Socioeconomic Impact of Cloud Computing and ICT Interventions in Ghana's Digital Economy

Roland Yaw Kudozia[1], Carolyn Elizabeth Kudozia[1], Salifu Abdul Razak[2], Nii Ayitey Komey[1], Evelyn Bediakoh-Adu[2]

[1]Gdirst Institute, Ghana

[2]National Communications Authority, Ghana

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ABSTRACT

Cloud computing and broader ICT interventions have become key enablers of Ghana's digital transformation agenda, shaping how public services are delivered, how firms compete, and how citizens participate in economic and social life. Yet, while technical and regulatory analyses of Ghana's digital ecosystem are growing, there is comparatively less synthesis of the *socioeconomic* impacts associated with cloud and related digital infrastructure. This paper examines the socioeconomic implications of cloud computing and ICT interventions in Ghana's digital economy using secondary data drawn from official statistics, policy documents, multilateral diagnostics, and peer-reviewed studies.

The analysis adopts a structured framework that links cloud and ICT capabilities to four impact domains: (1) productivity and firm performance; (2) financial inclusion and digital financial services; (3) public service delivery and human capital development; and (4) employment, skills, and regional inclusion. Within each domain, the paper combines Ghana-specific indicators and case examples with comparative regional evidence to assess how cloud-enabled platforms, data centres, connectivity investments, and digital public infrastructure are influencing economic opportunity and inequality.

The findings suggest that cloud and ICT interventions have contributed to measurable gains in financial inclusion, the expansion of digital services, and the emergence of new ICT-intensive business models, while also exposing persistent gaps in skills, infrastructure, and institutional capacity. The paper argues that realising the full development potential of cloud computing in Ghana requires deliberate policies to address spatial and social inequalities in access, strengthen complementary capabilities in skills and organisational readiness, and align cloud adoption with national development priorities. The study concludes by outlining a research agenda for mixed-method and longitudinal work on cloud-enabled development outcomes in Ghana and comparable African economies.

Keywords: ICT interventions, cloud computing, socioeconomic impact, Ghana, human capital development

INTRODUCTION

Background and motivation

Cloud computing and related ICT innovations are now central to the operation of modern economies. They allow organisations to access computing power, storage, and software applications as remote, on-demand services, which can reduce upfront capital expenditure, support scalability, and enable new forms of collaboration and data use. At the global level, institutions such as the World Bank and the International Telecommunication Union

(ITU) emphasise that digital infrastructure and cloud enabled services are increasingly intertwined with productivity growth, trade, and inclusive development outcomes (International Telecommunication Union, 2023; World Bank Group, 2016, 2019).

In Africa, the African Union's Digital Transformation Strategy for Africa 2020–2030 identifies digital infrastructure, digital skills, digital innovation, and data governance as foundational elements for an integrated and inclusive digital society and economy. The strategy explicitly recognises the potential of cloud computing, data centres, and digital platforms to support innovation, job creation, and improved public service delivery across the continent (African Union Commission, 2020). Complementary documents such as the AU Data Policy Framework further stress the importance of trusted data governance arrangements for realising these benefits (African Union Commission, 2022).

However, the existing literature also reveals divergent and sometimes conflicting findings across sectors and populations. Reported gains associated with digitalisation and cloud-enabled services in finance and ICTintensive domains often coexist with weaker, uneven, or inconclusive outcomes in traditional sectors, informal enterprises, and rural contexts. This fragmentation motivates the need for a critical synthesis that examines not only areas of convergence but also tensions and limits in the evidence base.

Ghana is often presented as one of West Africa's more dynamic digital economies. The Ghana Digital Economy Diagnostic report highlights the country's expanding mobile broadband coverage, multiple submarine cable landings, and growing ecosystem of financial technology firms and digital entrepreneurs (World Bank Group, 2019). Evidence from the 2019 Household Survey on ICT in Ghana, carried out by the Ghana Statistical Service and the National Communications Authority, shows substantial uptake of mobile phones, increasing use of the internet, and widespread adoption of mobile money services, even though significant urban rural differences in access remain (Ghana Statistical Service & National Communications Authority, 2020). Recent census based studies document uneven patterns of internet use by age, gender, education, and location, which suggests that digital transformation processes may reinforce existing inequalities if they are not carefully managed (KyeiArthur, 2024).

Cloud computing sits within this broader digital transformation as an enabling infrastructure for both public and private sector innovation. Banks and payment service providers rely on cloud supported platforms for digital financial services and data analytics (Pazarbasioglu et al., 2020; Senyo et al., 2022). Government agencies increasingly use data centres and cloud services to host e-government applications and critical information systems (Ministry of Communications and Digitalisation, 2023; World Bank Group, 2019). Ghana's emerging technology firms use cloud platforms to build and scale digital products without large capital investments. At the same time, the socioeconomic impacts of these developments are not always straightforward. Gains in access to services, new business models, and efficiency may coexist with persistent divides in skills, connectivity, and institutional capacity.

Problem statement and research gap

There is a growing body of work on Ghana's digital economy, cloud adoption, and financial technology. Adjei et al. (2021) examine determinants of cloud computing adoption and the role of institutional pressures in Ghanaian organisations. Agyapong (2021) discusses implications of the digital economy for financial institutions. Senyo et al. (2022) analyse how fintech ecosystem practices shape financial inclusion, particularly through mobile money platforms. In parallel, policy documents and diagnostics from the World Bank, the African Union, and national authorities map Ghana's progress in digital infrastructure, skills, and regulation (African Union Commission, 2020; Ministry of Communications and Digitalisation, 2023; World Bank Group, 2019, 2023).

These contributions tend to be fragmented by sector or theme. Much of the empirical work focuses on adoption determinants or on specific domains such as financial inclusion. Less attention has been given to an integrated assessment of how cloud computing and ICT interventions, taken together, are shaping socioeconomic outcomes in Ghana's digital economy. In particular, there is limited synthesis that links cloud enabled capabilities to outcomes across productivity, financial inclusion, public service delivery, human capital, and employment, using the available secondary evidence.

This gap matters for policy and regulation. Ghana is investing in data centres, national digital infrastructure, and digital skills programmes and participates in regional initiatives such as the Digital Economy for Africa initiative

and the AfCFTA digital agenda (African Union Commission, 2020; World Bank Group, 2019, 2023; World Trade Organization, 2024). Policymakers, regulators, and development partners require a clearer picture of where cloud and other ICT interventions are already supporting socioeconomic development, where benefits are uneven or constrained, and which complementary policies are needed to realise inclusive digital transformation.

Objectives and research questions

This paper addresses this gap through a secondary data based analysis of the socioeconomic impacts of cloud computing and ICT interventions in Ghana's digital economy. The main objective is to synthesise existing quantitative indicators and qualitative evidence to understand how cloud enabled and ICT supported changes are affecting economic and social outcomes.

The central research question is:

How are cloud computing and ICT interventions associated with and shaping patterns of socioeconomic outcomes in Ghana's digital economy?

Three sub questions guide the analysis:

1. How do cloud computing and ICT interventions relate to productivity, firm performance, and innovation in Ghana?

2. In what ways are cloud and ICT infrastructures and platforms supporting financial inclusion, public service delivery, and human capital development?

3. How are these developments reflected in patterns of employment, skills demand, and regional inclusion, and where do significant inequalities persist?

Methodological approach and data sources

The study is based entirely on secondary data. It uses a structured analytical review of peer reviewed academic literature, official statistics, and policy and industry reports published mainly between 2015 and 2025, with earlier sources included when they provide essential context. Peer reviewed evidence on cloud adoption, financial inclusion, and internet use in Ghana is drawn from journals in information systems, development, and social sciences (Adjei et al., 2021; Kyei-Arthur, 2024; Pazarbasioglu et al., 2020; Senyo et al., 2022).

Official statistics and diagnostics are drawn from sources such as the Ghana Statistical Service, the National Communications Authority, and the World Bank. The 2019 Household Survey on ICT in Ghana provides core indicators on access, usage, and digital divides (Ghana Statistical Service & National Communications Authority, 2020). The Ghana Digital Economy Diagnostic and related documents supply information on digital infrastructure, platforms, and policy frameworks (World Bank Group, 2019, 2023). At the continental level, the African Union's Digital Transformation Strategy for Africa and the AU Data Policy Framework provide a broader policy context for digital transformation and data governance (African Union Commission, 2020, 2022).

Sectoral reports from national authorities and credible international organisations are used selectively where peer reviewed evidence is limited. These include reports on communications infrastructure, digital financial services, and digital skills from the Ministry of Communications and Digitalisation, the National Communications Authority, the Bank of Ghana, and multilateral institutions (Bank of Ghana, 2024; International Telecommunication Union, 2023; Ministry of Communications and Digitalisation, 2023; World Bank Group, 2019).

The approach is interpretive and synthetic rather than econometric. It maps available indicators and findings onto a conceptual framework of impact pathways and domains, identifies areas of convergence and divergence across sources, and highlights patterns and gaps in the evidence base. Because the study relies on secondary data, it does not claim to establish causal effects in a strict statistical sense. This limitation is acknowledged in the

concluding sections and in the discussion of directions for future research. Within this design, the contribution of the paper lies in analytical integration and policy-relevant interpretation of existing evidence, rather than in the generation of new primary data or the estimation of causal effects

Structure of the paper

The rest of the paper is organised as follows. Section 2 sets out the conceptual and analytical framework, defining cloud computing and ICT interventions in a development context and outlining the impact pathways and domains that guide the analysis. Section 3 provides an overview of Ghana's digital economy and cloud adoption landscape and situates the country within regional and continental digital transformation agendas. Sections 4 to 7 apply the framework to four main domains: productivity and firm performance, financial inclusion and digital financial services, public service delivery and human capital, and employment, skills, and regional inclusion. Section 8 synthesises the findings, discusses policy implications, sets out the limitations of the study, and proposes directions for future research.

Conceptual and analytical framework

Cloud computing, ICT interventions and development

For the purposes of this study, cloud computing is understood as the provision of computing resources, storage, and software applications as services that can be accessed remotely over networks. This includes infrastructure as a service, platform as a service, and software as a service models and can be delivered through public, private, or hybrid deployment arrangements (International Telecommunication Union, 2023; World Bank Group, 2016). Cloud computing is considered part of a wider set of ICT interventions that also encompass broadband and backbone infrastructure, data centres, digital platforms, and digital public infrastructure (African Union Commission, 2020; World Bank Group, 2019).

Analytically, the study distinguishes between three interrelated but conceptually distinct layers: (i) cloud services, referring to virtualised computing, storage, and software resources (IaaS, PaaS, SaaS); (ii) connectivity infrastructure, including backbone, broadband, and last-mile networks that enable access to cloud services; and (iii) digital platforms and digital public infrastructure, such as e-government systems, fintech platforms, and interoperable registries that mediate service delivery. While these layers interact closely in practice, their socioeconomic impacts are not identical and are examined separately where the available evidence allows.

Development literature on digital technologies emphasises that such interventions are not ends in themselves. They influence outcomes through intermediate channels such as reduced transaction costs, improved access to information, new coordination possibilities, and expanded market reach (World Bank Group, 2016, 2019). Digital technologies can enable new business models and forms of work, change how public services are designed and delivered, and reshape the ways in which citizens interact with the state and with each other (African Union Commission, 2020; International Telecommunication Union, 2023).

In the African context, the African Union's Digital Transformation Strategy sets out a vision of digitalisation that is linked to inclusive and sustainable development. It highlights foundational pillars that include an enabling regulatory environment, digital infrastructure, digital skills and human capacity, and digital innovation and entrepreneurship, together with critical sectors such as digital government, digital trade and financial services, digital education, and digital health (African Union Commission, 2020). Ghana's national digital policies echo this framing by identifying digital infrastructure, platforms, skills, and innovation as key levers for economic transformation and improved service delivery (Ministry of Communications and Digitalisation, 2023; World Bank Group, 2019).

Within this broader agenda, cloud computing has characteristics that are particularly relevant for development. It can lower the entry cost for sophisticated ICT capabilities, allow organisations to scale resources with demand, and facilitate cross border provision of digital services. At the same time, cloud adoption raises questions about data protection, cybersecurity, sovereignty, and resilience, which have been discussed in the Ghanaian context

in relation to institutional pressures and regulatory frameworks (Adjei et al., 2021; Mensah, 2023; Senyo et al., 2022).

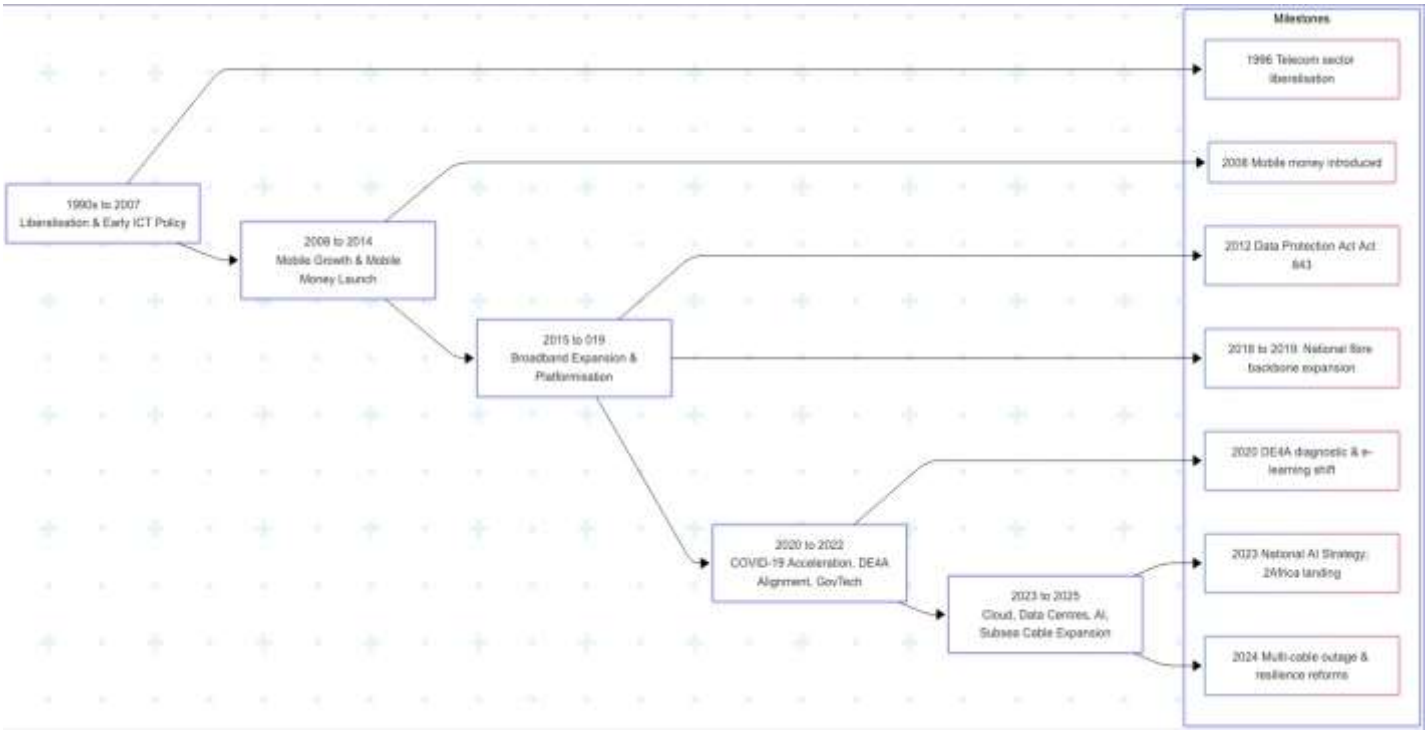
Impact pathways from cloud and ICT to socioeconomic outcomes

To structure the analysis, the paper adopts an impact pathway perspective. In this view, cloud computing and ICT interventions are inputs that create capabilities at different levels. At the infrastructure level, investments in broadband networks, data centres, and cloud platforms increase the availability, reliability, and affordability of digital connectivity and computing resources (International Telecommunication Union, 2023; World Bank Group, 2019). At the organisational level, these capabilities enable new ways of organising production, service delivery, and decision making. At the individual and household level, they shape access to information, financial services, education, health information, and opportunities for communication and participation (Ghana Statistical Service & National Communications Authority, 2020; Kyei-Arthur, 2024).

These capabilities link to socioeconomic outcomes through several interrelated pathways. First, cloud and ICT adoption can influence productivity and competitiveness by allowing firms to automate processes, use data analytics, integrate into value chains, and scale operations more flexibly.

Empirical work on Ghana and other developing economies suggests that digital technologies and cloud services can support efficiency gains and innovation in financial services and other sectors, although the distribution of these benefits is not uniform (Adjei et al., 2021; Agyapong, 2021; Pazarbasioglu et al., 2020; Senyo et al., 2022).

Figure 1. Ghana's Digital Economy Evolution Framework (2008–2025).



Note. Shows the expansion of connectivity infrastructure (Layer 1), growth of platforms and digital services (Layer 2), and the emergence of GovTech and integrated digital public infrastructure (Layer 3).

Second, digitally enabled financial services provide an important pathway from ICT to inclusion and resilience. Cloud supported mobile money and fintech platforms have expanded access to basic financial services in Ghana, and case study research has shown how ecosystem practices among incumbents and new entrants shape the scale and nature of financial inclusion outcomes (Pazarbasioglu et al., 2020; Senyo et al., 2022).

Third, cloud and ICT platforms can transform public service delivery and human capital formation. When government services, educational content, and health information are delivered through digital channels, they can become more accessible and responsive. The realised impact depends on connectivity, device access, skills,

and the design of systems and institutions. Continental and national strategies point to digital government and digital education as critical sectors for digital transformation, but they also note the challenges of uneven access and capacity (African Union Commission, 2020; Ghana Statistical Service & National Communications Authority, 2020; Kyei-Arthur, 2024; Ministry of Communications and Digitalisation, 2023).

Finally, cloud and ICT diffusion influences employment and skills. It can create new jobs in ICT services, digital entrepreneurship, and platform mediated activities and can change the skill profiles demanded in existing sectors. At the same time, if skills development and labour market policies do not keep pace, there is a risk that digital transformation may widen existing inequalities in employment opportunities and incomes (International Telecommunication Union, 2023; World Bank Group, 2016, 2019).

Impact domains and indicators

For analytical clarity, the paper organises these pathways into four main impact domains. The first domain is productivity and firm performance, which focuses on how cloud and ICT adoption relate to firm level efficiency, innovation, and competitiveness. Indicators in this domain include measures of ICT use by firms, digitalisation of business processes, and sectoral studies on the effects of digital technologies on financial and operational performance (Adjei et al., 2021; Agyapong, 2021; World Bank Group, 2019).

The second domain is financial inclusion and digital financial services. Here the analysis draws on data on account ownership, use of digital payments, and the penetration of mobile money and fintech services, together with qualitative evidence on ecosystem practices and regulatory developments (Ghana Statistical Service & National Communications Authority, 2020; Pazarbasioglu et al., 2020; Senyo et al., 2022).

The third domain is public service delivery and human capital. This includes the use of digital and cloud platforms in government services, education, and health and the associated outcomes for access, quality, and equity. Relevant indicators include measures of internet access, the use of online services, and studies on digital inclusion among different demographic groups (Ghana Statistical Service & National Communications Authority, 2020; Kyei-Arthur, 2024; Ministry of Communications and Digitalisation, 2023; World Bank Group, 2019).

The fourth domain is employment, skills, and regional inclusion. The analysis considers evidence on digital skills, ICT related employment, and regional patterns of internet use and digital participation, with particular attention to urban rural and gender dimensions. Recent census based studies on internet use among older adults and national statistics on ICT access provide important insights into these patterns (Ghana Statistical Service & National Communications Authority, 2020; Kyei-Arthur, 2024; World Bank Group, 2019, 2023).

By mapping the available evidence onto these domains, the paper seeks to provide a balanced assessment of how cloud computing and ICT interventions are shaping Ghana's digital economy and its development trajectory and to identify where further empirical work is needed to deepen understanding of these relationships.

The degree of disaggregation achievable within each impact domain is constrained by the granularity of available secondary data, particularly outside finance and ICT-intensive sectors, a limitation that is taken into account in the interpretation of results.

Ghana's Digital Economy and Cloud Adoption Landscape

Evolution of Ghana's digital economy

Ghana's digital economy has expanded steadily over the past decade. Mobile penetration has grown to reach most of the population, and the diffusion of smartphones has enabled wider access to internet-based services. According to the 2019 Household Survey on ICT in Ghana, mobile phone ownership and mobile internet use increased across all regions, though significant disparities persist between urban and rural areas (Ghana Statistical Service & National Communications Authority, 2020). Broadband availability also improved as

operators expanded 3G and 4G coverage, supported by multiple submarine cable landings and national fibreoptic backbone investments (World Bank Group, 2019).

This expanding connectivity has supported the growth of a platform-based digital ecosystem. Mobile money continues to be a major driver of digital financial inclusion, supported by cloud-enabled back-end systems that allow financial institutions and fintech companies to scale services and innovate more rapidly (Pazarbasioglu et al., 2020; Senyo et al., 2022). A broader "platformisation" of economic activity is visible in e-commerce, digital payments, logistics platforms, and emerging digital marketplaces for services.

On the public sector side, Ghana has made significant progress in GovTech adoption. Government platforms such as online registration portals, tax services, and identity management systems increasingly rely on datacentre and cloud infrastructure to host applications and manage information. The Ghana Digital Economy Policy and Strategy identifies e-government systems, digital public infrastructure, and cloud-based services as central to achieving efficient, "whole-of-government" digital service delivery (Ministry of Communications and Digitalisation, 2023).

Over the past decade, several milestones have shaped this evolution. These include the introduction of the Electronic Transactions Act (2008), the Data Protection Act (2012), the Cybersecurity Act (2020), the establishment of national digital identity systems, expansion of the national fibre backbone, and the launch of digital financial services regulatory frameworks. At the continental level, Ghana's commitments under the Digital Economy for Africa (DE4A) initiative and the AfCFTA digital trade agenda have reinforced national efforts to integrate digital capabilities into economic transformation strategies (World Bank Group, 2023; African Union Commission, 2020).

Cloud and data-centre developments

Cloud adoption in Ghana has grown gradually, propelled by the increasing availability of domestic data-centre facilities and the wider globalisation of cloud services. Ghana's national data-centre initiatives, including government facilities operated through the National Information Technology Agency (NITA), were designed to centralise government computing resources, host e-government platforms, and strengthen resilience (Ministry of Communications and Digitalisation, 2023). In parallel, private-sector investments have expanded colocation, hosting, and cloud-service options for enterprises.

Existing empirical studies show that adoption patterns vary across sectors. Large enterprises, financial institutions, telecom operators, and technology firms tend to be early adopters of cloud services, often combining on-premise systems with public cloud offerings (Adjei et al., 2021; Agyapong, 2021). Small and medium enterprises have been slower to adopt, due to cost considerations, skills gaps, and concerns about data protection and regulatory compliance.

Regionally, Ghana is positioned as an emerging data-centre and cloud node in West Africa, although South Africa, Kenya, and Nigeria currently have larger hyperscale footprints. Reports from the Africa Data Centres Association indicate increasing investor interest in West Africa, driven by population growth, favourable regulatory reforms, and demand for content distribution and financial services (Africa Data Centres Association, 2023). Compared with its peers, Ghana benefits from political stability, strong fintech activity, and multiple submarine cable links. At the same time, limited fixed broadband penetration and uneven last-mile connectivity continue to constrain the scalability of high-capacity cloud workloads (International Telecommunication Union, 2023; World Bank Group, 2019).

Cloud services are increasingly integrated into Ghana's public-sector digitisation projects. Government workloads related to identity, taxation, health information systems, and service portals rely either on domestic data-centre hosting or hybrid arrangements supported by commercial vendors. Multilateral analyses emphasise that countries with stronger digital public infrastructure, resilient data-centre ecosystems, and coordinated cloudgovernance frameworks are better positioned to use cloud technologies to support socio-economic development (World Bank Group, 2019, 2023; African Union Commission, 2020). Ghana is progressing toward this model, though gaps remain in capacity, redundancy, and interoperability.

Policy and institutional context

Ghana's cloud adoption landscape is shaped by a set of national strategies, regulatory instruments, and institutional mandates. The Ghana Digital Economy Policy and Strategy provides the overarching framework, identifying digital infrastructure, platforms, innovation, and digital skills as enablers of economic transformation. It places cloud computing, data governance, and national data-centre development at the centre of public-sector digitalisation (Ministry of Communications and Digitalisation, 2023).

This national agenda aligns closely with continental frameworks. The African Union's Digital Transformation Strategy emphasises infrastructure, digital skills, entrepreneurship, data governance, and digital government as pillars of digital transformation (African Union Commission, 2020, 2022). The Digital Economy for Africa (DE4A) initiative reinforces similar priorities, with a strong focus on building digital public infrastructure, strengthening digital skills, and supporting platforms that enable inclusion and competitiveness (World Bank Group, 2023).

Ghana also participates in regional efforts to support cross-border digital trade under the AfCFTA Digital Trade Protocol. These initiatives aim to harmonise digital rules, strengthen trust frameworks, and promote interoperability of digital platforms across African markets (World Trade Organization, 2024).

At the institutional level, cloud governance is distributed among several bodies, including the Ministry of Communications and Digitalisation (policy and strategic oversight), NITA (government ICT infrastructure and standards), the National Communications Authority (licensing and spectrum regulation), the Data Protection Commission (data protection), and the Cyber Security Authority (cybersecurity governance). Although these institutions have well-defined roles, interactions across mandates are still evolving. This study draws selectively on earlier analyses of Ghana's regulatory architecture, including prior work on cloud readiness and data sovereignty, without repeating legal details addressed in the companion regulatory paper.

Table 1 summarises the key domains through which cloud computing influences socioeconomic outcomes in Ghana and the secondary indicators typically used to evaluate these effects **Table 1.**

Cloud-enabled socioeconomic impact domains and indicative indicators

Impact Domain	**Mechanisms (Cloud-Driven Channels)**	**Indicative Indicators (Secondary Data Sources)**
Productivity and Firm Performance	Reduction in fixed ICT costs; automation; enhanced data analytics; access to global markets; integration with digital platforms	Firm digitalisation rates (GSS, World Bank Enterprise Surveys); ICT expenditure share; SME platform usage; sectoral productivity growth
Financial Inclusion and Digital Financial Services	Cloud-hosted payment platforms; APIbased interoperability; scalable transaction processing; mobile money and fintech back-ends	Mobile money account ownership (BoG, Findex); digital transaction volumes; merchant digital payments; digital credit/savings usage
Public Service Delivery and GovTech	Cloud-based e-government platforms; interoperable registries; digital authentication; remote service access	Digital ID coverage; use of tax portals; e-health records availability; online service adoption metrics (MoCD, NITA, GSS)

Education and Human Capital	Cloud e-learning platforms; digital content distribution; LMS integration; remote assessment systems	School connectivity levels; use of elearning portals; higher-education digitalisation measures; teacher ICT competency stats
Health and Social Protection	Digital health records; telemedicine pilots; cloud-hosted claims systems; digitised social welfare payments	Electronic medical record penetration; digital claims volumes (NHIA); mobile-enabled social transfers; telemedicine usage
Employment, Skills and Regional Inclusion	Digital job platforms; ICT-enabled entrepreneurship; BPO and startups supported by cloud tools; upskilling through digital platforms	ICT sector employment; digital skills indicators; distribution of ICT hubs; regional connectivity disparities (GSS, ITU, World Bank)

Indicators used for the analysis

The analysis in Sections 4 to 7 draws on a set of indicators mapped onto four socioeconomic domains:

1. **Productivity and firm performance**: indicators on ICT use by firms, digitalisation of business processes, fintech adoption, and firm-level innovation (Adjei et al., 2021; Agyapong, 2021; World Bank Group, 2019).

2. **Financial inclusion and digital financial services**: national statistics on mobile money accounts, digital payments, fintech penetration, and usage data from household ICT surveys (Ghana Statistical Service & National Communications Authority, 2020; Pazarbasioglu et al., 2020; Senyo et al., 2022).

3. **Public service delivery and human capital**: indicators related to internet access, use of online services, digital education and health platforms, and patterns of digital inclusion by gender, region, and age (Ghana Statistical Service & National Communications Authority, 2020; Kyei-Arthur, 2024; Ministry of Communications and Digitalisation, 2023).

4. **Employment, skills, and regional inclusion**: evidence on digital skills demand, ICT sector employment, geographic distribution of internet use, and population-based measures of digital engagement (Ghana Statistical Service & National Communications Authority, 2020; Kyei-Arthur, 2024; World Bank Group, 2023).

Though these indicators are not exhaustive, they provide a coherent basis for analysing socioeconomic impacts using secondary data.

Productivity, Firm Performance and Innovation

Cloud and ICT-enabled productivity channels

Cloud computing and digital technologies affect productivity through several interlinked channels. Theoretical and empirical literature on digital transformation shows that cloud services reduce fixed ICT investment costs, allowing firms to replace capital-intensive infrastructure with elastic, pay-as-you-go computing resources (International Telecommunication Union, 2023; World Bank Group, 2016). This transition enables firms to automate internal processes, streamline workflows, and adopt data-driven decision-making tools that were traditionally accessible only to larger enterprises.

Cloud platforms also facilitate access to global markets by supporting e-commerce, online customer management systems, and cross-border service delivery. Firms can integrate digital payments, logistics systems, and customer

analytics into their operations without developing these assets in-house. In turn, this lowers the barriers to innovation and supports the emergence of new value chains that operate more efficiently and flexibly (Pazarbasioglu et al., 2020).

In the Ghanaian context, these productivity channels are reinforced by the growing fintech ecosystem, which

depends heavily on cloud-enabled infrastructure for payment processing, fraud analytics, and real-time service delivery (Senyo et al., 2022). Public-sector digital platforms such as digital tax systems, identity management platforms, and online government services also contribute to lowering transaction costs for businesses, improving compliance efficiency, and reducing delays in administrative processes (Ministry of Communications and Digitalisation, 2023; World Bank Group, 2019).

Evidence on firm-level ICT adoption and performance in Ghana

Existing evidence indicates that ICT and cloud adoption in Ghana remains uneven across sectors and firm sizes. Studies that examine organisational determinants of cloud adoption show that larger enterprises, banks, and telecom operators tend to adopt cloud services earlier and more comprehensively, supported by better financial capacity, stronger digital skills, and greater exposure to competitive pressures (Adjei et al., 2021).

Sectoral differences are evident. Firms in financial services and telecommunications generally exhibit higher levels of digitalisation due to regulatory requirements, competition, and customer demand for digital channels (Agyapong, 2021; Pazarbasioglu et al., 2020). In contrast, manufacturing, retail, and agriculture-related enterprises show slower adoption, often constrained by cost barriers, limited access to digital skills, and weaker infrastructure in rural areas (Ghana Statistical Service & National Communications Authority, 2020; World Bank Group, 2019).

Firm-size patterns follow similar lines. Large firms typically integrate cloud services into core business processes such as enterprise resource planning, data analytics, and digital customer support while small and medium enterprises tend to adopt cloud primarily for communication tools, bookkeeping, and basic digital services. Cost, trust, and concerns about data protection are persistent barriers for SMEs, alongside gaps in ICT capability and uncertainty about the returns on digital investment (Adjei et al., 2021; Senyo et al., 2022).

Despite these disparities, available evidence suggests a positive association between ICT use and firm performance. The World Bank's enterprise-level findings for Ghana and similar African economies show that firms that adopt digital technologies tend to report improvements in productivity, product quality, and market reach (World Bank Group, 2019). However, the direction of causality is difficult to establish with secondary data alone, and adoption tends to be highest among firms that already have stronger capabilities.

Cloud and digital entrepreneurship

Cloud infrastructure plays an important role in Ghana's entrepreneurial and innovation landscape. Cloud services enable start-ups to build, test and scale digital products without large investments in servers or specialised hardware. Technology hubs and innovation centres increasingly use cloud platforms to support prototyping, application development, and collaboration among entrepreneurs. These dynamics are particularly visible in fintech, health-tech, e-commerce and digital education, where cloud services underpin mobile applications, payment gateways, data analytics, and content delivery systems (Senyo et al., 2022; Ministry of Communications and Digitalisation, 2023).

Cloud services also support business-process outsourcing (BPO), remote service delivery, and software-as-aservice (SaaS) firms that serve customers both locally and internationally. These sectors benefit from Ghana's stable regulatory environment, strong fintech activity, and relatively skilled ICT workforce.

Constraints remain. Cost of high-quality connectivity, limited availability of local cloud expertise, concerns about cybersecurity and compliance, and uneven infrastructure outside major cities continue to affect the growth of digital entrepreneurship (Ghana Statistical Service & National Communications Authority, 2020; World Bank

Group, 2019). Access to finance for technology-oriented start-ups also remains limited, which affects their ability to scale cloud-based products.

Distributional aspects

The productivity impacts of cloud and ICT adoption are not distributed evenly across sectors or regions in Ghana.

Financial services and telecom operators gain more from cloud adoption than agriculture, retail, or informalsector firms, largely due to differences in digital capacity, regulatory requirements, and exposure to digital competition (Agyapong, 2021; Senyo et al., 2022).

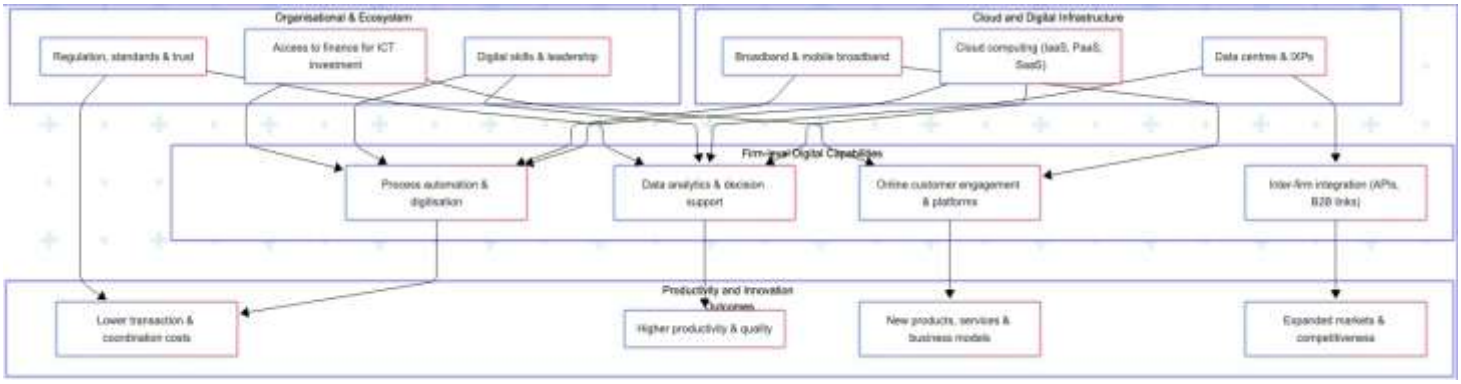
Urban–rural disparities in connectivity and digital skills compound these sectoral differences. Rural enterprises continue to face higher connectivity costs, limited broadband coverage, and lower access to ICT-skilled labour, which restricts their ability to adopt cloud-enabled tools (Ghana Statistical Service & National Communications Authority, 2020).

There are also significant divides between formal and informal enterprises. Firms in the informal sector typically rely on basic mobile services and simple digital applications rather than full cloud platforms, which limits the scope of productivity gains compared with more formalised enterprises that can integrate analytics, platform services, and automated processes (World Bank Group, 2019).

These distributional dynamics suggest that, while cloud computing offers significant potential for productivity growth and innovation, the realisation of these benefits in Ghana depends on improvements in access, skills, organisational readiness, and digital infrastructure. Nevertheless, the productivity and innovation benefits associated with cloud and ICT adoption are highly uneven, tending to concentrate in digitally intensive sectors, larger and more formal firms, and urban locations, while remaining limited or weakly evidenced among small enterprises, informal actors, and firms operating in connectivity- or skills-constrained environments.

Figure 2 summarises the main pathways through which cloud and digital infrastructure translate into firm-level productivity and innovation outcomes.

Figure 2. Cloud-enabled productivity and innovation pathways in Ghana.



Note. The diagram illustrates how cloud and digital infrastructure underpin firm-level digital capabilities, which interact with organisational and ecosystem conditions to generate productivity and innovation outcomes.

Financial Inclusion and Digital Financial Services

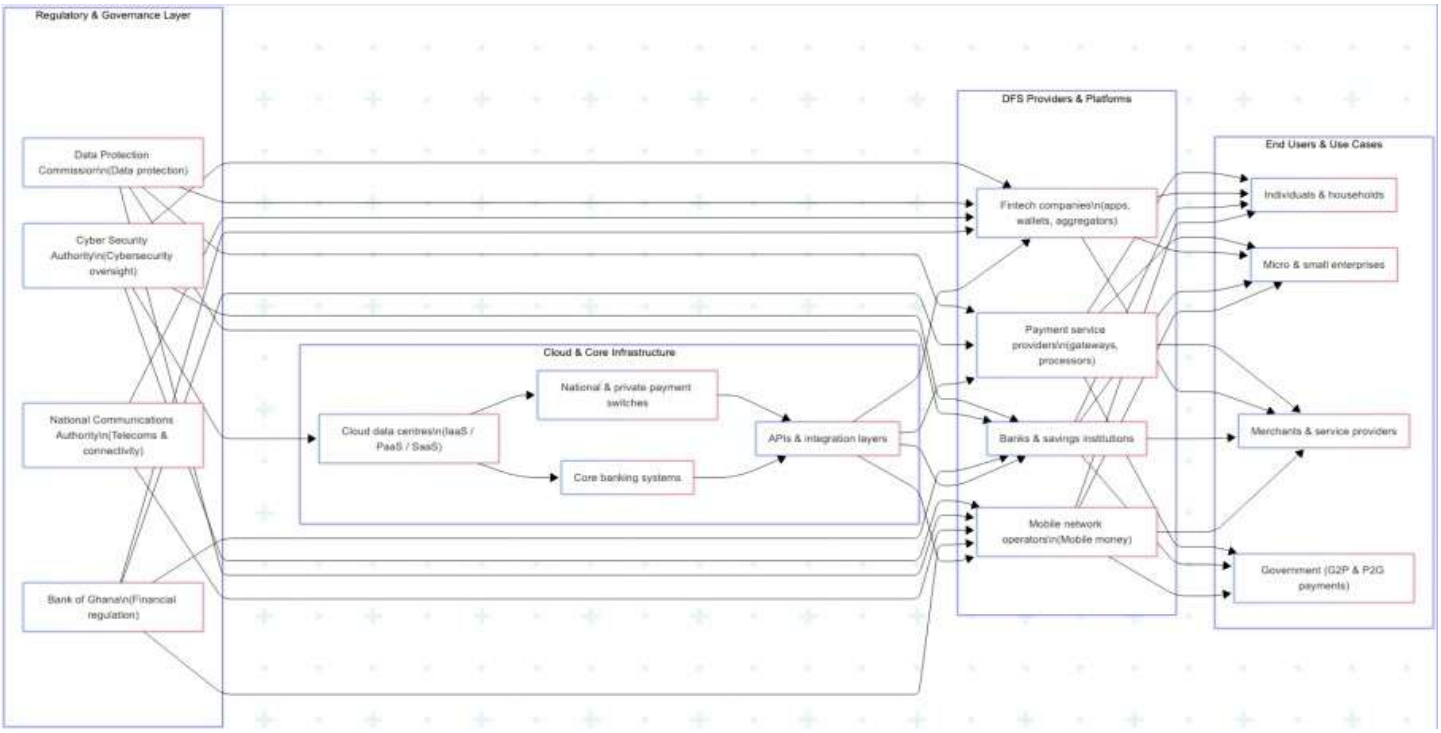
Cloud and Digital Financial Infrastructure

Cloud infrastructure forms an essential foundation for the digital financial services ecosystem in Ghana. Contemporary mobile money platforms, payment switches, merchant services and banking back-end systems increasingly depend on virtualised infrastructure, application programming interfaces and scalable cloud services. This shift enables providers to process high transaction volumes, deploy new services more quickly and support interoperable platforms that allow different financial institutions to communicate in real time.

Studies on African digital finance show that cloud-enabled architectures lower fixed ICT investment and improve system reliability, which makes it possible for fintech companies and banks to innovate at lower marginal cost (Pazarbasioglu et al., 2020). In Ghana, mobile money providers, banks and payment aggregators rely on cloudsupported transaction engines, fraud-monitoring systems and analytics capabilities that permit efficient reconciliation and customer service. These technological capabilities underpin many of the digital channels that now form part of everyday financial behaviour in the country (Bank of Ghana, 2024).

As summarised in Figure 3, Ghana's digital financial ecosystem relies on cloud-hosted core systems, payment switches and API layers that connect mobile money providers, banks, fintech companies and end users under the oversight of financial, telecom and data regulators.

Figure 3. Digital financial services ecosystem and cloud dependencies in Ghana.



Note. The figure illustrates how cloud data centres, core banking systems, payment switches and APIs support mobile money, banks, fintech platforms and payment service providers, and how these, in turn, serve households, enterprises, merchants and government. It also highlights the roles of financial, telecom, data protection and cybersecurity regulators in overseeing the ecosystem.

Trends in Financial Inclusion and DFS Usage

National and international datasets indicate that Ghana has recorded continued improvements in financial inclusion since the expansion of mobile money services. According to the 2021 Global Findex database, Ghana experienced substantive growth in account ownership and digital transaction use among both men and women, which reflects the increasing role of mobile money wallets in formalising financial activity (Demirgüç-Kunt et al., 2022). The Bank of Ghana reports a sustained rise in the volume and value of mobile money transactions and documents the growing participation of fintech companies in payments, merchant services and credit-scoring solutions (Bank of Ghana, 2024). Ghana Statistical Service household ICT and financial access data also show that digital channels have increasingly become the default mechanism for many day-to-day transactions, particularly in urban areas (Ghana Statistical Service & National Communications Authority, 2020). These trends are reinforced by analyses of digital financial ecosystems in Ghana which point to a broadening of user groups and a gradual diversification of digital financial products (Senyo et al., 2022).

Socioeconomic Impacts and Remaining Gaps

The expansion of digital financial services has contributed to significant socioeconomic benefits. Several studies note improvements in household resilience, access to savings instruments and the ability of micro and small

enterprises to transact more efficiently through mobile payments and digital credit platforms (Pazarbasioglu et al., 2020; Coffie et al., 2021). Cloud-driven digital finance lowers transaction costs for firms and reduces the time needed to complete payments and reconciliations. This feeds into productivity gains and improves the liquidity management of small businesses. At the household level, increased access to mobile money facilitates remittances, supports emergency transfers and reduces vulnerability to income shocks. Despite these advances, inclusion gaps remain. The Global Findex database documents persistent gender disparities and continued differences between rural and urban areas as well as among older adults and persons with limited education (Demirgüç-Kunt et al., 2022). These gaps reflect constraints related to digital literacy, affordability, trust and connectivity, all of which affect the ability to use cloud-based financial platforms.

Risks and Dependency

The growing dependence on cloud-supported digital financial services introduces new categories of systemic and operational risk. Large-scale outages, such as the March 2024 subsea-cable incident, illustrate how disruptions in international connectivity can affect financial transactions and create bottlenecks across the economy (Internet Society, 2024). Concentration risk has also become more visible, since many fintech companies and mobile money providers rely on a limited number of cloud vendors and payment processors. Regulatory assessments likewise note increased cybersecurity concerns and emphasise the need for stronger operational resilience, incident reporting and redundancy mechanisms that are appropriate for a cloud-enabled financial ecosystem (Bank of Ghana, 2024). These risks underscore that digital financial expansion, although transformative, requires coordinated governance between financial regulators, cloud service providers and telecommunications operators to ensure continuity, privacy and security.

Despite strong aggregate indicators of expanded financial inclusion, the evidence shows that cloud-enabled digital financial services continue to produce differentiated outcomes by gender, location, education, and age, with persistent exclusion among rural populations, lower-income users, and digitally marginalised groups.

Public Service Delivery, Human Capital and Social Outcomes

Cloud-enabled e-government and public services

Ghana's e-government agenda has increasingly relied on cloud and data-centre infrastructure to improve the reach and efficiency of public services. The eTransform Ghana project, supported by the World Bank, was designed explicitly to "improve the efficiency and coverage of government service delivery using ICT," including investments in digital identification, e-health, e-education and innovative e-services (World Bank, 2013; World Bank, 2021). As part of this programme, government data-centre capacity and cloud storage facilities were developed to host critical applications and provide backup for core systems.

By 2024, the Ministry of Communications and Digitalisation reported that backbone connectivity had been extended to 254 district centres and that 951 government institutions had been connected to high-speed government network links under the eTransform project, with at least 1 Gbit/s capacity and long-term indefeasible rights of use (Ministry of Communications and Digitalisation, 2024). These connections support key systems such as the Government Integrated Financial Management Information System (GIFMIS) and the Ghana Revenue Authority's Tax Revenue Integrated Processing System (TRIPS), which are typical examples of cloud-hosted or data-centre-backed platforms that modernise public finance and tax administration.

A newer layer in this ecosystem is the CitizenApp and associated CitizenApp Data Interoperability System, which centralises citizen interactions with public services. The platform is designed to link services such as tax filing, utility payments, civil registration, driver's licence and passport applications, and social security and health insurance services through a single digital interface that uses the Ghana Card for identity verification (CitizenApp, n.d.; Ghana Business News, 2024; Graphic Online, 2024; Macdonald, 2024). The technical vision is explicitly cloud-centric: data interoperability, real-time integration between agencies and a single sign-on layer depend on scalable back-end infrastructure and secure APIs.

These developments suggest that Ghana is moving from isolated e-government applications to more integrated digital public infrastructure. Cloud and data-centre capabilities are key enablers, allowing government systems to handle higher transaction volumes, support nationwide access, and maintain more robust backup and disaster

recovery arrangements. At the same time, the benefits to citizens depend not only on back-end infrastructure but also on connectivity, device access, and digital skills, which remain uneven across regions and social groups.

Education, e-learning and skills platforms

In education, Ghana has long recognised ICT as a strategic lever for improving access, quality and equity. The national ICT in Education Policy and associated reforms aim to ensure that learners acquire basic digital skills and that ICT is infused into teaching, learning and education management (Ministry of Education, n.d.; Yidana, 2023). More recently, UNESCO has supported the development of a national ICT Competency Framework for Teachers, which is intended to strengthen teachers' capacity to integrate technology into pedagogy and to align with the broader "ICT Transforming Education in Africa" initiative (UNESCO, 2023; UNESCO, 2025).

Cloud-enabled and platform-based solutions increasingly underpin these education reforms. The eTransform project explicitly allocated resources to digital learning and education management systems, including connectivity for universities and teacher training on digital tools (World Bank, 2013; World Bank, 2021). More recent initiatives, such as the Ghana Knowledge and Skills Bank digital learning app, aim to create a universal digital library with offline learning capabilities, AI-assisted exam preparation and a range of educational resources accessible via mobile devices (Graphic Online, 2024). These developments are consistent with continental efforts to promote digital pedagogical transformation and sector-wide digital education strategies.

Despite these advances, the distribution of benefits remains uneven. Studies of ICT in education in Ghana highlight persistent challenges related to infrastructure, teacher readiness, funding and the absence of coherent implementation across the system (Yidana, 2023). National and regional analyses of connectivity show that urban schools and tertiary institutions are more likely to have reliable internet access, computer labs and digital learning tools than schools in rural areas, which still face constraints in connectivity, devices and stable electricity (International Telecommunication Union, 2023; Ghana Statistical Service & National Communications Authority, 2020).

Cloud-backed platforms therefore coexist with significant digital divides. Students with access to smartphones, affordable data and stable school connectivity are better placed to benefit from e-learning, while those in lowincome or remote communities may only have intermittent access through shared devices or community centres. This uneven access risks transforming digital learning into an additional layer of inequality if it is not accompanied by targeted investment in infrastructure, devices and digital literacy.

Health and social protection

Cloud and digital platforms also play an increasingly visible role in Ghana's health and social protection systems. Ghana adopted an e-health strategy to guide the development of electronic health information systems and digital tools for health service delivery, with the goal of improving data quality, continuity of care and decision-making (Afagbedzi et al., 2013). jhia-online.org Subsequent national projects have piloted and scaled electronic medical records, hospital information systems and surveillance tools. For example, the national e-health project and the Lightwave Health Information Management System have been used to support real-time validation of National Health Insurance status, point-of-service claims building and disease surveillance functions (Ministry of Health, 2022).

The National Health Insurance Authority has introduced digital claims systems and electronic payment processes, including the CLAIM-it software and associated electronic submissions. These tools allow providers to generate and submit claims electronically and have led to a dramatic increase in electronic claims processing and more transparent "sunshine" reporting on payment status (National Health Insurance Authority, 2023; National Health Insurance Authority, n.d.). The back-end for these systems is typically hosted in data centres or on cloud infrastructure, given the need to handle large volumes of health claims data and to provide secure, auditable records.

Digital platforms are also beginning to influence social protection delivery. The Livelihood Empowerment Against Poverty (LEAP) programme has started to pilot mobile-money payments to beneficiaries, particularly in hard-to-reach districts, in order to improve reliability and reduce transaction costs associated with cash payments (Ministry of Gender, Children and Social Protection, 2025). These developments depend on digital

identity, mobile financial infrastructure and back-office systems that can coordinate beneficiary records, payment flows and monitoring. In principle, cloud-hosted social protection platforms can enhance transparency, reduce leakage and improve timeliness.

At the same time, digitalisation introduces new operational risks. National media and official notices have reported episodes where electronic health systems and claims platforms experienced glitches or service disruptions, prompting authorities to fall back on alternative procedures to avoid interruption of care (Ghana Broadcasting Corporation, 2025). These incidents emphasise that the benefits of digital health and social protection depend not only on system design but also on resilience, redundancy, and effective incident management in a cloud-enabled environment.

Equity and access

The distribution of benefits from cloud-enabled public services, education and health is shaped by underlying inequalities in connectivity, device ownership, literacy and language. Data from the 2021 Population and Housing Census and subsequent analyses show that a substantial share of Ghanaians remain digitally excluded.

Ghana Statistical Service has reported that nearly one in five persons aged six years and older did not use any ICT device in the three months prior to the census and around one in three did not use the internet (Ghana Statistical Service, 2023).

Recent peer-reviewed studies using census data highlight how these divides intersect with age, gender, education, wealth and geography. Kyei-Arthur (2024) finds that just over half of older adults reported recent internet use, with strong associations between use and education, household wealth and urban residence. A second study focusing on women of reproductive age reports that around three-quarters had used the internet in the three months before the census, but that usage is significantly lower among rural women and those with lower levels of education or income (Kyei-Arthur, 2024). These findings confirm that digital participation is stratified by socio-economic status, demographic characteristics and place of residence.

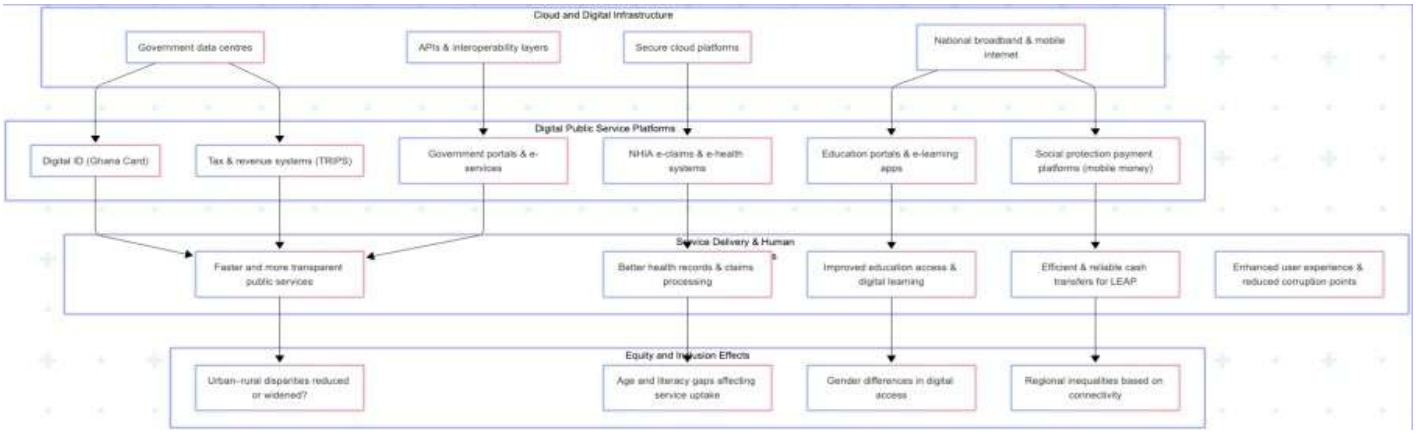
Such inequalities translate directly into uneven access to cloud-enabled public services. Citizens in areas with poor connectivity or limited device penetration are less able to use digital tax portals, apply for benefits online, or take advantage of CitizenApp-mediated services. Similarly, students and teachers in schools without reliable broadband or equipment cannot fully benefit from digital learning platforms, regardless of their formal availability. Health facilities in better-connected regions are better positioned to integrate electronic health records and claims systems than those in remote districts.

The implication for this study is that cloud-enabled public service delivery and human capital investments cannot be evaluated solely in terms of technical deployment or aggregate usage statistics. Their socioeconomic impact depends critically on the interaction between infrastructure, institutional capacity and the social distribution of capabilities. Without deliberate policies to address affordability, skills, language and disability-related barriers, cloud-backed platforms risk reinforcing existing inequalities rather than mitigating them.

Accordingly, while cloud-backed public service platforms and digital education and health systems have improved administrative efficiency and service reach, their realised social and human-capital impacts remain contingent on complementary factors such as connectivity quality, device access, institutional capacity, and user skills, resulting in unequal benefits across regions and social groups.

As shown in Figure 4, cloud infrastructure underpins a growing array of public service platforms, including identity, taxation, health and education systems, each with distinct human-capital and inclusion effects.

Figure 4. Cloud-enabled public service delivery and human capital outcomes in Ghana.



Note. This figure illustrates how cloud and digital infrastructure support key government service platforms and how these platforms translate into improvements in public service delivery, health and education outcomes, and social protection. It also highlights the structural equity challenges that influence the distribution of benefits.

Employment, Skills and Regional Inclusion

Cloud, ICT and labour-market transformation

The diffusion of cloud computing and digital technologies in Ghana is reshaping the structure of employment and the skill profiles demanded in the labour market. At a broad level, digitalisation supports the emergence of new occupations in software development, data analytics, digital marketing, platform operations and IT support, while also changing job content in sectors such as finance, retail, logistics and public administration. World Bank diagnostics on Ghana's economic transformation highlight that digital capabilities are increasingly central to productivity growth and job creation, particularly in services and higher value-added segments of the economy (World Bank Group, 2019, 2023).

Cloud and ICT infrastructures underpin many of these dynamics. Digital financial services, e-commerce and platform-based logistics rely on cloud-hosted systems for transaction processing, customer management and analytics (Pazarbasioglu et al., 2020). Public-sector platforms for tax administration, identity management and e-government similarly require specialised technical staff for development, maintenance and cybersecurity (Ministry of Communications and Digitalisation, 2023; World Bank, 2021). These trends create demand for ICT professionals and digitally skilled workers, especially in urban centres where most digital firms and institutions are concentrated.

At the same time, structural challenges in Ghana's labour market persist. Youth unemployment and underemployment remain high, and a large share of employment is still informal and concentrated in lowproductivity sectors (World Bank Group, 2023). The risk is that cloud and digital transformation may generate new opportunities for a relatively small segment of the workforce, while leaving many workers in traditional sectors with limited pathways to upgrade their skills or transition into digital roles.

Digital skills demand and supply

Evidence from Ghana and the wider region points to a strong and growing demand for digital skills, alongside significant gaps in supply. An International Finance Corporation report on digital skills in Sub-Saharan Africa, with a spotlight on Ghana, estimates that by 2030 roughly 230 million jobs in the region will require some level of digital skill, and identifies Ghana as a major locus of demand (IFC, 2019). The report suggests that basic and intermediate digital skills such as using productivity software, email, online transactions and web research are now required for a large share of white-collar jobs, while advanced skills in software development, data science and cybersecurity are increasingly important for high-value segments of the labour market (IFC, 2019; World Bank Group, 2023).

National policy documents echo these concerns. The Ghana Digital Economy Policy and Strategy sets explicit targets for digital skills acquisition, including ambitions for a large majority of the working-age population to

acquire at least basic digital competences by 2030 and for a significant share of youth to gain advanced skills in areas such as programming, data science, artificial intelligence and cybersecurity (Ministry of Communications and Digitalisation, 2023). Recent analytical work on Ghana's jobs agenda similarly emphasises that digital fluency has become one of the most demanded cross-cutting skills in the labour market (World Bank Group, 2023).

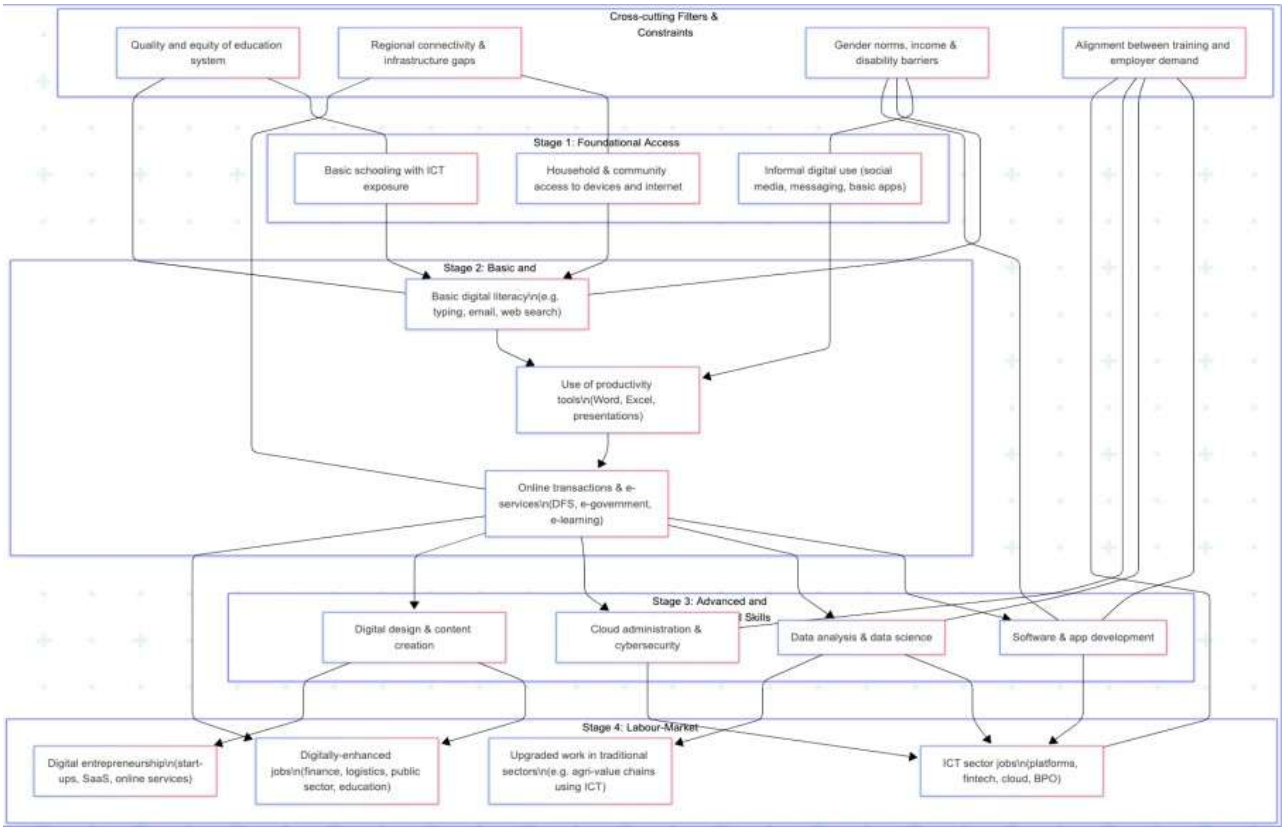
On the supply side, several studies highlight persistent gaps in digital literacy and ICT competences. A recent phenomenological study of undergraduate students in Ghanaian higher education institutions finds that many students report substantial knowledge and skills gaps in digital literacy, which they attribute to weak ICT foundations in earlier schooling, limited institutional infrastructure and financial constraints at household level (Nkansah & Oldac, 2024). These findings align with earlier evidence that many students in African universities struggle to use digital tools effectively because of cost, social stratification and unequal access to ICT resources (Nkansah & Oldac, 2024).

Technical and vocational education and training (TVET) systems also face significant challenges. Skills assessment studies supported by UNICEF and the Ghana TVET Service point to misalignment between the skills taught in TVET institutions and the digital and behavioural competences demanded by employers, noting low adoption of competency-based training, insufficient ICT infrastructure and a shortage of trainers with up-to-date digital skills (UNICEF Ghana & Ghana TVET Service, 2025). These gaps limit the ability of the TVET system to serve as a conduit for digitally oriented employment.

In response, government and non-state actors have launched numerous digital skills initiatives, including national programmes such as eSkills4Jobs and various private and civil-society training schemes targeting youth, women and underserved communities. While such programmes can expand the pool of digitally skilled individuals, commentary from education and labour experts cautions that training alone does not automatically translate into quality jobs, and that deliberate linkages between training, internships, entrepreneurship support and job creation are required (World Bank Group, 2023).

Figure 5 summarises the digital skills pipeline, from foundational access through to advanced competences, and shows how cross-cutting constraints shape the distribution of digital job opportunities in Ghana

Figure 5. Digital skills pipeline and labour-market outcomes in Ghana.



Note. The figure depicts a stylised pipeline from foundational access and exposure to digital tools, through basic and intermediate digital skills, to advanced specialised competences. It links these stages to different types of labour-market outcomes and highlights cross-cutting constraints such as education quality, regional connectivity gaps, gender and income-related barriers, and misalignment between training provision and employer demand.

Regional, gender and demographic dimensions

Patterns of digital employment and opportunity in Ghana are shaped by underlying disparities in internet access and digital participation. Census-based analyses show that internet use is strongly associated with education, income, urban residence and ecological zone. Using data from the 2021 Population and Housing Census, KyeiArthur (2024a) finds that 52.9% of older adults reported using the internet in the three months prior to the census, with higher usage among those with more education, greater household wealth and urban residence. A second study focusing on women of reproductive age reports that around three-quarters had used the internet in the three months before the census, but that usage is significantly lower among women in rural areas and among those with lower levels of education and wealth (Kyei-Arthur, 2024b).

These patterns mirror earlier findings from the Household Survey on ICT in Ghana, which documented pronounced urban–rural and education-related differences in access to ICT devices and the internet (Ghana Statistical Service & National Communications Authority, 2020). Individuals and households that lack reliable connectivity or devices are less able to participate in online job markets, access digital training programmes, or engage with cloud-enabled work platforms.

The same structural divides are reflected in the geography of digital employment. Most ICT firms, tech hubs and digital-finance companies are located in Accra and a few other urban centres, which concentrates digital job opportunities in these regions. Workers in rural areas and in northern and coastal districts, where connectivity and infrastructure are weaker, face greater barriers to accessing digital employment and training (Ghana Statistical Service & National Communications Authority, 2020; World Bank Group, 2019).

Gender differences intersect with these regional patterns. Although women's internet use has increased substantially, women still face barriers related to affordability, household responsibilities, norms about technology use and lower representation in STEM and ICT-related fields (Kyei-Arthur, 2024b; Nkansah & Oldac, 2024). Without targeted interventions, there is a risk that high-growth digital and cloud-related jobs will remain disproportionately male and urban, reinforcing existing inequalities in labour-market outcomes.

Risks of labour-market polarisation and exclusion

The combination of strong demand for digital skills, uneven supply, and entrenched socio-economic divides gives rise to potential labour-market polarisation. On one side is a segment of workers who can capitalise on cloud and digital transformation because they possess the requisite skills, credentials and networks and are located in regions where digital employers cluster. On the other side is a larger group of workers whose livelihoods remain tied to low-productivity informal activities and who face limited opportunities to acquire advanced digital competences or transition into cloud-enabled occupations (World Bank Group, 2023).

This polarisation risk has several dimensions. First, it may widen wage gaps between digitally intensive and nondigital jobs, particularly if skills bottlenecks persist and employers compete for a relatively small pool of highlevel digital talent. Second, it may reinforce regional inequalities, as urban centres with strong digital ecosystems attract investment and skilled labour, while rural regions lag behind. Third, it can exacerbate gender and agebased disparities: younger, better-educated men in urban areas may be overrepresented in digital jobs, while older adults, rural residents and women with fewer formal qualifications may remain concentrated in lower-paid, less secure forms of work (Kyei-Arthur, 2024a, 2024b; Ghana Statistical Service & National Communications Authority, 2020).

Finally, there is a risk that digital skills initiatives, if not carefully designed, could produce "digital skills without digital jobs," where individuals receive training but face limited employment opportunities that match their new competences. Recent commentary from education and labour advocates in Ghana underscores the need to link

digital-skills programmes to broader industrial and employment strategies, including support for business process outsourcing, digital services exports, and the digitalisation of traditional sectors such as agriculture and manufacturing (IFC, 2019; World Bank Group, 2023).

From a policy perspective, addressing these risks requires an integrated approach. Investments in cloud and digital infrastructure need to be complemented by inclusive skills strategies, regional development policies, and active labour-market measures that create and connect people to quality digital jobs. Otherwise, the employment and inclusion benefits of Ghana's cloud-enabled digital transformation may remain unevenly distributed across the population.

Overall, the employment and skills effects of cloud-enabled digital transformation exhibit a pattern of labour market polarisation, whereby digitally skilled workers in urban centres capture disproportionate gains, while large segments of the workforce—particularly in informal sectors and rural regions—face limited pathways to participate in emerging cloud-enabled economic opportunities.

Synthesis, Policy Implications and Research Agenda

Cross-cutting findings

The analysis of productivity, financial inclusion, public service delivery, skills and regional equity demonstrates that cloud computing and ICT interventions are generating a range of socioeconomic benefits in Ghana. Evidence from firm-level studies and World Bank diagnostics indicates that digital technologies enable process efficiency, reduce transaction costs and improve innovation capabilities in several sectors, especially finance, retail and ICT services (Pazarbasioglu et al., 2020; World Bank Group, 2019, 2023). Mobile money and fintech ecosystems have advanced financial inclusion and supported new forms of digital entrepreneurship (Demirgüç-Kunt et al., 2022; Bank of Ghana, 2024; Senyo et al., 2022). In public administration, cloud-enabled platforms have improved the integration and coverage of tax systems, identity services, education portals and health claims administration (World Bank, 2021; Ministry of Communications and Digitalisation, 2024; National Health Insurance Authority, 2023).

At the same time, several dimensions of Ghana's cloud-enabled transformation remain uneven. Digital divides persist across education, income, geography, age and gender, which shape whether individuals and organisations can benefit from cloud and ICT platforms (Ghana Statistical Service & National Communications Authority, 2020; Kyei-Arthur, 2024a, 2024b). Moreover, access to advanced digital skills is limited and varies significantly across institutions and regions (Nkansah & Oldac, 2024; UNICEF Ghana & Ghana TVET Service, 2025). Sectoral gaps are also evident. While finance is highly digitalised, agriculture, manufacturing and informal sector enterprises often lack stable connectivity or organisational readiness to adopt cloud-based applications.

Evidence is also thinner in some domains, particularly in relation to measurable productivity outcomes outside the financial sector and on the long-term employment effects of cloud adoption in traditional industries.

The available evidence therefore presents a mixed picture: cloud and ICT interventions are clearly transformative in some parts of the economy, but the aggregate impacts are mediated by structural inequalities, institutional capacity gaps and uneven patterns of technology diffusion.

Policy priorities for inclusive cloud-enabled development

Infrastructure and affordability

Improving the affordability and reliability of internet access remains a foundational priority. Data from the ITU (2023) and Ghana Statistical Service show that many rural districts experience lower-quality connectivity and higher effective prices, which reduce their ability to participate in cloud-enabled services. Expanding national fibre infrastructure, supporting last-mile solutions and reducing the cost of devices can significantly enhance socioeconomic impact.

Skills and organisational readiness

Digital skills gaps remain one of the most significant constraints. As highlighted by the IFC (2019), Nkansah and Oldac (2024) and UNICEF Ghana and the Ghana TVET Service (2025), many young people and workers lack basic and intermediate digital competencies, while firms often lack the organisational capacity to manage cloud migration, cybersecurity or digital service delivery. Policy priorities include strengthening digital literacy across all education levels, increasing investment in technical and vocational training for ICT occupations and improving organisational change management capacities within public and private institutions.

Governance and regulation

Robust and coherent governance frameworks are essential to ensure the secure, equitable and sustainable expansion of cloud-enabled development. Cloud and data-centre regulation, data protection frameworks and cybersecurity requirements directly influence organisational adoption decisions and user trust (Republic of Ghana, 2012; Republic of Ghana, 2020; Mensah, 2023; DLA Piper, 2024). Ghana's efforts to develop a national cloud and data-centre regulatory regime and its participation in continental frameworks such as the AU Digital Transformation Strategy can strengthen alignment between infrastructure development, sovereignty considerations and service reliability. These governance questions also link to broader concerns highlighted in your legal and sovereignty paper, including vendor concentration, contractual oversight and resilience.

Targeting lagging regions and groups

The evidence from census data, ICT surveys and peer-reviewed analyses shows that regional, gender and wealth related disparities significantly constrain the distribution of benefits (Ghana Statistical Service, 2023; Kyei Arthur, 2024a, 2024b). Policymakers should therefore design targeted programmes that expand connectivity, digital skills and cloud-enabled public services in underserved communities. This could include public access points, community digital hubs, targeted device support, and incentives for firms to expand digital operations outside major urban centres.

Limitations of the study

This study relies exclusively on secondary data drawn from peer-reviewed literature, official statistics, and policy and industry reports. As a result, it does not establish causal relationships between cloud adoption and socioeconomic outcomes, nor does it generate new empirical estimates. This limitation reflects a deliberate design choice, as the study is intended as a synthetic and interpretive contribution that integrates fragmented evidence to inform policy and future empirical research. Constraints related to data granularity also limit the extent of sectoral, regional, and firm-level disaggregation in some domains.

Although these sources are reliable, they limit the study's ability to draw causal inferences about cloud computing's economic impact. Many sources provide descriptive or cross-sectional data rather than longitudinal datasets that track outcomes over time. Moreover, the available evidence varies significantly across sectors. Finance and ICT services are relatively well documented, whereas agriculture, manufacturing and informal sector enterprises have limited cloud-related empirical research. In public services, many cloud-enabled interventions are recent, and systematic evaluations of their impacts are scarce. Finally, the study relies on aggregated national data, which may mask important variations at the district, community or organisational level.

Directions for future research

There are several opportunities for advancing research on cloud-enabled development in Ghana.

First, mixed-method case studies of cloud-enabled interventions in government agencies, hospitals, schools, financial institutions and SMEs can generate more granular insights into how cloud technologies shape organisational practices, service delivery and user outcomes.

Second, firm-level longitudinal studies are needed to better understand the effects of cloud adoption on productivity, innovation, job creation and resilience. These studies could use enterprise surveys, administrative data or partnerships with industry associations.

Third, future work could undertake comparative analyses across African countries to identify common patterns, policy differences and institutional factors that shape cloud-enabled development trajectories. This would align with continental initiatives such as the AU Digital Transformation Strategy (African Union Commission, 2020) and Smart Africa programmes.

Finally, research on the interaction between cloud adoption, digital skills and labour-market outcomes particularly for youth, women and workers in informal sectors can inform more targeted and equitable policy design.

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