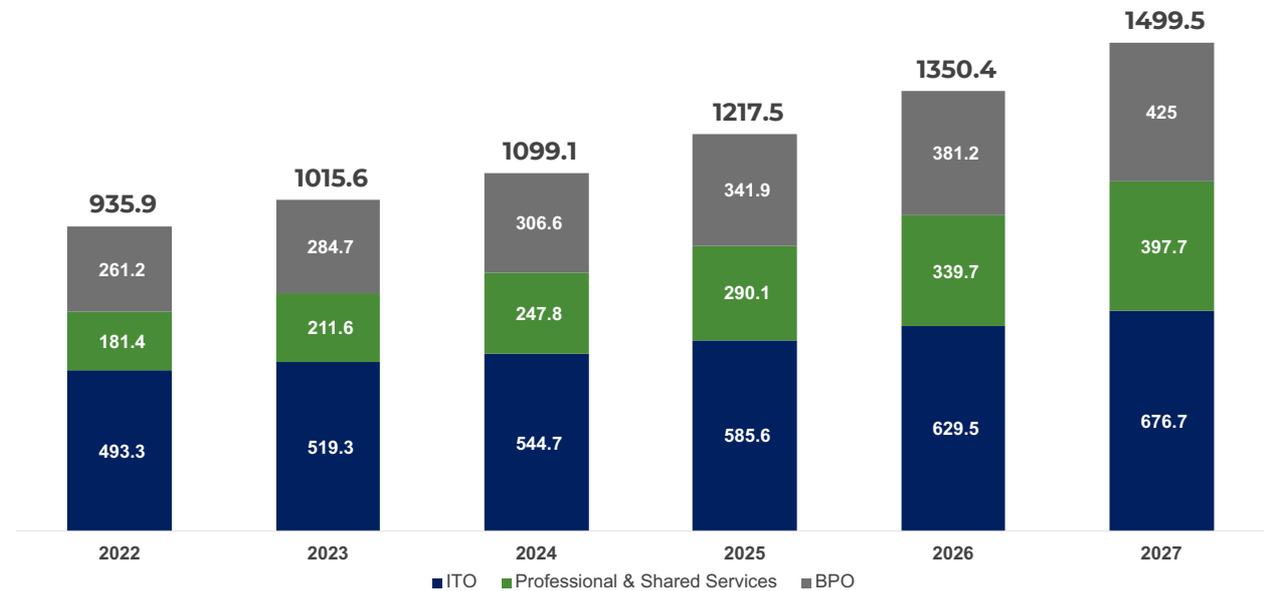
The outlook for Ghana remains positive, with sustained GDP growth, rising FDI, and increasing integration into global outsourcing markets expected over the next five years. Notably, these improving business conditions, ICT/digital transformation, and political stability, coupled with a cost-competitive operating environment, make Ghana a rapidly rising star in the global GBS/BPO industry.

## Global Background and Context

**The global GBS/BPO, ITO, and Professional & Shared Services market continues to expand, driven by cost efficiency, digital transformation, and workforce diversification strategies.** As businesses increasingly prioritise agility and resilience in their operations, outsourcing has become a key enabler for optimising service delivery while managing costs and mitigating risks. **In 2024, the global outsourcing market was valued at approximately US\$1.1 trillion** and is forecasted to reach **US\$1.5 trillion by 2027**, growing at a CAGR of 8.17%.

Asia Pacific remains the dominant outsourcing region, accounting for 32.5% of global supply-side outsourcing, followed by North America (30%) and Europe & UK (22.5%). The LAC region (8%) and Africa (2.8%) are fast-growing markets, showing increasing capacity to scale their outsourcing capabilities.

Figure 2: Estimated Global BPO, ITO and Professional Shared Services Market, 2024 – (US\$ Billion)



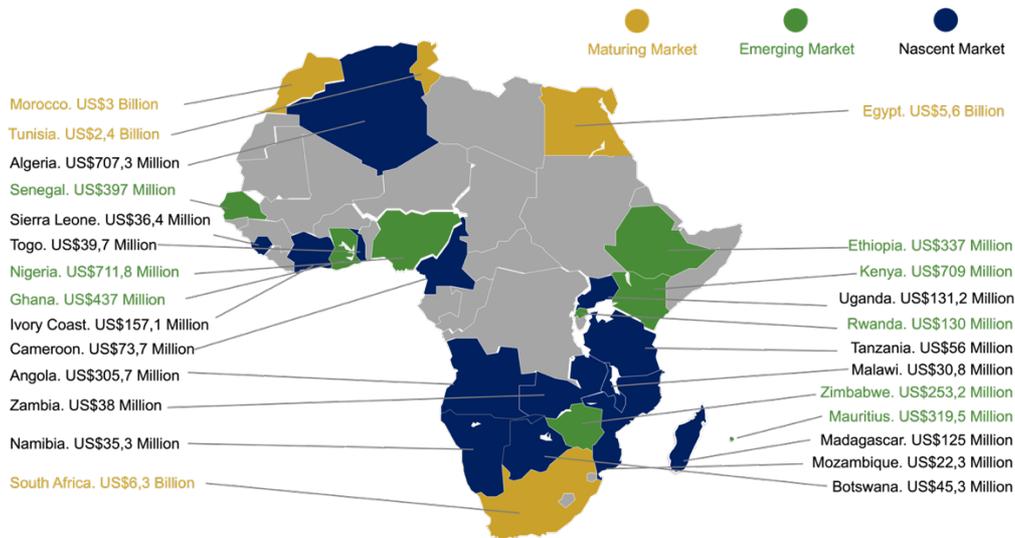
### Africa GBS/BPO Sector

However, with a current workforce of approximately 1.2 million professionals, **Africa only captures about 2.8% of the global GBS/BPO market share.** This indicates substantial room for growth and underscores the continent's untapped potential in the global outsourcing arena. The continent's GBS/BPO market is valued at an estimated US\$18.6 billion, driven by factors such as competitive cost structures, modernizing infrastructure, and increasing investments from both governmental and private sectors.



Notably, the continental GBS/BPO sector boasts four maturing markets being Egypt, Morocco, South Africa, and Tunisia. South Africa employs over 377,000 domestic and international workers, offering high-quality CX services and an 18% customer retention performance advantage over offshore competitors. Egypt, with over 329,000 workers, serves as a multilingual, cost-effective nearshoring hub for Europe and The Middle East. Emerging destinations such as Ghana, Ethiopia, Kenya, Nigeria, Rwanda, and Zimbabwe are rapidly positioning themselves as competitive outsourcing hubs.

Figure 3: Africa combined GBS/BPO domestic and international market values graded by size/maturity



**Maturing markets** are locations that have developed domestic GBS/BPO and IT services market and have captured offshore work that is more than 40% of total domestic and international market value. **Emerging markets** have growing domestic markets and have captured offshore work that exceeds 20% of total domestic and international value. **Nascent markets** have started to capture some offshore work and/or have developing domestic markets.<sup>21</sup> A key driver of growth is Africa's youthful and multilingual talent pool. English is predominantly spoken, with hundreds of millions of inhabitants proficient in the language, alongside significant French, Arabic, and Portuguese-speaking populations. This linguistic diversity enables African GBS/BPO providers to effectively serve a wide range of international markets, including North America, Europe, the UK, the Middle East, Australia, and Central and Latin America

### Ghana's Positioning in the GBS/BPO Market

Within this evolving landscape, Ghana is well-positioned to capture a larger share of global GBS demand. As an emerging outsourcing hub in West Africa, Ghana benefits from cost-competitive operations, a multilingual workforce, and improving digital infrastructure. With the global shift toward diversifying outsourcing destinations, the country is attracting interest from multinational enterprises looking for alternative nearshore and offshore locations.

**With continued investment in digital infrastructure, workforce development, and regulatory frameworks, Ghana's GBS/BPO sector is poised for long-term growth, increased foreign direct investment (FDI), and greater global market penetration.**

<sup>21</sup> 2024 Africa GBS Benchmarking & Market Data Bank, Genesis GBS



# Ghana GBS/BPO Value Proposition

**Ghana is a rising hub for global business services outsourcing, offering a balanced mix of cost competitiveness, skilled talent and enabling infrastructure.** Its growing reputation in IT, CX and finance services makes it an ideal location for global enterprises seeking innovative and scalable solutions.

**The national value proposition can be summarised as follows:**

## **Rising and emerging star in global service delivery**

- Burgeoning CX, finance & accounting, IT outsourcing and digital transformation services.
- Demonstrated capabilities in banking, telecoms, utilities and public services position the sector to serve international markets effectively.
- Visionary opportunities for growth in high-value services like telemedicine, data analytics and AI-driven solutions.
- Established local and international operators primed for global service delivery.

## **Smart savings with capable efficiencies**

- **75%+ lower employment costs** compared to markets like the UK and US.
- Highly competitive fully loaded operational costs, including salaries and rental expenses.
- Proven ability to deliver cost efficiencies while maintaining service quality and customer satisfaction.

## **Young, diverse and global ready workforce**

- Reputable education institutions and universities produce **105,000** graduates for talent pool.
- A scalable and capable talent pool with over **476,000 B2 English-speaking<sup>22</sup>** candidates.
- Ramp-up potential of **20,249<sup>23</sup> monthly hires** (of which 13,251 are considered to be B2 English speakers) ensures businesses can scale operations quickly and efficiently.
- Inclusive workforce with high youth, female and impact sourcing opportunities.

## **A natural fit for global collaboration**

- Recognised nearshore location in the GMT time zone, enabling real-time communication with Europe and the UK.
- Entrenched, round-the-clock service delivery for North American enterprises.
- Ranked **4th in Africa by the English Proficiency Index**, ensuring fluent communication for global clients
- Cultural compatibility with Western markets enhances collaboration and service delivery.

## **Empowered by infrastructure and stability**

- First-rate broadband network and reliable ICT infrastructure support digital and remote work requirements.
- Seamless global connectivity with direct flights to key markets in Europe and beyond.
- Reliable domestic transport system enabling local travel.
- Stable political environment and investment guarantees and incentives.
- Government-backed ICT projects and international donor support drive sector growth.

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<sup>22</sup> The total addressable talent pool was determined by taking into account the following factors: youth that are unemployed but have a secondary school and tertiary qualification; annual secondary school leavers that enter the labour force but do not immediately find employment; and tertiary education graduates that enter the labour force but do not immediately find employment. The estimated B2 English-speaking talent pool consists of the percentage of the total addressable talent that are known to be B2 English-speakers.

<sup>23</sup> This is the number of new GBS/BPO workers which new and existing operators can hire each month over a 36-month period without depleting the talent pool in the country.



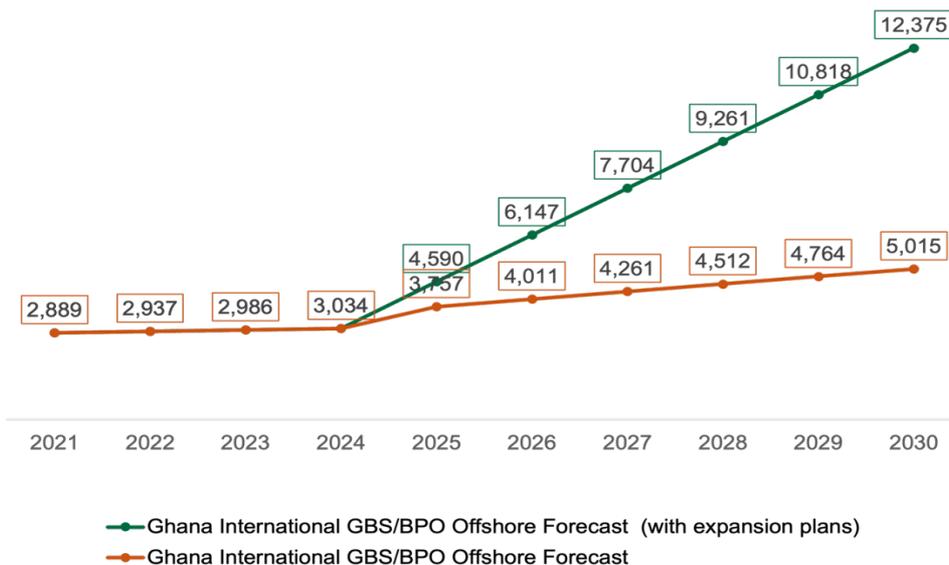
# Ghana GBS/BPO Sector Overview

**Rapidly emerging as one of Africa's most dynamic GBS/BPO markets, Ghana is bolstered by cost competitiveness, skilled talent, and government backing.** With an estimated 19,672 professionals employed across various services (of which 3,034 are international-focused), the sector is fast being recognised as a means for global businesses to tap into new, scalable talent. Notably, the sector tracked **growth of 7.3% CAGR between 2022 to 2024** for international GBS/BPO services reflecting growing global demand for CX outsourcing and IT-enabled services.<sup>24</sup>

## Growth Trajectory Projections

Projections indicate that Ghana's GBS/BPO sector will grow at a CAGR rate of **9-10%** over the next five years until 2030, driven by investments in digital infrastructure, talent development, and expanding international partnerships. This growth trajectory aligns with the global outsourcing industry's shift towards cost-efficient and high-potential locations like Ghana. Several current GBS/BPO operators in Ghana have indicated great expansion plans which could add a further 9,000+ international workers to the workforce by 2030. If this transpires, the sector's workforce could, in fact, grow to 12,375 by 2030 (see Figure 4 below).

Figure 4: Estimated Ghana International Workforce Forecasts, 2021-2030



## Sector Composition

The GBS/BPO sector in Ghana is highly diversified, serving multiple industries with both voice and non-voice specialised services. Approximately **78% of services sit within customer experience (CX) operations (call/contact centres) and about 16% is within IT outsourcing (ITO).**<sup>25</sup> The balance of services delivered sit within other areas of outsourcing such as HR management and finance and accounting (F&A) services. This composition highlights the dominance of CX and IT-related services, aligning Ghana's offerings with global market demands.

Key service categories include:

- **Customer Experience (CX):** Ghana-based providers offer inbound and

<sup>24</sup> 2024 Africa GBS Benchmarking & Market Data Bank, Genesis GBS

<sup>25</sup> 2024, Profiling Surveys with Ghana GBS/BPO Operators conducted by Genesis GBS



outbound call centre services, sales, and omnichannel customer interactions.

- **IT Outsourcing (ITO):** Services such as application development, cloud computing, cybersecurity, AI solutions, and managed IT services are gaining traction, supported by a growing pool of STEM graduates.
- **Finance and Accounting (F&A):** Accounts payable/receivable, payroll processing, financial analytics, and compliance reporting form the backbone of this subsector.
- **Knowledge Process Outsourcing (KPO):** Market research, data analytics, cybersecurity consulting, cloud transformation, and AI-driven business intelligence solutions cater to niche industries.
- **Human Resource Management (HRM) Outsourcing:** Recruitment, payroll administration, compliance management, and employee relations services help businesses streamline HR functions while ensuring regulatory adherence.

### Key Players

The GBS/BPO sector in Ghana features a mix of global giants and robust local players, all contributing to its growing reputation as an outsourcing hub.

#### Global Operators:

- **Amalitech:** Specialises in ITO services such as software engineering, app development, AI solutions, cybersecurity, cloud, and DevOps services.
- **CCI Global:** One of the top providers of customer management services in Africa, supporting domestic and international clients with customer experience solutions.
- **Concentrix:** Specialises in customer service, digital transformation, and technical support, providing comprehensive solutions to enhance client engagement and operational efficiency.
- **Dartex Solutions:** Provides comprehensive IT help desk, software maintenance, managed testing, application support and cloud management services.
- **Fourth-IR:** Delivers bespoke software development, AI applications, database administration, and IT support services, specialising in enterprise solutions and cloud-based platforms.
- **iSON Xperiences:** Delivers customer service and BPO solutions, with a strong presence in Africa and the Middle East, offering CX, back-office processing, and IT-enabled services.
- **Tech Mahindra:** Provides IT services, consulting, and digital transformation solutions, specialising in cloud computing, AI, and automation.
- **Teleperformance:** A global leader in digital business services, offering customer care, technical support, consulting, analytics, and market research services.

#### Local Providers:

- **DevOps Africa:** Offers end-to-end DevOps solutions, cloud computing, and IT automation services to businesses looking to enhance their digital capabilities.
- **E-Services Africa (eSAL):** A leader in customer experience services, catering catering to international (with an intentional focus on US and UK) and domestic clients with tailored CX, BPO, accounts receivable management, and back-office solutions.
- **Remoteli:** A tech-driven outsourcing company that connects global businesses with skilled African professionals, offering virtual assistance, customer service support, software development, and digital marketing solutions.
- **Turntabl Ghana:** Specialises in software engineering, DevOps, and cloud-based IT solutions for global enterprises, focusing on agile software development and AI-powered automation.



## Emerging Sub-Sectors

Ghana is well-positioned to capitalize on emerging outsourcing opportunities in high-value niches, such as:

- **Telemedicine and Healthcare IT:** Growing global demand for remote healthcare services and medical data management is opening avenues for Ghana's IT outsourcing (ITO) and Knowledge Process Outsourcing (KPO) capabilities.
- **E-commerce and Digital Support Services:** Order processing, inventory management, digital marketing, and customer service outsourcing are expanding in tandem with the growth of global e-commerce and fintech industries.
- **AI, Automation, and Data-Driven Solutions:** Investments in AI, cybersecurity, cloud solutions, and predictive analytics are enabling Ghana to move up the value chain in outsourcing services.
- **Cybersecurity and IT Compliance Services:** As businesses worldwide prioritize data protection and regulatory compliance, Ghanaian providers are expanding offerings in cybersecurity consulting, risk management, and compliance-as-a-service (CaaS).
- **Game Development and Creative IT Services:** Animation, game development, and digital content production are gaining traction, driven by a young, digitally savvy workforce and increasing demand for interactive media services.

## Client Markets Served

With a well-established outsourcing ecosystem, Ghana's GBS/BPO providers cater to a diverse international client base across multiple regions. As demand for specialised outsourcing solutions grows, the sector is expanding beyond traditional services to include more complex CX, digital/IT, knowledge intensive and vertical specialist services. This diversification, coupled with a maturing service delivery ecosystem, is attracting more international clients seeking high-quality, adaptable, and innovation-driven outsourcing partnerships.

- **Europe/UK (40%):** The United Kingdom, Germany, and France are key demand source markets due to Ghana's English-speaking workforce, GMT time zone alignment, and tech-savvy pool.
- **North America (35%):** The United States and Canada represent growing markets for customer experience (CX), IT outsourcing, and back-office services, particularly in retail, fintech, and healthcare support.
- **Intra-African Trade (25%):** Regional clients in Nigeria, South Africa, Kenya, and Egypt are increasingly leveraging Ghanaian outsourcing services, particularly in finance & accounting (F&A), IT services, and CX management.<sup>26</sup>

## Top Vertical Industries for CX Services

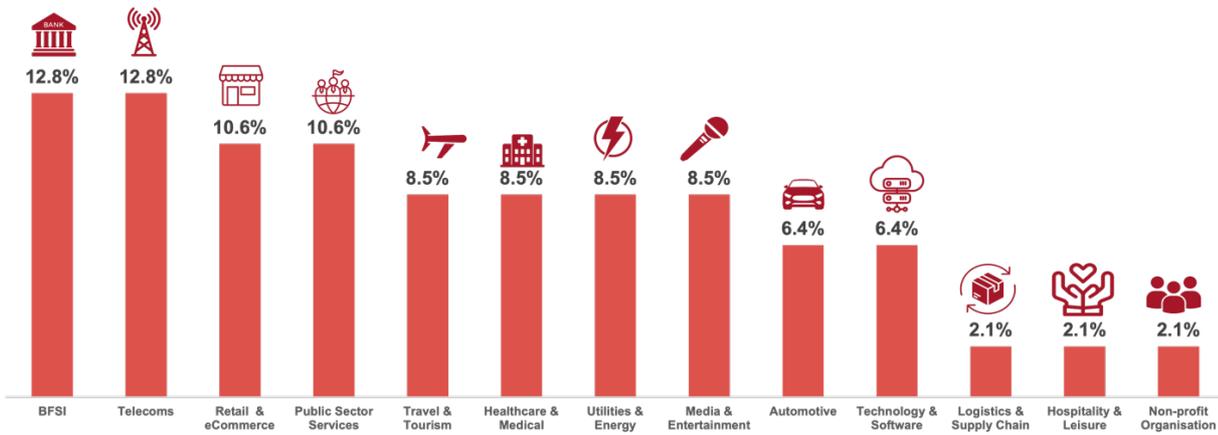
Global and local operators in Ghana providing CX, call/contact centre services, sales and customer support cater to a diverse range of vertical industries, with the banking, financial services, and insurance (BFSI) and telecoms sectors both leading demand at 12.8%. The retail and eCommerce segment are also expanding as companies seek efficient customer support solutions to manage digital transactions and omnichannel engagement. Other key verticals include the public sector, healthcare, utilities, and energy, each leveraging Ghana's CX services to improve customer satisfaction and operational efficiency. Meanwhile, technology, media, and logistics firms are increasingly outsourcing to Ghana for cost-effective, scalable service delivery.

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<sup>26</sup> 2024, Profiling Surveys with Ghana GBS/BPO Operators conducted by Genesis GBS



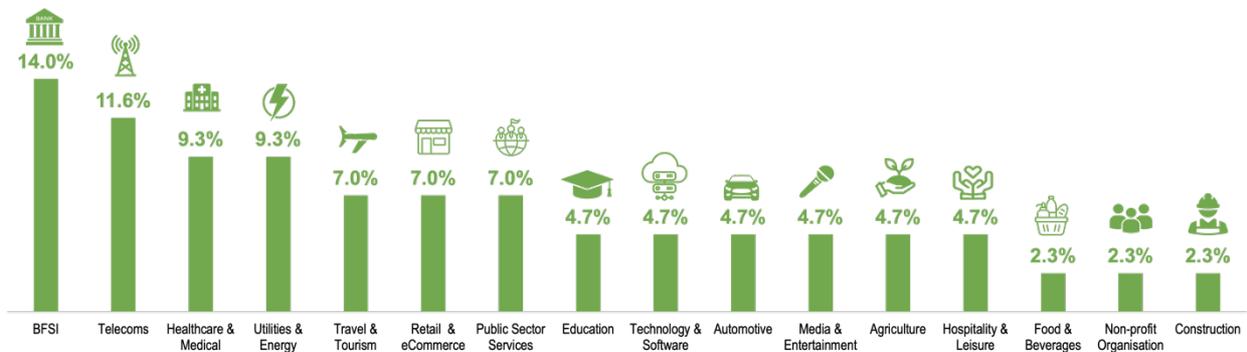
Figure 5: Vertical Industries Serviced by Ghanaian CX Operators



### Top Vertical Industries for ITO Services

ITO service delivery from Ghana spans multiple industries, with BFSI leading at 14%, reflecting the sector's demand for secure IT solutions, fintech support, and digital banking services. Telecoms and healthcare also have significant shares, as these verticals typically rely on cloud computing, cybersecurity, and infrastructure support. Ghana's ITO services also span retail, utilities, public sector services, and education, driven by digital transformation and automation needs. Additionally, automotive, food and beverages, agriculture, and construction industries tapping into IT solutions from the country, benefiting from software development, data analytics, and process automation provided by Ghana's growing tech ecosystem.

Figure 6: Vertical Industries Serviced by Ghanaian CX Operators



### Cultural Compatibility

The UK's historical and economic ties with West Africa have fostered a deep cultural connection, particularly in business and education. As a former British colony and Commonwealth member, Ghana maintains strong diplomatic, trade, and educational links with the UK, ensuring seamless integration in outsourcing partnerships. English is widely spoken with a neutral accent and familiarity with British expressions, making communication effortless for UK clients. Additionally, Ghana's education system is a hybrid structure that takes the best of the American system and builds on the foundational British model, producing professionals with Western-oriented problem-solving approaches. The banking and financial systems also reflect British influences, allowing for smoother business operations between the two nations.

Longstanding trade relationships and Western business exposure have also shaped



Ghana's affinity with Europe and the US, reinforcing alignment in service expectations and business culture. The US is one of Ghana's largest trade partners, supporting commercial integration and mutual business familiarity. Business-friendly policies, regulatory transparency, and alignment with international trade agreements make Ghana an accessible outsourcing destination for US and European enterprises. Additionally, Ghanaian customer service reflects warmth, politeness, and attentiveness, aligning well with American and Central European expectations for high-quality service delivery.

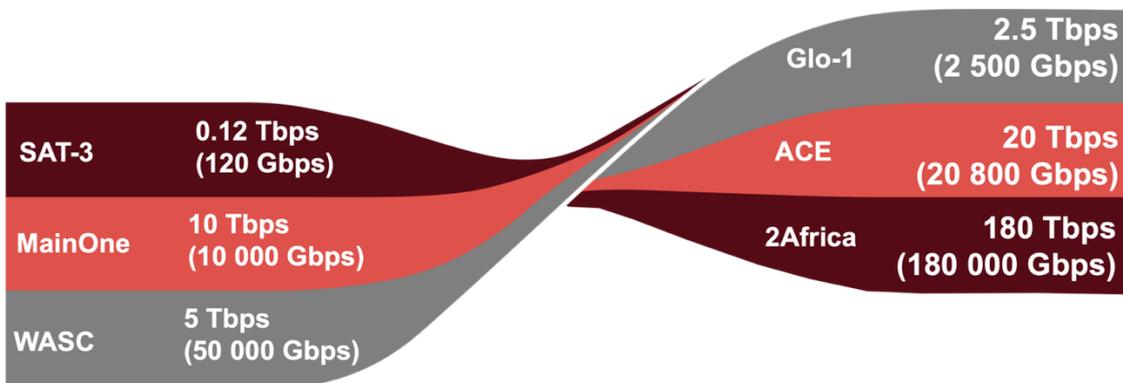
### Enabling Infrastructure

Ghana's ICT infrastructure has undergone significant advancements, making it a prime location for GBS/BPO operations. The telecommunications sector is valued at \$1.1 billion, with broadband internet penetration at 69.8% and mobile connection penetration exceeding 113%. The country benefits from 100% 3G network coverage, while 4G/LTE reaches 78% of the population, ensuring seamless digital connectivity. In November 2024, 5G services were launched in Accra, Kumasi, and Takoradi, with nationwide coverage expected by 2026. With 38.9 million active mobile connections and 25.06 million smartphone users, Ghana's Network Readiness Index ranking of 87 and Tier 1 ranking on the Global Cybersecurity Index further strengthen its reputation as a digitally connected outsourcing hub.

**The World Bank** provided a US\$200 million investment to support Ghana's Digital Transformation Agenda, aimed at expanding broadband access, fostering job creation, and strengthening the digital innovation ecosystem. This initiative seeks to enhance connectivity and digital infrastructure, enabling increased economic opportunities and the development of a more competitive digital economy.

As part of Africa's integrated digital ecosystem, Ghana is connected to the global fibre network through six submarine cables, ensuring high-speed, low-latency international connectivity. These include SAT-3 (0.12 Tbps), MainOne (10 Tbps), WASC (5 Tbps), Glo-1 (2.5 Tbps), 2Africa (180 Tbps), and ACE (20 Tbps), significantly enhancing the country's bandwidth capacity. This robust connectivity supports the growing demand for cloud-based services, AI-driven outsourcing, and high-speed data transfer, making Ghana an attractive destination for digital service providers and multinational firms requiring stable global connectivity.

Figure 7: Six Submarine Cables Connect Ghana to the Global Communications Grid



### Air Transport

As a regional aviation hub, Ghana's Kotoka International Airport (KIA) in Accra serves as



the primary entry point for international travel, offering direct flights to 25 global destinations. Major international carriers operate frequent flights, connecting Ghana to key business hubs, including London (11 flights per week), New York (7), Washington (7), Amsterdam (7), and Dubai (7). The average flight duration from Ghana to major destinations is approximately 6 hours 50 minutes to the UK, 12 hours 49 minutes to the US, and 6 hours 15 minutes to Europe, providing competitive travel times for business and trade engagements. Additionally, Ghana is one of 19 African countries committed to air transport liberalisation, facilitating easier movement of people and goods across the continent. In 2023, 2.1 million international passengers and 775,000 domestic passengers were processed through KIA, reflecting a 19% year-on-year growth in international travel.<sup>27</sup>

### Road Transport

A diverse and affordable transport network ensures that workers in Ghana's GBS/BPO sector have accessible commuting options. The TroTro system (shared minibuses) provides the most economical transport, operating on extensive routes across urban and rural areas. Taxis and ride-hailing services (Bolt, Uber, Yango) offer convenient alternatives for professionals in Accra, Kumasi, and other business hubs. Additionally, State Transportation Corporation (STC) buses provide structured and government-subsidised intercity and intra-city travel. Informal Okada motorcycle taxis are widely used for quick, cost-effective trips in congested areas. Road infrastructure spans 63,122 km, with 96% of passenger and freight traffic relying on road transport. Daily commuting costs range from \$0.62 to \$3.11 for buses and \$0.33 to \$0.83 for motorcycle taxis, making transportation to and from work affordable for GBS/BPO employees.<sup>28</sup>

### Leading Cities for GBS/BPO Operations

Ghana's GBS/BPO sector is concentrated in Accra, and yet three other Tier II cities offer long-term, potential advantages for outsourcing operations. As businesses seek cost-effective expansion opportunities, these cities provide future access to scalable talent, growing infrastructure, and industry-specific advantages that support the sector's continued development.<sup>29</sup>



**Accra:** Accra is the epicentre of GBS/BPO and ITO activities in Ghana, accounting for over 90% of sector employment. With access to high-speed internet, modern office spaces, and proximity to international airports, the city is an ideal location for both multinational and local providers. Accra's vibrant

business environment also attracts global players seeking a reliable base in West Africa.

**Kumasi:** Kumasi is potentially a secondary, Tier II hub for GBS/BPO operations. Known for its strong educational institutions, the city produces a steady stream of talent suitable for mid-tier IT and back-office roles. Kumasi's cost advantages compared to Accra make it an attractive alternative for businesses looking to optimise operational expenses.

**Tamale:** As the largest city in northern Ghana, Tamale is an emerging hub for domestic outsourcing, particularly in agri-business, financial services, and public sector support. Its growing infrastructure, expanding digital connectivity, and access to a young, trainable workforce position it as a promising location for businesses looking to tap into cost-effective service delivery and regional market opportunities.

<sup>27</sup> Sources: Ghana Airports Company Limited, 2024; Airports Council International; Airspace Africa; Flightconnections

<sup>28</sup> Sources: LonelyPlanet.com; Kaya Responsible Travel; UCLA

<sup>29</sup> Ghana Investment Promotion Centre Reports (2024).



**Takoradi:** Ghana's western port city, Takoradi, specialises in industries such as oil and gas. Its strategic location and improving infrastructure make it an appealing choice for businesses aiming to leverage niche capabilities.

## Talent and Workforce

**Ghana's talent pool is one of its strongest assets in the GBS/BPO sector, characterized by a young, adaptable workforce with growing expertise in key outsourcing services.** With a burgeoning population and steady investments in education and training, Ghana has positioned itself as a hub for scalable and skilled talent to meet the needs of global and regional clients.

### Talent Availability and Demographics

Ghana's population of 34.3 million is a youthful one, with approximately **27.9%, or 9.5 million, aged between 18 to 34**<sup>30</sup> This demographic advantage ensures a consistent supply of workforce entrants, particularly suited to the demands of CX, IT outsourcing, and finance and accounting services. The economically active population stands at just under **14 million**, of which **71% are employed**, leaving significant room for upskilling and workforce expansion.<sup>31</sup>

The country's annual output of **105,947 university graduates** and an estimated 20% of tertiary students are enrolled in STEM fields reflecting a strong pipeline for technical and knowledge-driven roles.<sup>32</sup> Institutions such as the University of Ghana and Kwame Nkrumah University of Science and Technology (KNUST) produce talent ready to meet the needs of the sector, particularly in IT and engineering. As such, Ghana's workforce continues to strengthen its capabilities in line with global trends.

Industry stakeholders emphasise that a major strength of Ghana's workforce lies in its adaptability and strong cultural alignment with Western clients, making it particularly attractive for customer service, financial services, and IT-enabled services. However, while the talent pipeline is strong at the entry level, employers note a significant gap in mid-to-senior-level professionals, particularly in IT project management, DevOps, and cybersecurity. Companies such as Amalitech, eSAL and Turntabl Ghana are addressing this through structured mentorship and leadership development programmes.

**The Institute of ICT Professionals Ghana (IIPGH)** is working to bridge the gap between industry and academia through programmes like the Industry Academia Tech Dialogue (INDAC-TED). "Over the years, IIPGH has organised The Industry-Academia Tech Dialogue and event that brings together industry and academia to discuss technology, artificial intelligence, capacity building, and data analytics," says Richard Kafui Amanfu, Director of Operations, IIPGH.

### Skills Maturity

Ghana's workforce demonstrates increasing alignment with international standards for outsourcing services. Key competencies include customer service, technical support, data entry, and IT systems management. Moreover, government initiatives

<sup>30</sup> 2024 Africa GBS Benchmarking & Market Data Bank, Genesis GBS

<sup>31</sup> The World Bank Gender Data Portal

<sup>32</sup> UNESCO Health Commission Higher Education Report: Ghana 2022



and partnerships with private training organisations have significantly contributed to workforce readiness. For instance, Amalitech's programmes focus on IT training and workforce development, while eSAL provides targeted CX skills training.

Efforts to improve digital literacy and technical skills are evident in programs supported by the Ghana Investment Promotion Centre (GIPC) and industry bodies like the Business Services Association of Ghana (BOSAG). These initiatives emphasise critical areas such as software development, cloud computing, and analytics, which are essential for the growing IT outsourcing subsector.

Operators such as DevOps Africa and Fourth-IR have highlighted a rising demand for highly specialised IT skills, particularly in software engineering, full-stack development, and cloud computing. However, companies noted that while entry-level talent is readily available, targeted upskilling is needed to align with industry demands. In response, several firms are offering in-house training programmes, with DevOps Africa, Turntabl, and Amalitech leading structured learning pathways that bridge academic knowledge with practical industry applications. Additionally, CCI Global, through its CareerBox initiative, provides work-readiness training and job placement, while Concentrix and eSAL run structured training academies focused on CX, technical support, and digital skills development. These initiatives play a crucial role in equipping the workforce with the competencies needed for global service delivery.

Despite these advancements, gaps remain in advanced analytics, artificial intelligence (AI), and cybersecurity skills, presenting opportunities for further investment in workforce development. Concurrently, increased collaboration between industry players and academia can further bridge these skill gaps, ensuring that the workforce remains competitive.

### Language Proficiency

English is Ghana's official language and is widely spoken across the country, providing a distinct advantage for servicing international markets, particularly in the United Kingdom, North America, and other English-speaking regions. Ghana is ranked **41st globally** in English proficiency, placing it ahead of many regional competitors.<sup>33</sup> This proficiency ensures smooth communication with clients and customers, a key factor in maintaining high levels of service delivery.

In addition to English, Ghana has a growing multilingual workforce. Notably, approximately **334,758 citizens are proficient in French**, which positions Ghana to serve Francophone markets across Africa and Europe. Furthermore, 70,000 citizens and residents have proficiency in Mandarin Chinese, offering a unique value proposition for businesses targeting Chinese-speaking markets.<sup>34</sup> This linguistic diversity enhances Ghana's ability to support multinational clients and expand service offerings across various regions.

Stakeholder interviews revealed that while English proficiency is high, more focused work readiness training is needed to enhance business communication and soft skills for international-facing roles. Companies such as CCI Global (and CareerBox) and Concentrix have incorporated English-language coaching into their onboarding programmes to improve clarity, tone, and professionalism in service delivery.

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<sup>33</sup> Education First English Proficiency Index 2024

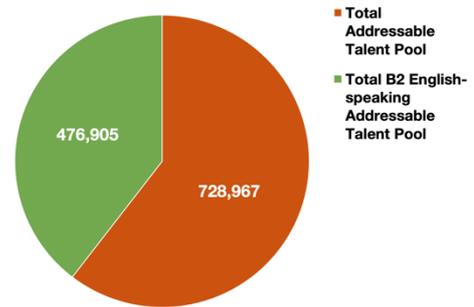
<sup>34</sup> Sources: Statista; AfroLingo



### Scalability of Talent

Factoring the numbers of qualified unemployed youth (ages 18-35), unemployed graduates and GBS/BPO Full-time Employee (FTE) growth, Ghana's total estimated addressable talent pool is 728,967. It is estimated that over **476,905 of these candidates are considered to possess a B2 level and higher English-speaking capability**, suitable to communicate to international English-speaking customers fluently. Moreover, the sector's ability to scale rapidly makes it an attractive destination for businesses seeking resilient and adaptable workforce solutions. In fact, it is estimated that each month, existing and new GBS/BPO operators **can hire up to 13,251 B2 English-speaking candidates without depleting the talent pool** (with total ramp-up speeds of 20,249)<sup>35</sup> However, several operators noted that while Ghana has the workforce numbers to scale, talent retention strategies need improvement to sustain growth.

Figure 8: Ghana addressable talent pools



### Challenges and Opportunities

While Ghana's talent pool is robust, challenges such as high attrition rates in some service lines and limited specialisation in niche areas like AI and advanced IT persist. Attrition rates in the sector are estimated at **18% to 55% for call/contact centre environments and as low as 3 to 4% for IT services**, but this is offset by the workforce's scalability and willingness to learn. Addressing these challenges through targeted investments in upskilling and retention programmes will be key to sustaining sector growth.

In fact, stakeholder feedback highlighted that employee attrition is particularly high in entry-level CX roles due to salary expectations, job fatigue, and career mobility limitations. To counter this, companies such as Teleperformance Ghana and E-Services Africa are rolling out career progression programmes, offering pathways into team leadership and specialised roles to retain talent longer.

Opportunities lie in leveraging impact sourcing models that integrate underrepresented groups into the workforce. These initiatives align with global social impact trends and Ghana's broader goals of inclusive economic development. Moreover, ongoing investments in training and certification programmes will further elevate Ghana's position in the global outsourcing landscape.

Importantly, Ghana's ability to attract more international outsourcing contracts will depend on continued investment in professional development programmes, improvements in leadership training, and enhanced university-industry collaboration to ensure graduates are job-ready. Stakeholders also emphasised the need for policy frameworks that incentivise workforce training and retention, ensuring long-term industry sustainability.

<sup>35</sup> 2024 Africa GBS Benchmarking & Market Data Bank, Genesis GBS

# Cost Competitiveness

**Competitive pricing structures and cost advantages are major factors driving Ghana's attractiveness as an outsourcing destination.** Lower labour costs, competitive operating expenses (OPEX), and stable wage inflation make the country a cost-efficient alternative to both regional and global competitors. Ghana's affordability extends beyond salaries, as fully loaded operating costs (including salaries, IT, facilities, admin, and operational expenses) are among the most competitive in Africa, allowing businesses to maintain profitability while ensuring workforce quality.

## Financial Attractiveness vs. Other Locations

Outsourcing to Ghana presents substantial cost savings compared to other key delivery locations. Labour costs for GBS/BPO services in Ghana are **75% to 94% lower** than in major source markets like the **United States** and the **United Kingdom**. In fact, a customer service agent in Ghana earns on average \$190 per month, compared to \$2,473 in the US and £1,329 in the UK. Even at managerial levels, significant savings exist: a contact centre manager in Ghana earns on average \$690 per month, compared to \$6,095 in the US and £3,300 in the UK.

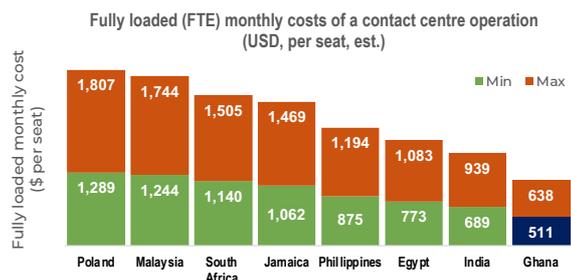
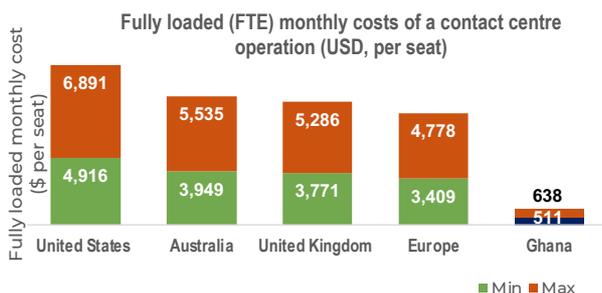
Figure 9: Competitor market contact centre/BPO monthly salary comparisons

Job Description	Ghana	Ethiopia	Egypt	India	Jamaica	Kenya	Malaysia	The Philippines	Poland	Rwanda	South Africa
Agent Level Domestic	\$145	\$75	\$198	\$178	\$330	\$252	\$425	\$255	\$446	\$147	\$367
Agent Level International	\$190	\$95	\$264	\$220	\$440	\$336	\$567	\$340	\$595	\$196	\$489
Team Leader	\$398	\$200	\$437	\$368	\$504	\$629	\$923	\$533	\$855	\$315	\$625
Operations/CC Manager	\$690	\$360	\$989	\$776	\$1,354	\$1,469	\$2,100	\$1,333	\$2,800	\$740	\$2,177
QA/Coach	\$340	\$130	\$395	\$350	\$377	\$491	\$826	\$446	\$830	\$300	\$528

Figure 10: Competitor market technology/ITO monthly salary comparisons

Job Description	Ghana	Ethiopia	Egypt	India	Jamaica	Kenya	Malaysia	The Philippines	Poland	Rwanda	South Africa
IT Help Desk Agent	\$280	\$98	\$291	\$205	\$381	\$316	\$761	\$383	\$731	\$240	\$484
Technical Support Specialist	\$320	\$150	\$550	\$346	\$517	\$568	\$1,146	\$565	\$1,125	\$340	\$753
Software Developer	\$490	\$330	\$614	\$513	\$858	\$1,136	\$1,519	\$783	\$1,521	\$600	\$1,962
Data Analyst	\$362	\$220	\$515	\$488	\$678	\$787	\$1,367	\$705	\$1,432	\$490	\$1,704
IT Manager	\$953	\$400	\$1,700	\$780	\$1,684	\$2,021	\$1,911	\$1,421	\$2,932	\$870	\$3,226

Beyond wages, Ghana also offers financial advantages compared to nearshore and offshore competitors. Fully loaded (FTE) monthly costs per agent in Ghana are as low as **\$610 and up to \$813 per seat**, while competing destinations like **South Africa (\$1,140–\$1,505 per seat)** and the **Philippines (\$875–\$1,194 per seat)** remain higher.



## OPEX, Wages, and Scalability



Operating expenditure (OPEX) remains a key factor in Ghana's cost competitiveness. Outsourcing firms benefit from:

- **Agent-level CX salaries averaging US\$190 per month**, significantly lower than South Africa's \$489 per month is one of the lowest among global outsourcing locations, compared to \$489 in South Africa, \$505 in India, and \$525 in the Philippines. Ghana's average contact centre agent salary of \$190 per month is one of the lowest among global outsourcing locations, compared to \$489 in South Africa, \$220 in India, and \$340 in the Philippines.
- **IT helpdesk agents earn an average of \$400 to \$600 per month** compared to \$484 in South Africa, \$731 in Poland and \$761 in Malaysia
- **Middle management salaries remain cost-efficient**, a team leader/supervisor in Ghana earns on average \$398 per month compared to £2,780 in the UK and \$4,196 in the US.
- **Fully loaded operational costs for a contact centre operation are highly competitive:** Ghana's \$511-\$638 per agent per month range is about **25-55% lower than South Africa, India, and the Philippines.**
- **Affordable office space**, with rental prices in Accra being considerably lower than those in Johannesburg or Nairobi.
- **Utilities and internet costs that are among the lowest in Africa**, supporting sustainable business operations.

However, while Ghana offers competitive cost advantages, **concerns over ICT costs persist**, particularly in relation to **broadband pricing and internet provider competition.**

### Wage Inflation

Ghana benefits from stable and predictable wage inflation, averaging 5–7% per annum, compared to double-digit wage growth in some Southeast Asian markets. This moderate salary increase allows outsourcing firms to maintain competitive cost structures over the long term. A combination of low labour costs, competitive OPEX, and stable wage growth positions Ghana as a high-value, cost-effective outsourcing destination that meets the financial and operational needs of global enterprises.

### Commercial Real Estate

The commercial property market in Ghana offers over 1 million square meters of total office space, reflecting a relatively saturated market. The average monthly rental price for grade-A office space is about \$30 - \$50 per square meter. While lower-quality office spaces have maintained stable pricing, grade-A rentals remain relatively high compared to other African markets. Additionally, commercial properties for sale range from \$500,000 to \$4 million or more, with an 8% rent tax applying to leased spaces. These factors influence location decisions for GBS/BPO operators seeking cost-effective office facilities.

Notably, investors looking to establish or expand operations in Ghana can benefit from turnkey commercial urban development projects designed to support business growth. For example, GREA and Rendeavour have committed US\$4 million to developing a four-story office complex within **Appolonia City, a 2,325-acre master-planned urban development in Greater Accra.** With modern infrastructure and integrated facilities, Appolonia City presents an attractive option for businesses seeking office space in a strategically located, fully serviced commercial environment.

*Figure 11: Appolonia City master plan*



In addition, the **Dawa Industrial Zone** spans 2,000 acres and includes a dedicated 65-acre **Technology Park** offering reliable power and high-speed internet. Ghana's rising ICT ecosystem is further supported by initiatives such as the **Ghana-India Kofi Annan Centre of Excellence in ICT** and **Kumasi Hive**, which nurture innovation and tech-driven entrepreneurship in a young, digitally adept workforce.

*Figure 12 Dawa Industrial Zone*



### **Infrastructure and Operating Costs**

However, high infrastructure and operating costs remain key challenges for Ghana's GBS/BPO and ITO sectors, with internet connectivity and real estate expenses being primary concerns for operators. Several companies highlighted the high cost of internet access and the limited competition among service providers, with MTN maintaining a dominant market position. To mitigate these costs, some firms are exploring alternative solutions such as Starlink, which offers improved reliability but remains an emerging option for widespread adoption. Electricity costs also pose a significant challenge, particularly for IT outsourcing and software development firms



that require uninterrupted power supply for high-performance computing and cloud-based operations. The increasing reliance on backup power solutions adds to operational expenses, affecting overall cost efficiency.

Similarly, the limited availability of affordable, high-quality office space in key business districts such as Accra and Kumasi make it difficult for firms to scale rapidly. To mitigate this, some operators have begun shifting towards hybrid and remote work models to offset these expenses.

## Competitor Benchmarking

**Ghana operates in an increasingly competitive global outsourcing market, contending with established and emerging destinations across Africa, Europe, and Asia.** However, the country's cost advantages, scalable workforce, and improving infrastructure offer a strong value proposition. A comparative analysis with key competitors highlights areas where further development is needed to enhance its position in the global GBS/BPO landscape.

### Regional and Global Comparisons

- **South Africa** remains Africa's most mature GBS/BPO hub, supported by strong government incentives, advanced outsourcing capabilities, and high-quality customer experience (CX) services. However, rising operational costs and perceived market saturation in major cities<sup>36</sup> present an opportunity for Ghana to attract price-sensitive investors seeking an alternative offshore location with long-term scalability.
- **Kenya** has emerged as a strong competitor in East Africa, particularly in digital services and CX outsourcing. While Kenya benefits from a rapidly growing technology ecosystem and growing BPO sector, Ghana offers lower attrition rates and operating costs.
- **Nigeria** possesses Africa's largest workforce, but infrastructure challenges, regulatory uncertainty, and security concerns create barriers to scaling high-value outsourcing operations. Ghana, by contrast, offers a more stable business environment, a transparent regulatory framework, and an investment climate that is aligned with international corporate governance standards.
- **Egypt and Morocco** lead the North African outsourcing market, particularly in serving European clients in French and Arabic. While Ghana does not yet match their multilingual capabilities, its cost competitiveness and proximity to European time zones provide an alternative outsourcing destination for companies seeking price efficiencies.
- **India and the Philippines** continue to dominate global outsourcing, offering vast talent pools and extensive experience in high-volume service delivery. While Ghana cannot compete on scale, it differentiates itself by offering a cost-effective, high-quality alternative in an emerging market with untapped growth potential. Furthermore, Ghana's growing IT outsourcing ecosystem - bolstered by strong partnerships between industry and academia - aligns with global demand for digital services, application development, and cloud solutions.

### Areas for Improvement

- **Strengthening high-value outsourcing capabilities:** Ghana has successfully positioned itself in the CX and IT outsourcing segments, but further

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<sup>36</sup> South Africa does, in fact, have significant monthly ramp-up speeds.



specialisation in knowledge process outsourcing (KPO), AI development, and cybersecurity is required to remain competitive.

- **Enhancing infrastructure and digital connectivity:** Stakeholders across the industry have cited high internet costs and inconsistent power supply as barriers to growth. Addressing these issues through policy interventions and private-sector investment will be crucial for scaling operations.
- **Raising international awareness of Ghana's outsourcing strengths:** While Ghana has a compelling value proposition, global market awareness remains limited. Developing a national GBS/BPO investment strategy and increasing international engagement could attract more enterprise buyers and outsourcing operators.
- **Expanding government support for the sector:** Unlike South Africa and Egypt, Ghana does not currently offer sector-specific incentives for GBS/BPO firms. Introducing targeted incentives - such as grants for new outsourcing operators or workforce training subsidies - could help attract more foreign direct investment.
- **Improving data protection and compliance frameworks:** As outsourcing increasingly involves handling sensitive financial and customer data, Ghana must align its cybersecurity and compliance regulations with international standards to attract global businesses in regulated industries such as banking, healthcare, and insurance.

By leveraging its cost efficiency, workforce scalability, and stable investment climate, Ghana is well-positioned to expand its role in the global outsourcing market. Continued investment in skills development, infrastructure, and targeted policy support will be critical in ensuring long-term competitiveness against both regional and international competitors. As global demand for outsourcing shifts toward new and emerging markets, Ghana has the opportunity to establish itself as a sustainable, high-quality destination for CX, IT, and digital services.

## Growth Drivers and Opportunities

**Expanding global demand for cost-effective outsourcing solutions, digital transformation, and Africa's rising prominence as a nearshore and offshore delivery destination are positioning Ghana as an attractive GBS/BPO hub.** Strategic investments, supportive policies, and a growing emphasis on innovation are unlocking new avenues for sector growth, enabling Ghana to capitalize on emerging market opportunities. Stakeholders noted that Ghana's increasing visibility in global investment discussions and its proactive engagement with industry bodies and marketplaces such as The Africa Federation of GBS Associations, GBS.World, and IAOP are further solidifying its positioning.

### Untapped Opportunities in Global Sourcing

Rising offshoring and nearshoring trends have created new openings for Ghana to expand its GBS/BPO footprint. Businesses in key source markets - including the United States, United Kingdom, and Europe- are actively seeking alternative locations to diversify their outsourcing portfolios beyond traditional hubs like India and the Philippines. Ghana's cost competitiveness, English proficiency, and talent scalability make it a viable alternative for delivering high-value outsourcing services.

- **ITO & KPO Expansion:** Global demand for cloud computing, AI services/development, cybersecurity, and data analytics continues to grow.



Ghana's ecosystem is steadily building capacity in full-stack development, software testing, and security services, though further investment is needed to scale these capabilities into global delivery niches.

- **English-Language CX-BPO Delivery Strength:** Ghana has a proven track record in delivering high-quality customer experience (CX) services for international clients, supported by its English fluency, cultural alignment with Western markets, and neutral accent. The country is already recognised as a preferred African location for CX-BPO delivery, particularly for UK and U.S.-based clients. With continued investment in soft skills, digital tooling, and agent well-being, Ghana can expand its share in voice, chat, and omnichannel support services, and serve as a regional CX hub for Anglophone Africa.
- **High-Value Service Lines:** There is rising international demand for value-added services beyond traditional CX and IT. Expanding into areas like digital marketing, finance and accounting (F&A), and HR outsourcing would enable Ghana to deepen specialisation and move up the outsourcing value chain.
- **High-Growth Vertical Industries:** Ghana is well-positioned to serve several fast-growing verticals with strong outsourcing demand, including retail and eCommerce, financial services and fintech, healthcare and telehealth, legal and compliance support, and digital education and training. These sectors are actively seeking scalable, cost-effective service delivery partners, particularly for CX, back-office, data, and digital operations.
- **Social Impact Sourcing:** With buyers increasingly prioritising inclusive, responsible outsourcing, Ghana is well-positioned to lead in impact sourcing models that integrate disadvantaged youth and marginalised groups.
- **European & North American Nearshoring:** As cost pressures intensify, companies are relocating back-office and shared services functions to Africa. Ghana's GMT time zone and business-cultural familiarity with the UK, Europe, and North America provide a natural advantage. Stakeholders note strong interest from European financial institutions and US tech firms in Ghana as a lower-risk, high-capacity delivery location.
- **Global Capability Centres (GCCs):** Ghana is emerging as a promising location for Global Capability Centres (also known as Shared Services Centres), particularly in verticals such as financial services, healthcare, logistics, and compliance. With the right real estate pipeline, investor engagement, and talent readiness, Ghana can attract mid-sized GCC investments serving Europe and North America.
- **Remote Work Staffing Platforms:** The rise of global remote working platforms (e.g. Andela, Yoummday, and Remote4Africa) has created a new avenue for Ghanaian talent to access international work. Building direct pipelines into these platforms through training, certification, and job matching could unlock thousands of digital and CX jobs, especially for youth.
- **Domestic-to-Export Operator Growth:** Ghana's growing pool of domestic BPO/ITO operators can be supported to evolve into export-ready providers. Through capability building, public sector contracts, and global marketing exposure, these local firms can become significant contributors to international job creation and foreign revenue.

### Key Growth Drivers for the Sector

A combination of policy incentives, infrastructure development, digital transformation, and workforce expansion is driving the accelerated growth of Ghana's GBS/BPO sector.

- **Government Support & Incentives:** Proactive initiatives, such as tax breaks, investment grants, and infrastructure support, are strengthening Ghana's



competitiveness in the global outsourcing market. The Ghana Investment Promotion Centre (GIPC) and Business Services Association of Ghana (BOSAG) continue to play a key role in attracting foreign direct investment (FDI). However, stakeholders noted that further regulatory clarity and targeted GBS/BPO sector incentives would enhance investor confidence and accelerate expansion.

- **Expansion of Digital Infrastructure:** Ongoing investments in high-speed broadband, data centres, and tech parks are enhancing Ghana's ability to support cloud-based services and digital-first outsourcing models. Additionally, operators have highlighted the need for expanded commercial real estate offerings outside of Accra to ensure the sustainable growth of secondary hubs such as Kumasi and Tamale.
- **Rising Demand for AI-Driven Automation:** Enterprises are integrating automation, AI, and robotics into outsourcing services, opening up new possibilities for Ghana to develop expertise in process automation and AI-driven service delivery. Industry operators such as Fourth-IR and DevOps Africa have begun exploring automation-enhanced IT services, but scaling this capability will require continued investment in AI-related training and workforce development.
- **Scalable Talent Pipeline:** The country's young and growing workforce, combined with increasing university enrolment in STEM fields, provides a sustainable talent pipeline to meet evolving business needs. Workforce upskilling programs are also ensuring alignment with next-generation outsourcing demands. Industry leaders, including Amalitech, eSAL, CCI's CareerBox, and Turntabl, continue to expand workforce readiness programmes, bridging skill gaps in IT and CX delivery.
- **Regional Integration & AfCFTA:** Ghana's role as the headquarters of the African Continental Free Trade Area (AfCFTA) positions it as a gateway for businesses looking to expand into Africa. By fostering cross-border trade and service delivery, AfCFTA enhances Ghana's ability to attract pan-African outsourcing contracts. However, interviewees noted that while regional opportunities are increasing, targeted initiatives to connect Ghanaian service providers with continental buyers would further enhance market integration.

Strategic alignment with global outsourcing trends, digital transformation, and impact sourcing initiatives is accelerating Ghana's emergence as a preferred GBS/BPO destination. Continued investment in technology, skills development, and infrastructure will ensure the country fully capitalizes on these growth opportunities.

### Investment Support

Ghana offers a range of investment incentives aimed at attracting foreign businesses to its growing GBS/BPO sector. These include tax holidays, reduced corporate tax rates for new companies, and streamlined support for setting up operations. The Ghana Investment Promotion Centre (GIPC) plays a pivotal role in facilitating investments and providing regulatory guidance. Additionally, the Ghana Free Zones programme grants companies operating in designated areas benefits such as import duty exemptions and tax rebates, overseen by the Ghana Free Zones Authority (GFZA). However, there are currently no sector-specific incentives tailored exclusively for GBS/BPO investors and operators. Several operators have indicated that introducing tailored incentives - such as reduced licensing fees for IT outsourcing firms or tax breaks for companies meeting local employment thresholds - would significantly enhance Ghana's appeal as an investment destination.



**The Ghana Investment Promotion Centre (GIPC)** plays a key role in profiling projects and matching them with funding sources through established relationships with financial institutions and grant providers. Additionally, GIPC actively promotes Ghanaian businesses and projects to foreign investors, particularly during **targeted trade missions** focused on sectors like GBS/BPO. Looking ahead, the Ghanaian government is actively implementing **business-friendly reforms**, including a **tax regime review** to enhance investor confidence. Moreover, the government plans to introduce a **"24-hour economy" initiative**, in which the **GBS sector** is expected to play a significant role.

## Operating and Business Risk Assessment

**While Ghana presents a compelling value proposition as an outsourcing destination, businesses must navigate various macroeconomic, geopolitical, security, and regulatory considerations.** Stability, government policies, and investor-friendly frameworks continue to enhance Ghana's attractiveness, yet certain risks must be assessed to ensure long-term operational resilience. In fact, industry stakeholders have emphasised that while the risk profile remains lower than in many African markets, proactive measures must be taken to maintain Ghana's competitive standing.

### Macroeconomic and Geopolitical Risks

- **Currency fluctuations** have been a factor in recent years, with the Ghanaian cedi experiencing volatility due to external economic pressures and global market shifts. While monetary policy interventions and IMF support have helped stabilise inflation, currency depreciation remains a key consideration for foreign investors managing offshore cost structures. Industry leaders have noted that the predictability of forex trends will be crucial for long-term financial planning, and some operators are exploring hedging mechanisms to offset currency risks.
- **Inflationary pressures** stood at 23.2% as of early 2024, influenced by global commodity prices and supply chain constraints. Although government interventions are in place, businesses operating in Ghana must factor in potential cost escalations in operational expenditure (OPEX) over time. Operators have expressed concerns that rising inflation could affect wage stability, potentially increasing salary expectations for highly skilled roles in the IT and CX sectors.
- **Geopolitical stability** remains a strong advantage, as Ghana is widely regarded as one of Africa's most politically stable nations, with a multi-party democracy and peaceful transfers of power. As the headquarters of the African Continental Free Trade Area (AfCFTA), Ghana benefits from regional integration, strengthening its economic positioning. However, stakeholders pointed out that global economic slowdowns and external geopolitical tensions could impact Ghana's ability to attract sustained foreign investment and trade flows.

### Safety and Security

- **Crime rates in cities such as Accra and Kumasi remain relatively low**, ensuring a safe working environment for employees and expatriates. However, businesses must implement security best practices to safeguard facilities and data.



Interviews with GBS/BPO operators confirmed that most companies enforce robust workplace security measures, and localised crime incidents have not significantly impacted operations.

- **Cybersecurity concerns** are becoming more relevant as Ghana accelerates its digital transformation. Strengthening data protection laws and IT security frameworks will be crucial for attracting global clients that require highly secure outsourcing environments. Companies in the IT outsourcing space highlighted that demand for stronger cybersecurity frameworks is increasing, particularly among North American and European clients seeking compliance with GDPR and other global standards.
- **Business continuity risks** related to power fluctuations and internet connectivity still exist, though ongoing investments in renewable energy projects, data centres, and broadband infrastructure are expected to mitigate these challenges over time. Operators noted that while power and internet reliability have improved, infrastructure redundancies (such as backup power sources and secondary ISPs) remain essential for uninterrupted service delivery.

### Legal and Regulatory Parameters

- **A structured regulatory environment** supports foreign investors, with 100% foreign ownership permitted in many sectors, including outsourcing. The Ghana Investment Promotion Centre (GIPC) continues to provide incentives and streamlined registration processes for GBS/BPO operators. However, some stakeholders suggested that regulatory processes could be further simplified to enhance Ghana's ease of doing business.
- **Labour laws and employment regulations** ensure structured operating conditions for outsourcing firms, covering contracts, wages, and employee protections. However, compliance with taxation and regulatory frameworks is essential for businesses looking to maintain smooth operations. Some international investors have indicated that while labour laws are generally business-friendly, more flexible work arrangements (such as gig-based or flexible outsourcing models) could benefit Ghana's positioning in emerging digital workspaces.
- **Data protection frameworks** are in place under the Data Protection Act, 2012, aligning with international standards for cybersecurity and digital governance. As Ghana expands its IT outsourcing sector, enhancements to data protection and intellectual property (IP) security measures will be key to sustaining international investor confidence. Stakeholders in the IT services space emphasised that IP protection remains a crucial factor for multinational clients when choosing outsourcing destinations, underscoring the need for continued legislative improvements.

Despite macroeconomic pressures, Ghana remains a low-risk outsourcing destination within Africa, benefiting from strong regulatory structures, political stability, and ongoing investments in infrastructure. Companies looking to expand into Ghana should consider risk mitigation strategies such as currency hedging, infrastructure redundancies, and compliance with evolving regulatory policies to ensure long-term business sustainability. Industry leaders stressed the importance of strengthening Ghana's risk resilience through continuous improvements in digital infrastructure, workforce readiness, and sector-specific policy enhancements.



# SWOT Analysis

**The GBS/BPO sector in Ghana presents a compelling value proposition, driven by cost competitiveness, a scalable workforce, and a stable business environment.**

These strengths position the country as an emerging contender in the global outsourcing market. However, like any developing outsourcing destination, challenges such as infrastructure limitations, regulatory considerations, and workforce development gaps must be addressed to sustain long-term growth. Additionally, rising competition from established global and regional players, evolving industry demands, and economic fluctuations underscore the need for continuous investment in skills development, technology, and policy frameworks to enhance Ghana's competitiveness on the global stage.

## Strengths

- **Cost competitiveness** with significantly lower **operating expenses and labour costs** compared to traditional outsourcing hubs in Africa, Europe, and Asia.
- **Scalable, adaptable workforce** with a large, English-speaking talent pool and a growing pipeline of STEM and IT-skilled professionals.
- **Political and economic stability**, making Ghana one of the most predictable and investor-friendly environments in Africa. The country maintains a peaceful, democratic system with strong rule of law and a high level of security.
- **Supportive government policies and incentives**, including tax holidays, Free Zones benefits, and investment-friendly frameworks that encourage foreign direct investment (FDI).
- **Time zone advantages**, with Ghana's GMT alignment allowing seamless servicing of European and North American clients.
- **Strategic regional positioning as the headquarters of AfCFTA**, facilitating access to pan-African outsourcing contracts and enabling cross-border service delivery.
- **Strong industry and donor support**, including backing from organisations such as the World Bank, GIZ, and impact sourcing initiatives promoting inclusive employment.
- **Increasing digital infrastructure investments**, with ongoing expansion of broadband connectivity, data centres, and smart business districts.
- **Rising mobile penetration and digital literacy**, creating a tech-savvy workforce prepared for IT-enabled services.
- **Educational institutions with capacity**, producing a steady supply of graduates with computer literacy, business services, and technical skills suited for outsourcing roles.
- **Demonstrated investor interest**, with multinational firms already operating in Ghana and expanding service delivery capabilities across CX, IT outsourcing, and knowledge process outsourcing.
- **Strong peace, governance and stability indicators**, with Ghana ranking among Africa's top performers on the **Corruption Perceptions Index (CPI) 2024** (43/100; 70th globally) and the **Global Peace Index (GPI) 2024** (55th globally). These scores surpass many regional competitors, reinforcing Ghana's reputation as a secure, transparent, and reliable outsourcing destination.

## Weaknesses

- **Gaps in digital infrastructure** outside Accra, with broadband and power supply inconsistencies impacting service reliability.



- **High broadband and telecom costs**, increase operational expenses for service providers.
- **Limited GBS-specific training institutions**, requiring greater alignment between education providers and industry needs.
- **Market awareness challenges**, as Ghana is still positioning itself as a recognised global outsourcing hub.
- **Limited management depth**, with a need for more experienced professionals in mid-to-senior leadership roles (i.e. managers and supervisors).
- **High initial funding costs** and interest rates, creating barriers for local providers seeking to scale.
- **Lack of a GBS-focused incentive regime** with GBS/BPO-specific measures addressing key competitiveness and cost drivers such as HR-related payroll taxes, training incentives, and transportation subsidies.
- **Currency volatility**, impacting long-term financial planning for international investors.
- **Infrastructure gaps** in energy and transport, adding cost burdens to businesses in secondary cities.

### Opportunities

- **Expanding demand for impact sourcing**, positioning Ghana as a socially responsible outsourcing destination.
- **Nearshoring potential for Europe** as rising costs in traditional hubs drives outsourcing diversification.
- **Growth in IT-enabled services**, allowing Ghana to expand into fintech, healthcare IT, cloud computing, and automation.
- **Rising regional investor interest**, with multinational firms increasingly considering Africa for business continuity and risk diversification.
- **Regional service delivery expansion**, leveraging Ghana's Anglophone and workforce for intra-Africa outsourcing.
- **Development of a domestic GBS/BPO strategy**, strengthening the ecosystem for local and global outsourcing opportunities.
- **ICT infrastructure improvements**, enhancing Ghana's ability to deliver high-quality digital and IT outsourcing services.
- **Intra-Africa collaboration**, with Ghana benefiting from AfCFTA to provide outsourcing services across the continent.
- **Emerging sectors in telemedicine, medical transcription, and data management**, creating new outsourcing opportunities.
- **Potential for gig economy models and micro-centre hubs**, particularly in Tier 2/3 cities beyond Accra.
- **Attraction of Global Capability Centres (GCCs) and Shared Services Centres (SSCs)**, with Ghana's talent pool, time zone advantage, and improving infrastructure creating potential to host multinational corporate hubs for finance, IT, HR, analytics, and R&D.

### Threats

- **Increasing competition from established players**, such as South Africa, Egypt, and Kenya, which attract large-scale outsourcing contracts.
- **Emerging West African competitors**, including Nigeria and Senegal, aiming to expand their GBS/BPO sectors.
- **Potential regulatory changes**, including tax and labour law shifts, which may affect investment attractiveness.
- **Global economic downturns**, which could reduce outsourcing contract



volumes and FDI inflows.

- **Cybersecurity vulnerabilities**, requiring strengthened regulations and compliance frameworks to protect data integrity.
- **Misconceptions about security risks**, with some global clients still perceiving African markets as high-risk for offshoring.
- **Reshoring and onshoring trends**, as global enterprises look to relocate operations closer to home markets.
- **Dependence on external financial support**, with economic stability tied to donor and investor funding.
- **Rising anti-outsourcing pressures and geopolitical uncertainty**, including proposed legislation in the United States (which seeks to penalise companies that offshore contact centre operations) coupled with shifting tariff regimes, trade disputes, and broader geopolitical tensions.

Maximising its strengths and capitalising on emerging opportunities will enable Ghana to scale its GBS/BPO sector while mitigating existing challenges. Targeted investments in infrastructure, digital transformation, and workforce upskilling will be crucial in reinforcing the country's competitive edge. Moreover, fostering a business-friendly regulatory environment, enhancing global market awareness, and strengthening industry-academia collaboration will drive sustainable sector growth. By maintaining cost advantages and continuously evolving its service offerings, Ghana is well-positioned to establish itself as a premier outsourcing hub within Africa and an increasingly attractive destination for global enterprises.



# Conclusion

**Ghana's GBS/BPO sector stands at the cusp of significant growth, offering a compelling value proposition for global investors, service providers, and talent.** The country has demonstrated its potential through its cost-effectiveness, a growing talent pipeline, and a business-friendly environment. However, unlocking its full potential requires **targeted interventions, industry collaboration, and structured strategies** to position Ghana as a premier outsourcing destination on the global stage.

## Time to Act

As the global outsourcing landscape continues to shift, Ghana has a window of opportunity to scale its GBS/BPO sector and increase its market share. Businesses worldwide are re-evaluating their sourcing strategies, prioritising cost-efficiency, risk diversification, and talent scalability. With its young workforce, enabling environment, and competitive cost structures, **Ghana can capitalise on this trend, but proactive steps must be taken now** to ensure long-term sector growth.

One of the most pressing needs is **the development of a National GBS/BPO Master Plan/Strategy**, which would establish a clear roadmap for the industry's expansion. This plan should identify targeted source markets, priority service lines, and competitive differentiators to attract international investors. Moreover, a well-defined national strategy will not only boost investor confidence but also align government policies, infrastructure development, and talent initiatives to accelerate sector growth.

At the same time, **strengthening the role of the Business Services Association of Ghana (BOSAG)** will be critical. Industry bodies function as key enablers in policy advocacy, sector representation, and capacity-building efforts. Ensuring that BOSAG is well-resourced and empowered to support local operators, engage with global stakeholders, and drive industry collaboration will enable the sector to expand in a structured and sustainable manner.

## The Way Forward

To sustain long-term GBS/BPO sector growth, Ghana must focus on four key enablers: **talent development, operator readiness, infrastructure investment, and brand positioning.**

Building a strong and scalable talent pipeline is one of the most critical factors for sector expansion. The country already boasts a growing workforce, **but work-readiness and industry-specific training must be enhanced** to align with the needs of global enterprises. Developing work-integrated learning programmes, strengthening partnerships with training providers, and expanding digital upskilling initiatives will ensure that talent meets global outsourcing standards.

Beyond workforce readiness, **Ghanaian GBS/BPO operators must transition from a domestic to a globally competitive model.** While many providers focus on local markets, international demand presents new opportunities. Expanding global service capabilities through targeted business development, capacity-building initiatives, and knowledge-sharing platforms will help operators adapt to international outsourcing standards and expand their global footprint.

Further, **infrastructure investment will be necessary to sustain long-term growth.**



While Ghana's broadband expansion and digital connectivity improvements are already underway, targeted infrastructure enhancements - particularly in secondary cities like Kumasi and Tamale - will create new outsourcing hubs beyond Accra. Continued investment in technology parks, commercial real estate solutions for GBS/BPO operators, and power reliability projects will strengthen Ghana's positioning as a resilient and future-ready outsourcing destination.

Finally, **elevating Ghana's global brand as an outsourcing destination must be a top priority.** While the country has made strides in attracting foreign investment, a stronger international marketing and investor relations strategy is needed. This should include participation in global GBS/BPO summits, direct engagement with multinational corporations, and digital campaigns showcasing Ghana as a trusted, cost-effective, and scalable outsourcing location.

### **A Call to Action**

The pieces are already in place for Ghana to become a major player in the global outsourcing industry, **but realising this vision requires collaborative action.** By aligning government initiatives, private sector leadership, and international partnerships, Ghana can establish itself as a premier outsourcing hub, driving economic growth, job creation, and long-term sector sustainability. **Now is the time to act, ensuring that Ghana's GBS/BPO sector reaches its full potential in the global marketplace.**



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