Deloitte.
Together makes progress

Regulatory Update

Immigration Reforms under the GIPA Act 2026 (Act 1173)

Background

Ghana has enacted the Ghana Investment Promotion Authority Act, 2026 (Act 1173) (the "GIPA Act"), introducing important changes to Ghana's investment and immigration framework, including provisions governing the engagement of expatriate personnel. The GIPA Act repeals the Ghana Investment Promotion Centre Act, 2013 (Act 865).

Key changes

Expatriate quota expansion

The GIPA Act expands the expatriate quota regime. The statutory entitlement has increased from a maximum of four expatriate positions under Act 865 to a maximum of twelve positions under the GIPA Act based on capital investment. Quotas granted under the GIPA Act are valid for five years and may be renewed for successive five-year terms.

The comparison below demonstrates the expansion of the expatriate quota regime under the GIPA Act.

Investment capital (US$)	Act 865	GIPA Act	Change
US$50,000–US$250,000	1 quota	2 quotas	+1
Above US$250,000–US$500,000	2 quotas	2 quotas	No change
Above US$500,000–US$700,000	3 quotas	4 quotas	+1
Above US$700,000–US$1 million	4 quotas	4 quotas	No change
Above US$1 million–US$3 million	4 quotas	6 quotas	+2
Above US$3 million–US$6 million	4 quotas	8 quotas	+4
Above US$6 million–US$10 million	4 quotas	10 quotas	+6
Above US$10 million	4 quotas	12 quotas	+8

Key implications

- Higher entitlement at the entry level: An enterprise within the US$50,000-US$250,000 range moves from one quota under Act 865 to two quotas under GIPA Act.
- Expanded maximum entitlement: Act 865 capped the expatri ate quota at four (4). The GIPA Act introduces additional capital bands and increases the maximum entitlement to twelve expatriates for investments above US$10 million.
- Greater differentiation for large investments: The new frame work provides progressively higher quota entitlements as investment capital rises, particularly above US$1 million.
- Validity period: limits expatriate quotas to a five-year term, with renewal available in successive five-year terms; Act 865 prescribed no validity period.

Work Permits

Where permitted by other applicable legislations, the GIPA Act requires enterprises registered with the Ghana Investment Promotion Authority to submit work permit applications for expatriate employees through the Authority. Consequently, registered enterprises can no longer apply directly to the Ghana Immigration Service (GIS) for work permits.

The Authority is required to review the application and, where satisfied, provide a recommendation to the GIS within five days. Notwithstanding the Authority's recommendation, the GIS retains the discretion to refuse entry or deny a visa where it considers the expatriate unsuitable for admission into Ghana.

Key implications

The GIPA Act centralizes the work permit application process by requiring the Authority's involvement. As a result, enterprises registered with the Authority can no longer apply directly to the GIS for work permits for their expatriate employees, adding an additional regulatory review step to the process.

Citizenship by Investment

The GIPA Act requires the development and enactment of legislation governing citizenship by investment. It does not itself establish a citizenship-by-investment programme.It provides the statutory basis for a future framework under which qualifying investors may acquire Ghanaian citizenship through approved investments.

Specifically, the GIPA Act mandates the Ministry of the Interior, in consultation with the Authority, to develop legislation governing the grant of Ghanaian citizenship through investment which must be enacted in accordance with the Constitution and other applicable laws.

Key implications

Qualifying investors will be able to acquire Ghanaian citizenship through approved investments, subject to the criteria and safeguards prescribed by law. This framework could broaden the package of incentives available to investors making a long-term commitment to Ghana.

Conclusion

The GIPA Act introduces significant reforms to Ghana's investment and immigration framework.

It expands expatriate quota entitlements, increasing the maximum allocation from four to twelve positions and introducing additional investment bands that provide greater flexibility for investors requiring expatriate expertise.

At the same time, the GIPA Act strengthens regulatory oversight by requiring registered enterprises to channel work permit applications through the Authority. This adds a regulatory review step and reinforces the connection between investment registration and immigration approvals.

The GIPA Act also requires the development of legislation on citizenship by investment. Any programme will therefore depend on the enactment of a separate legal framework setting out eligibility requirements and implementation arrangements.

Overall, the reforms seek to enhance Ghana's attractiveness as an investment destination while strengthening regulatory oversight. Investors and registered enterprises should review their expatriate staffing plans, registration and work permit processes to ensure alignment with the new requirements.

Contacts

George Ankomah
Partner, Deloitte Ghana
Tax & Regulatory
gankomah@deloitte.com.gh

Gloria Boye Doku
Partner, Deloitte Ghana
Tax & Regulatory
gboyedou@deloitte.com.gh

Gideon Ayi-Owoo
Partner, Deloitte Ghana
Tax & Regulatory
gayi-owoo@deloitte.com.gh

Wisdom Kpano
Partner, Deloitte Ghana
Tax & Regulatory
wkpano@deloitte.com.gh

Gilbert Adoo
Associate Director
Tax & Regulatory
Deloitte Ghana
gaddo@deloitte.com.gh

Bless Addae
Senior Manager
Tax & Regulatory
Deloitte Ghana
baddae@deloitte.com.gh

Deloitte Ghana   Deloitte Ghana   www.deloitte.com/gh