

Volta River Authority QUARTERLY NEWSLETTER

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Volume 41



VRA REAFFIRMS STRONG COMMITMENT TO CORPORATE SOCIAL RESPONSIBILITY

The Volta River Authority (VRA) remains resolute in its commitment to corporate social responsibility (CSR) initiatives, which continue to be a core element of the Authority's operations, according to Board Chairman, Mr. Kofi Tutu Agyare.

Speaking at the VRA's 14th Annual Stakeholders' Interface held in Accra, Mr. Agyare reaffirmed the Authority's focus on CSR while presenting an overview of its operational and financial performance for the year 2023. The event, akin to an annual general meeting, serves as a platform for VRA to engage key stakeholders, including sector ministries, regulatory agencies and industry partners.

Mr. Agyare detailed several CSR initiatives which were implemented by VRA in the year 2023 to improve the livelihoods of people living in communities impacted by its operations and to promote sustainable development.



VRA LAUNCHES SUITE OF INNOVATIVE VALUE-ADDED SERVICES AT 2024 GHANA INDUSTRIAL SUMMIT

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**VOLTA
RIVER
AUTHORITY**

VRA... We Add Value to Lives



VRA COMMENCES ISO CERTIFICATION JOURNEY

The Volta River Authority (VRA) has embarked on a significant journey towards operational excellence and standardization by signing a contract with Stendard, a globally recognized regulatory consultancy and technology company from Singapore.

The partnership, which will see VRA aligning its operations with a suite of ISO (International Organization for Standardization) certifications, marks a major milestone in the Authority's commitment to quality, safety, environmental sustainability, and information security.

The agreement focuses on the implementation of four key ISO standards, namely: ISO 45001 (Occupational Health & Safety Management Systems), ISO 9001 (Quality Management System), ISO 14001 (Environmental Management System), and ISO 27001 (Information Security Management System).

The Chief Executive of VRA, Mr. Emmanuel Antwi-Darkwa, in his address which was read on his behalf by the Deputy Chief Executive (Engineering & Operations), Ing. Edward Obeng-Kenzo, highlighted the importance of the partnership in enhancing VRA's operational framework.

"The VRA ISO Certification and Standardisation project is not just about compliance; it is about improving our internal processes, enhancing quality control measures, and ultimately, delivering better power services to our stakeholders. This project will promote a safe working environment for all our employees and ensure that we manage and protect sensitive information systematically and in a secure manner", he noted.

The Chief Executive Officer of Stendard, Mr. Jason Lim, expressed his enthusiasm for the partnership, noting, "We are honored to work with VRA in their

pursuit of excellence. Our expertise in ISO standard implementation will support VRA in achieving their goals and setting a benchmark for the energy sector in Ghana."

The project, which underscores VRA's dedication to continuous improvement, will be rolled out in phases, with Stendard providing comprehensive training and support to VRA staff to ensure successful implementation and certification.

The ISO 45001 standard will help VRA enhance its occupational health and safety management, ensuring a safer working environment for its employees. The ISO 9001 standard will streamline VRA's quality management processes, leading to improved service delivery and customer satisfaction. With the implementation of ISO 14001, VRA aims to strengthen its environmental management efforts, minimizing its ecological footprint. Finally, the ISO 27001 standard will bolster the Authority's information security management, safeguarding critical data and infrastructure against potential threats.



VRA REAFFIRMS STRONG COMMITMENT TO CORPORATE SOCIAL RESPONSIBILITY

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Among these efforts is the Authority's Community Development Programme (CDP) Scholarship initiative which has awarded financial aid to 60 brilliant but financially challenged students from impacted communities, with a total investment of GHS 1 million. In addition to educational support, VRA also made strides in environmental and health-related projects. The Authority restored access to clean water for the Aveyime community, conducted extensive surveillance on the Oti arm of the Volta Lake to manage aquatic weed infestations, and signed a Memorandum of Agreement with the University of Health and Allied Sciences to support research on Schistosomiasis management in the Volta Basin.

Mr. Agyare emphasized that by integrating social and environmental concerns into its core operations, VRA aims to generate long-term value for both the Authority and the broader society. "These initiatives are aligned with our mission of contributing to national development beyond our primary mandate of power generation," he noted.

The Board Chairman also provided an update on the Authority's operational performance, revealing that VRA's market share had risen from a projected 46.39% to 54.05% by the end of year 2023. Although slightly down from the 55.6% recorded in 2022, the rise demonstrates VRA's steady leadership in an increasingly competitive energy sector. He attributed the rise to the Authority's commitment to upholding rigorous quality standards and implementing performance metrics, which drive continuous improvement and innovation.

In his remarks, the Chief Executive of VRA, Mr. Emmanuel Antwi-Darkwa, reaffirmed the Authority's commitment to delivering sustainable and innovative power solutions. He highlighted several upcoming projects aimed at expanding the Authority's energy capacity. These projects include the 16.5MW Pwalugu Solar Project, expected to be commissioned in the first quarter of 2025, and the 25MW Akuse Floating PV Solar Project, expected to be operational by June 2025. A 75MW Wind Power Project is also slated for commissioning in December 2026.

Additionally, the repowering of the 132MW T3 Plant

in Aboadze, along with the expansion and conversion of the Kpone Thermal Power Station (KTPS) into a combined cycle plant, were among the key initiatives outlined as part of VRA's strategy to diversify its generation portfolio.

Present at the event were the Minister for Public Enterprises, Hon. Joseph Cudjoe; Deputy Minister for Energy, Hon. Collins Adomako-Mensah; Deputy Minister for Finance, Hon. Dr. Stephen Amoah; Director General for State Interests and Governance Authority (SIGA), Mr. John Boadu; Members of the VRA Board and Management team.

Also present were representatives from the Electricity Company of Ghana (ECG), Ghana Grid Company (GRIDCo), Ghana Audit Service and Parliamentary Select Committee on Energy.







CHIEF EXECUTIVE OFFICER OF LIBERIA ELECTRICITY CORPORATION PAYS COURTESY CALL ON VRA

The Chief Executive Officer of the Liberia Electricity Corporation (LEC), Mr. Monie R. Captan, on August 8, 2024, led a four-member team to pay a courtesy call on VRA. The meeting, which served as a follow up to an initial meeting held in 2023, provided the opportunity for the Authority to engage with LEC representatives on key areas of importance and future collaborations.

Speaking at the meeting, Mr. Captan indicated that LEC had noted with much pleasure, the significant strides that the Authority had chalked in the Ghanaian and the sub regional energy sector. Of particular importance was the Authority's rapt crisis response actions during the controlled spillage phase of 2023.

Providing an overview into LEC's operations, Mr. Captan acknowledged the impact of VRA engineers and technical know-how in reviving and improving the efficiency of the Liberian energy sector and noted with delight the associate reduction in operational losses from some 51% to 26 % under his leadership. He however asserted that, the existing relationship could be further formalized through the coming into fruition of a power sale agreement between both institutions.

Chief Operations Officer of LEC, Mr. Kwame Kpekpena, highlighted the fact that, even though the LEC receives support from key international organisations to further develop the Liberian energy sector, VRA's expertise in generation diversification serves as a key learning

opportunity for utility companies within the sub region. He indicated that, the Corporation was particularly interested in the sustainable energy generation agenda of the Authority.

Key areas in the LEC's operations that require VRA's support include the following:

- Training and professional development of LEC's staff in both technical and non-technical skills towards the management of their dam facility in Mount Coffee
- Support in resettlement activities for the proposed dam project in the Lower Bong Project area.
- Technical support for proposed renewable energy installations in Liberia.

Following a detailed presentation on the operations of the Authority by Mr. Clement Boakye, Director, Corporate Strategy, Dr. Ebenezer Tagoe, Deputy Chief Executive (Finance), affirmed the Authority's readiness to provide the needed support as requested. He indicated that, the Authority was eager to ensure that the power sale agreements as proposed, were reached on mutually beneficial terms.

CHIEF EXECUTIVE OFFICER OF LIBERIA ELECTRICITY CORPORATION PAYS COURTESY CALL ON VRA

The team in the coming days is expected to engage with relevant Departments alongside with detailed visits to the Authority's installations in the Akosombo & Akuse work locations. Present at the meeting from the Liberia Electricity Corporation were: the Mr. Monie R. Captan, CEO; Mr. Kwame Kpekpena, COO; Miss Isabel B Diggs, Company Secretary; and Mr. Moses Farley, Executive Director (Projects).

The VRA team was led by the DCE (Finance) Dr. Ebenezer Tagoe and made up of Madam Miriam Darke, Mr. Ben Sackey, Mr. Clement Boakye (Directors of the Commercial, Environment & Sustainable Development, and the Corporate Strategy Departments respectively). Also present was the Chief Learning Officer, Mr. Kingsley Gyamfi.





**CELEBRATING
OPERATIONAL
EXCELLENCE AND
INNOVATION**



VRA SWEEPS MULTIPLE PRESTIGIOUS AWARDS

The Volta River Authority (VRA) has been recognized with several prestigious awards affirming its commitment to operational excellence, innovation, sustainability, and outstanding service delivery.

At the 4th National Governance & Business Leadership (NGBL) Awards, VRA took home two coveted honours: the Business with Purpose (CSR Impact Award), recognizing the Authority's significant impact through its Corporate Social Responsibility initiatives, and the Outstanding Business Leadership Personality of the Year (Energy) award, bestowed upon the Deputy Chief Executive (Services), Ing. Kenneth M. Arthur. The awards celebrate institutions that excel in corporate governance, leadership, and economic empowerment.

In another display of excellence, VRA received three top awards at the 6th Africa Procurement & Supply Chain Awards. The Authority was recognized as the Procurement and Supply Chain Team of the Year (Silver) in the Public Sector, and the Procurement Transformation Award in the Public Sector. Also, the Director, Procurement, Mr. Jacob Fosu-Kyei, was awarded the Top 30 Procurement & Supply Chain

Leader, highlighting VRA's leadership in procurement and public sector management.

Chief Operations Officer of LEC, Mr. Kwame Kpekpena, highlighted the fact that, even though the LEC receives support from key international organisations to further develop the Liberian energy sector, VRA's expertise in generation diversification serves as a key learning.

Additionally, at the 64th Annual General Meeting of the Ghana Employers' Association (GEA), VRA was recognized among the GEA Top 10 Trainers for the Year 2023. The award reflects the Authority's commitment to employee development and its role in nurturing talent within its workforce.

Finally, VRA was named Best Power Generating Company at the Made in Ghana Awards held in Accra in recognition of the Authority's dedication to excellence and sustainability in energy production.

The multiple awards collectively highlight VRA's multifaceted contributions to Ghana's economy, showcasing leadership in governance, procurement, talent development, and energy production.







A kick-off meeting has been held between the Volta River Authority (VRA) and KPMG for the Review of the Authority’s Reward Management System Project. The project seeks to deliver a sustainable reward management system that is transparent, competitive, fair, and equitable, and aligns with leading industry practices and VRA’s strategic objectives.

The Consultant – KPMG Ghana – is a tax, audit, and advisory service provider, and an affiliate of KPMG International.

A project team from VRA comprising key staff from the Services Branch, E&O Branch, and Finance and Investment Branch are expected to work closely with their KPMG counterparts on the project.

Opening the meeting the Deputy Chief Executive (DCE), Services, Mr. Ken Arthur expressed satisfaction with the expertise and professionalism of KPMG. He charged both parties to collaborate effectively to ensure efficient delivery of a new Reward Management System that will address gaps in the current system.





VRA PARTICIPATES IN 2024 NATIONAL PROJECT MANAGEMENT CONFERENCE & EXCELLENCE AWARDS

A delegation from the Volta River Authority (VRA) recently attended the 2024 National Project Management Conference and Project Management Excellence Awards at the Rock City Hotel, Nkwatia Kwahu, on July 25-26, 2024. The event, centered around the theme “Sustainable Project Management Futures: Crafting a Resilient and Inclusive World,” served as a platform for project management professionals and practitioners to exchange/share insights, experiences, best practices, and cutting-edge solutions to project implementation

Mr. Frank Owusu-Asamoah, the President of PMI Ghana, in his address underscored the chapter’s expansion and unwavering dedication to propelling project management practices in Ghana.

Mr. John Awuah, the CEO of the Ghana Association of Banks, in his key-note address, emphasized the importance of embedding sustainability principles within project management frameworks. He advocated for aligning aspirations with concrete actions and ensuring inclusivity in the decision-making

processes.

Adding to the discourse, Ing. Edward E. Obeng-Kenzo, the Deputy Chief Executive (Engineering & Operations), delved into the importance of overcoming apprehensions and embracing PMI’s fundamental values to foster business sustainability. He also shared valuable insights on the Amwomaso Thermal Power Station Project, a testament to Ghana’s expertise and a pivotal national endeavor.

VRA’s active involvement in the conference and awards ceremony underscores its unwavering commitment to elevating project management standards, promoting education, and fostering certification initiatives in Ghana. By actively engaging with the project management community, VRA solidifies its pledge to deliver sustainable and resilient projects that contribute positively to the nation’s development.





VRA LAUNCHES SUITE OF INNOVATIVE VALUE-ADDED SERVICES AT 2024 GHANA INDUSTRIAL SUMMIT

The Volta River Authority (VRA) has launched a suite of innovative Value-Added Services aimed at optimizing energy use and enhancing operational efficiency in industries.

The official launch, which took place on the third day of the 2024 Ghana Industrial Summit & Exhibition (GISE), witnessed the unveiling of the following innovative services: Energy and Water Usage Auditing, Safety and Technical Process Auditing, Technical and Management Training, Environmental Compliance Auditing, Specialized Equipment Testing, and Field Support.

Launching the services, the Deputy Chief Executive (Engineering & Operations), Ing. Edward Ekow Obeng-Kenzo, highlighted the Authority's commitment to advancing energy innovation and sustainability. He noted that by offering the specialized suite of innovative services, VRA aims to empower industries to maximize their energy efficiency while promoting environmentally responsible practices.

VRA's Value-Added Services have been meticulously crafted to help industries not only reduce their energy consumption but improve operational efficiency, and contribute to the larger goal of environmental sustainability.







VRA PARTICIPATES IN WORKSHOP TO REVIEW DRAFT RESPONSE AND REHABILITATION PLAN FOR FOOD AND NUTRITION SECURITY

Following the September – October 2023 controlled spillage of the Akosombo and Kpong Dams which impacted downstream communities, various assessments have been carried out by key stakeholders to evaluate the impacts on households, livelihoods, and the broader economy in the affected areas. The assessments, which are part of coordinated efforts to address the challenges faced by the impacted communities, are also aimed at developing strategies for mitigating the impact of future emergencies.

From August 15th to 16th, 2024, the National Disaster Management Organization (NADMO) convened a technical committee of relevant stakeholders to review a draft post-spillage response and rehabilitation plan for affected communities. The committee included representatives from the Ministry of Food and Agriculture, Ministry of Fisheries and Aquaculture, Ministry of Gender, Children and Social Protection, Ministry of Finance, Fisheries Commission, Water Resources Commission, World Bank, United Nations Development Programme, Japan International

Cooperation Agency, World Food Programme, Volta River Authority, and Civil Society Organizations involved in disaster management.

The workshop had several key objectives, including prioritizing response and rehabilitation efforts for farming households affected by the spillage, aligning efforts to avoid duplication of roles, and coordinating actions across districts for resource mobilization. The overarching goal was to restore affected individuals to their pre-spillage conditions and implement strategies for future emergencies.

It is worth noting that the flood impact analysis conducted by NADMO's consultant highlighted extensive losses in crops, livestock, forests, fisheries, and aquaculture, with an estimated economic impact of GHS 1.6 billion. Although crop farming saw the highest impact in terms of area affected, the fisheries sector experienced the greatest financial loss.

The workshop featured presentations from participating organizations and interactive plenary

VRA Participates in Workshop to review draft response and Rehabilitation Plan for Food and Nutrition Security...

sessions aimed at reviewing and refining the draft response and rehabilitation plan focused on food and nutrition security for affected communities.

The Volta River Authority (VRA) was represented by Francis Abban, Manager of Corporate Communications & Branding; Seyram Dzefi, Manager of the Public Health Section of the Environment and Sustainable Development Department; Kwame Osei-Mensah Darkwah, Principal Engineer of the Engineering Services Department; Akosua Owusu Efaa, Civil Engineer of the Water Resources and Renewable Energy Department; George Sarpong, Communications Officer; and Kenny Ofori Asiedu, Assistant Information Officer.





WORLD SHOE INCORPORATED EXPLORES STRATEGIC PARTNERSHIP WITH VRA

World Shoe Incorporated (WSI), a leading global manufacturer of sustainable and environmentally friendly footwear, hosted a meeting at their Akosombo factory on September 2, 2024 to explore a possible partnership with the Volta River Authority (VRA).

The proposed collaboration, aimed at enhancing VRA's Corporate Social Responsibility (CSR) initiatives and fostering a mutually beneficial relation between the two organizations, marks a significant move towards adding value to lives in the Authority's impacted communities.

Speaking at the meeting, the Head of Africa Sales and Distribution at WSI, Mr. Clement Tounure, and the Manager for Strategic Alliance, Ms. Araba Fiawoyife, presented a proposal to the Volta River Authority outlining the benefits of the partnership.

The presentation showcased innovative footwear designed using cutting-edge eco-friendly antimicrobial technology. The revolutionary footwear helps prevent tropical diseases while also providing effective protection against common injuries. The presentation

also highlighted the mutual benefits of the partnership, emphasizing the positive impact for the Authority and its CSR initiatives.

Quality Engineer in Charge of Production at WSI, Mr. Emmanuel Oppong, conducted the VRA team on a brief tour of the factory, providing insight into the production process, quality control measures and the materials utilized in manufacturing.

Representing the Authority were Manager, Community Relations, Mr. Samuel Fletcher and Manager, Corporate Communications and Branding, Mr. Francis Kobena Abban. Also in attendance was Mr. Kenny Ofori Asiedu, Assistant Information/Publicity Officer.





2024 EPP ENGAGEMENTS IN PICTURES



VRA SENSITIZES STAKEHOLDERS ON ITS EMERGENCY PREPAREDNESS PLAN

Management of the Volta River Authority, in July 2024, held a series of engagements with key stakeholders in line with efforts to sensitize them about the Authority's Emergency Preparedness Plan (EPP). The engagements formed part of proactive efforts by the Authority to sensitize stakeholders about the 2024 EPP with communities which are located south of the Akosombo Dam.

The exercise witnessed the engagement of stakeholders from the Volta, Eastern and Greater Accra Regional Coordinating Councils; North, Central, South Tongu Districts. Others included the Anlo, Asuogyaman and Lower Many Krobo Districts; Keta Municipality; and the Ministry for the Interior.



Volta Regional Coordinating Council



Eastern Regional Coordinating Council



Lower Many Krobo



North Tongu



Central Tongu



Keta and Anlo



Ada East and West



Asuogyaman



Ministry of the Interior



VHSL ORGANIZES FREE MEDICAL SCREENING AS PART OF 60TH ANNIVERSARY CELEBRATIONS

As part of the 60th Anniversary celebration of VRA Health Services Limited (VHSL), the Akosombo and Accra Hospitals, both leading healthcare centres under VHSL, successfully organized free medical screening exercises.

The initiative aimed to promote preventive healthcare, reflecting VHSL's commitment to fostering wellness and improving the health of the communities it serves. The medical screening exercise provided comprehensive health checks, including tests for blood pressure, blood sugar levels, cholesterol, vision, dental care, body mass index (BMI), and others.

The initiative formed part of a broader range of activities organized by VHSL to commemorate its 60th anniversary, under the theme "60 Years Touching Lives with Quality Healthcare."

Screening Exercise Organized By The Akosombo Hospital

The Akosombo Hospital conducted a one-day free medical screening exercise for the residents of Asutsuare, Dormelia, Afeinyemi, Kadjanya and others in the Shai-Osudoku District. The event held at the Osudoku H/C Public Health Unit in Asutsuare, aimed to provide essential healthcare services to the local community, reflecting VRA Hospital's commitment to consistently delivering quality care.

The screening offered a range of vital health checks, including blood sugar, blood pressure, eye, and dental examinations. Beneficiaries also had the opportunity to

consult with medical experts, receive health education, and receive necessary medications based on their individual health needs, ensuring prompt support and treatment.

The residents of Asutsuare expressed gratitude to VHSL and the Akosombo Hospital for prioritizing community healthcare and for their continued dedication to improving the local population's well-being.

Screening Exercise Organized by the Accra Hospital

The Accra Hospital organized a two-day free medical screening exercise for corporate institutions. The exercise witnessed an impressive turnout, with participants from various corporate bodies within the Ministries enclave in Accra taking advantage of the opportunity to undergo thorough health assessments.

Attendees expressed their appreciation for the initiative, noting that it provided them with the convenience of accessing important medical services without having to leave their workplaces. An attendee, Mr. Kojo Owusu, commended VHSL and the Accra Hospital for prioritizing corporate health. "This screening has given us a chance to identify potential health issues early. We are grateful to VHSL for this proactive approach to our well-being," he said.

SCREENING EXERCISE-AKOSOMBO





SCREENING EXERCISE-ACCRA





VRA ENGAGES STAKEHOLDERS AT ANWOMASO COMMUNITY

The Community Relations Section of the Corporate Affairs and External Relations (CA&ER) Unit has engaged with stakeholders at Anwomaso in the Oforikrom Municipality as part of the efforts to establish and maintain mutually beneficial relations with communities impacted by the Authority's operations.

The engagement which took place at the Ebenezer Methodist Church, Anwomaso was aimed at educating stakeholders on the operations of the Anwomaso Thermal Power Station and the Authority's Corporate Social Responsibility (CSR) initiatives.

The Manager, Community Relations, Mr. Samuel Fletcher, in his address provided insights on the Authority's Corporate Social Responsibility initiatives and the various channels through which the communities impacted by the operations of the Authority can be supported. Some of the CSR initiatives highlighted were the Community Development Programme (CDP) Tertiary Scholarship Scheme, Community Development Projects, among others.

The stakeholders present commended VRA for the initiatives and expressed particular interest in the scholarship programme. They assured the Authority of their support in carrying out its operations in the community.

The Chief of Anwomaso, Nana Osei Boa III in his closing remarks, expressed gratitude to the Authority and encouraged his people to continue to support the Authority.

Present at the meeting were the Municipal Chief Executive and Officials from Oforikrom Municipal Assembly, Chief, Opinion Leaders and some members of the Anwomaso community, representatives from the Ghana National Fire Service, Ghana Police, GPRTU and other stakeholders.





INTERNAL AUDIT DEPARTMENT HOLDS 2024 AUDIT WEEK

The Internal Audit Department of the Volta River Authority (VRA) held its 2024 Audit Week under the theme “Transformative Workforce in a Changing Environment.” The event, designed to enhance the knowledge and capacity of the Authority’s Internal Audit staff, aimed to raise awareness on the critical role of internal auditing within VRA and its subsidiaries.

The week-long event brought together audit professionals from across the business to engage in a series of workshops, training sessions, and discussions focused on the evolving nature of the audit profession. Participants explored innovative strategies to adapt to the rapidly changing business and regulatory environment, equipping them with the skills needed to navigate challenges posed by emerging technologies and evolving organizational demands.

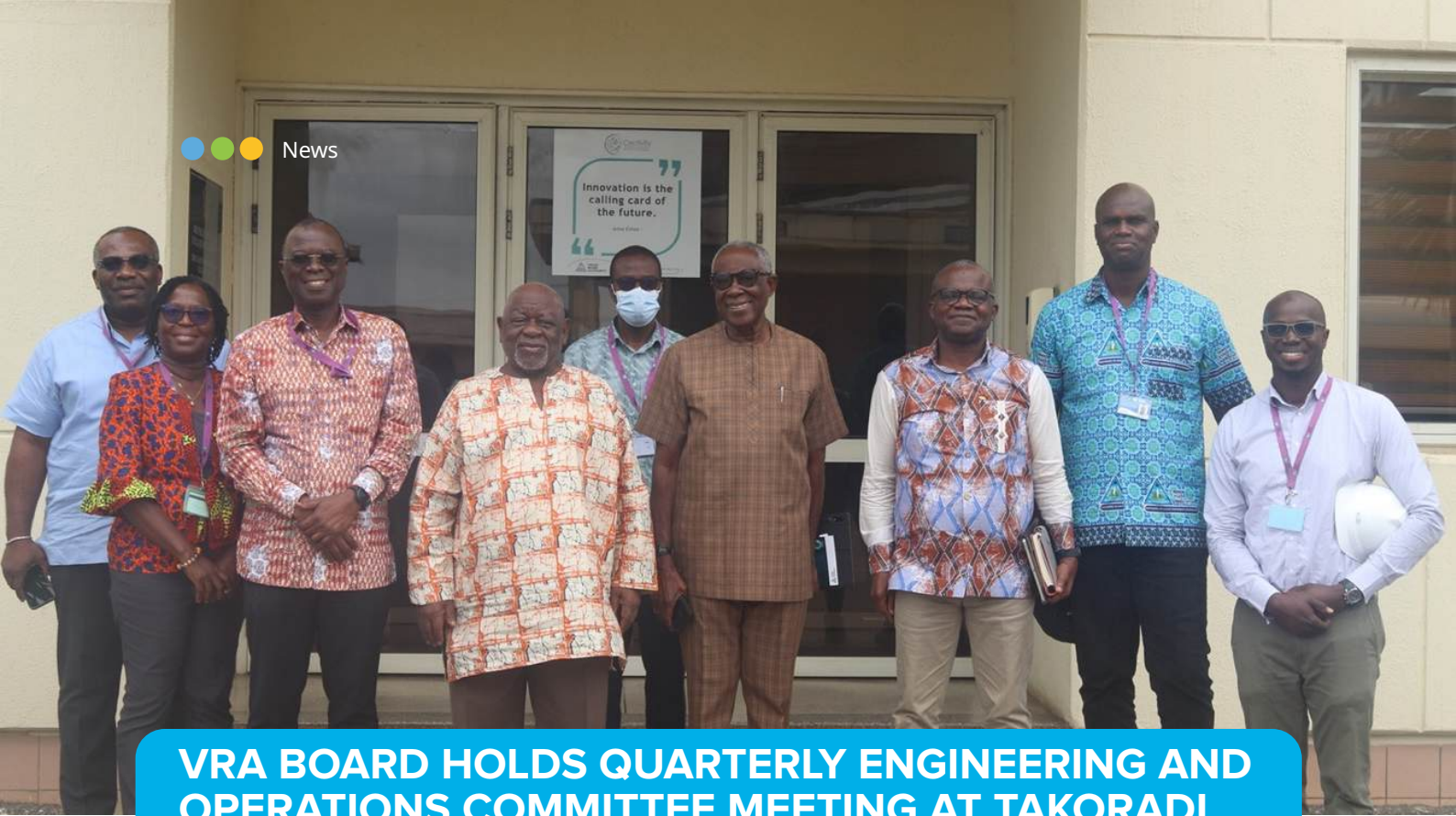
Speaking at the opening ceremony of the event, the Director, Internal Audit, Mr. Ebenezer Kwadwo Omari-Mireku emphasized the importance of a forward-thinking and adaptable workforce. He urged participants to continuously add value to VRA’s business, stating that “As auditors, we are at the forefront of proactively

identifying risks, uncovering deeper insights, and delivering strategic recommendations to aid the success of the Authority”.

A highlight of the 2024 Audit Week was a panel discussion which focused on how internal audit can serve as a strategic partner in driving organizational success. Panelists delved into topics such as the integration of data analytics in auditing processes, the role of auditors in risk management, and the importance of agility in audit planning.

The event concluded with a call for ongoing professional growth and collaboration within the internal audit community. Staff were encouraged to take advantage of continuous learning opportunities and to contribute proactively to the Authority’s mission of ensuring operational excellence and accountability.





VRA BOARD HOLDS QUARTERLY ENGINEERING AND OPERATIONS COMMITTEE MEETING AT TAKORADI THERMAL POWER STATION

The Engineering and Operations Committee of the VRA Board convened at the Takoradi Thermal Power Station (TTPS) on August 16, 2024 for its quarterly meeting to discuss key operational issues, review performance metrics, and assess the progress of ongoing projects.

Among the key topics discussed were updates on major engineering projects, performance assessments of the Authority's power plants, and the review of proposed initiatives aimed at bolstering energy capacity and efficiency across the country.

Additionally, the Committee reviewed operational performance metrics for the previous quarter, focusing on factors such as generation efficiency, fuel consumption, and plant availability. The discussion also covered the Authority's renewable energy efforts as part of its broader commitment to environmental sustainability.

In a bid to foster continuous improvement, the meeting also considered several proposed projects aimed at enhancing the operational capacity of VRA's power plants and boosting their output. The proposals, which are currently under review, include infrastructure upgrades, investments in modern technologies, and measures to optimize power plant performance while reducing

operational costs.

The meeting concluded with a tour of the Station, with special attention given to the Reverse Osmosis facility and the T3 Plant.

Present at the meeting were the following Board Members: Chief Musa Badimsugru Adam, Mr. Emmanuel Antwi-Darkwa, Mr. Richard Obeng Okrah and Mr. Solomon Adjetey Sowah. Also present were the Deputy Chief Executive (E&O), Ing. Edward Obeng-Kenzo; Board Secretary, Mrs. Claudia Gyeke-Aboagye; and Administrative Officer, Board Secretariat, Ms. Pamela Fafa Akpaloo.





VRA SUPPORTS THE 68TH MEPE AFENORTO FESTIVAL

Benjamin Y. Quarshie & Phoebe Gariba, CR, Akosombo

The Volta River Authority supported the Chiefs and people of the Mepe Traditional Area, as they celebrate their 68th Afenorto festival under the theme: *“Rebuilding Sustainability of Mepe, Post Akosombo Dam Flood Disaster.”* This participation underscores the Authority’s commitment to supporting communities impacted by its operations and nurturing mutually beneficial relationships.

On behalf of the Chief Executive and Management of VRA, Community Relations Manager, Mr. Samuel Fletcher, extended heartfelt congratulations to the Chiefs and people of Mepe for the remarkable celebration of such a great festival. He emphasized, “Management, the Chief Executive and the entire VRA staff extend their warm greetings and wish you a Happy Afenorto. Also, Management is pleased to support this amazing festival with cash donation of Fifty Thousand Ghana Cedis”.

The DCE for North Tongu, Hon. Devine Osborn Fenu emphasized the VRA’s support throughout and after the 2023 Akosombo Dam spillage, noting the completion of resettlement facilities at Degorme in Mepe, which includes two 10-seater sanitation units, as well as the provision of a bus for transporting children to and from school. Hon. Osborn also praised the VRA for its ongoing provision of relief items, highlighting that this demonstrates the Authority’s dedication to the well-being of residents affected by the 2023 spill.

On his part, the Manklalo of the Mepe Traditional Area, Torgbe Korsi Nego, acknowledged the VRA’s presence and encouraged the Authority and the government to persist in supporting those affected by the 2023 spill for full restoration of their properties and livelihoods.

Present were; MP for North Tongu, Hon. Okudjeto Ablakwa, MCE for Keta, Hon. Emmanuel Kemega, A delegation from the Nungua Traditional Council, etc.



VRA WINS 2024 FETU AFAHYE TENNIS TOURNAMENT



The VRA Tennis Club clinched victory at this year's Fetu Afahye Tennis Tournament, held in Cape Coast in the Central Region. After a 24-year absence from such competitions, the club returned with a winning performance. The tournament followed a triangular format, with two other teams – the Ghana Commercial Bank Tennis Club and the host, Cape Coast Hill Club – competing fiercely.

Ing. Akim Tijani, Acting Director, Technical Services Department, who led the VRA team, played five (5) matches against each other, consisting of two singles and three doubles games.

The VRA team emerged as the club with the most wins as they won seven (7) matches out of the ten (10) played.

In a champion decider between VRA and GCB, VRA's pair, Daniel Aggrey and Isaac Narh

played against Nii Tico and Bob Williams to win the coveted title.

Other important wins in the doubles encounter by Nana Kum Sam-Awortwi/Richmond Kotey, Alfred Okang/Emmanuel Abeka Mensah and Daniel Dogbetsah/Jude Adusei put VRA Tennis Club in pole position in the keenly contested tournament.

The other players in the VRA team were Louis Addo, Samuel Akotuah, Adom Dickson and Frank Quartey.

Spectators, including officials from the Ghana Tennis Federation, were impressed by the great display of skills and tact by the VRA Tennis Club team.

Ing. Akim Tijani congratulated the VRA team for their spirited performance and show of resilience during play.

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He also thanked the organizers for inviting the VRA Tennis Club to participate in this year's event and expressed the desire to participate in future games.

More photos from Afahye Tennis Tournament





THE FIVE FINANCIAL GOALS IN WEALTH MANAGEMENT

Isaac Ewuah

Finance and Investment Analyst

Pensions & Investments



| | |
|----|----------------------------------|
| 1 | • BUILD EMERGENCY FUND |
| 02 | • RETIREMENT PLANNING |
| 03 | • CREATE MULTIPLE INCOME SOURCES |
| 04 | • GETTING INSURED |
| 05 | • DEBT MANAGEMENT |

When setting up a financial plan, identifying and prioritizing your financial goals is crucial. Here are five key financial goals to consider:

1. Emergency Fund: Building an emergency fund is essential for financial stability. This fund should cover unexpected expenses, such as medical emergencies, car repairs, any unplanned expenses or job loss. In effect an emergency fund should be able to comfortably cushion and cover your basic needs (food, clothing shelter etc) while you reposition yourself. Experts recommend an accumulation of 3 to 6 months' worth of one's basic income or living expenses in a readily accessible account is ideal to ensure financial security.

2. Retirement Savings: Planning for retirement ensures that you have adequate funds to support yourself when you are no longer working. It is often said that the best time to start planning and saving for retirement is when one started earning his first income. Liquidity risk can be a major threat to financial security and peace of mind during retirement.

Research suggests that an income of 70% to 80% of a worker's pre-retirement income can maintain a retiree's standard of living after retirement.

Contributing to retirement accounts, such as pension schemes or individual retirement plans, and understanding how much you will need to retire comfortably are crucial components of this goal. Whether you are going to enjoy or endure retirement, depends on your decisions today, so make wise choices.

3. Create Multiple Income Sources: Relying on a single source of income can be risky, as any disruption such as job loss, economic downturns, or changes in industry demand can impact your financial stability. Multiple income streams help diversify your financial risk and provide a buffer against such disruptions. With multiple income sources, you have a more secure financial foundation.

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The five financial goals in wealth management....

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If one stream of income decreases or stops, others can continue to provide financial support, reducing the risk of financial hardship. Just liken your income sources to these two tables below

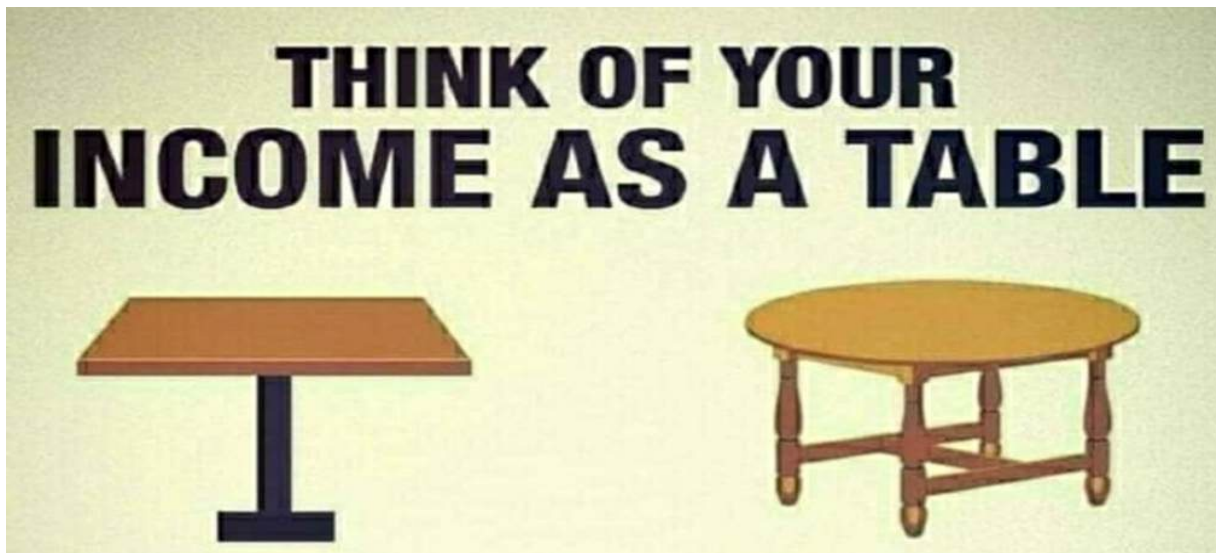


Table A

Table B

Table A with only one leg to support it collapses once the leg breaks.

Table B with multiple legs may wobble at worse case if one leg breaks but will still be standing and function as a table.

Think of the tables as your life and the legs as your income streams. Set yourself with multiple income streams so your life does not collapse if one source fails. In addition, having various income sources can accelerate your financial goals. For instance, additional income can be invested to build wealth, pay off debt faster, or save for major purchases, enhancing your overall financial growth. Multiple income streams provide more flexibility and options. They allow you to better manage your lifestyle, make decisions about career changes, or pursue personal interests and hobbies without being solely dependent on one income source. Some income sources can generate passive income, which requires less ongoing effort once established. For example, rental income, dividends from investments, or royalties from creative works can continue to provide revenue with minimal day-to-day involvement. In times of economic uncertainty or market fluctuations, having multiple income sources helps buffer against financial downturns. This diversification can be particularly valuable during recessions or other economic challenges. Additional income can increase your ability to save and invest. This can lead to better financial planning, a larger emergency fund, and more opportunities for wealth-building through investments. Exploring different income sources often involves learning new skills or developing new interests. This can lead to personal growth and potentially open doors to new opportunities or career paths.

4. Getting Insured: Incorporating an insurance policy into your financial plan offers several significant benefits: Below are some of the strategic reasons and benefits for taking insurance cover.

The five financial goals in wealth management....

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Farewell/Funeral Policies: This type of insurance is designed to cover the costs associated with a person's funeral and other end-of-life expenses. Here are the key benefits of having a funeral or final expense insurance policy. Some Benefits of Funeral or Final Expense Insurance

- **Cost Coverage:** Provides funds to cover funeral costs, burial or cremation expenses, and other related costs, such as transportation and legal fees. This helps ease the financial burden on family members during a difficult time.
- **Pre-Paid Funeral Costs:** Allows individuals to pre-plan and pre-pay for their funeral services, ensuring that their wishes are met and locking in current prices, potentially avoiding inflation-related cost increases.
- **Reduced Financial Stress:** Knowing that funeral expenses are covered provides peace of mind and ensures that your family won't have to struggle with financial issues or make difficult financial decisions during a time of grief.
- **Streamlined:** Funeral insurance policies are generally straightforward and designed to provide quick payouts to beneficiaries, helping to facilitate prompt funeral arrangements.
- **Broad Scope:** In addition to funeral and burial costs, some policies may also cover other end-of-life expenses, such as medical bills, unpaid debts, or estate settlement costs.
- **Customization:** Policies can often be tailored to suit personal preferences and needs, allowing policyholders to select the coverage amount and benefits that align with their wishes.
- **Ease of Enrollment:** Many funeral insurance policies do not require a medical exam, making it accessible to individuals with pre-existing health conditions.

- **Guaranteed Benefits:** The benefit amount is guaranteed, provided premiums are paid, ensuring that the amount intended for funeral expenses is available when needed.
- **Ensures Compliance:** Ensures that funds are available to cover funeral expenses, potentially preventing the need for your estate to liquidate assets to cover these costs.
- **Support for Family Decisions and Guidance:** Often provides support and guidance to family members in making funeral arrangements, ensuring that the process is handled smoothly and according to the deceased's wishes.

Other benefits related to some general insurance policies;

- **Peace of Mind:** Knowing that you have insurance coverage can provide peace of mind. It reduces the worry of facing significant financial burdens due to unforeseen events and allows you to focus on recovery or other aspects of life.
- **Risk Management:** Insurance helps manage and mitigate risks by transferring the financial burden of certain risks to the insurance company. This allows you to protect your assets and income from potential losses.
- **Asset Protection:** Policies such as home, auto, and liability insurance protect your valuable assets from damage or loss. For instance, homeowner's insurance can cover repair costs for property damage, while auto insurance can help with vehicle repairs and legal issues.
- **Income Replacement:** Life and disability insurance can provide income replacement in the event of death or disability, ensuring that you or your dependents have financial support when you are unable to work or if you are no longer around.

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Medical Coverage: Health insurance helps cover medical expenses, reducing out-of-pocket costs for treatments, medications, and hospital stays. This is crucial for managing healthcare costs and accessing necessary medical services.



Estate Planning: Life insurance can be a key component of estate planning. It provides funds to cover estate taxes, debts, and other expenses, ensuring that your assets are preserved and passed on to your beneficiaries according to your wishes.



Financial Planning Support: Certain insurance products, like whole life or universal life insurance, offer investment and retirement planning components that can accumulate cash value over time. These can be used as a savings or investment tool within your financial plan.



Business Protection: For business owners, insurance policies such as liability insurance, property insurance, and key person insurance protect the business from various risks and financial losses, helping ensure business continuity.



Legal and Liability Protection: Liability insurance protects you from legal claims and lawsuits, covering legal fees and potential settlements. This is especially important if you face claims for damages or injuries caused by you or your property.



Travel Protection: Travel insurance can cover unexpected events while traveling, such as trip cancellations, lost luggage, or medical emergencies abroad. This helps mitigate the risks associated with travel and provides support during trips.

5. Debt Management: Reducing and managing debt is a vital goal. This includes paying off high-interest debts (like credit card balances and bank loans) and managing other debts (such as student loans or mortgages). Effective debt management improves financial health and frees up resources for other goals. When in need for funds, explore the interest free options within your immediate reach first ie pool funds, salary advances, rent advances etc and make commercial loans your last resort. Avoid variable interest rate loans in an unstable and unpredictable economy as ours since it does not offer you stability in your financial projections and plans.



STRIVING FOR EXCELLENCE: YOUR COMMITMENT TO THE SUSTAINABILITY AGENDA

Mrs. Marian Atta-Benyah

Human Resources, Aboadze

The Volta River Authority continues to deliver its public service mandate with private sector mindset, to ensure its sustainability. The support of Management and staff have been tremendous in this regard.

The increasing competition in the energy industry, requires that staff continue to work harder, strive for excellence in all endeavours, to ensure that, the gains achieved so far are sustained by the Authority.

Excellence means being outstanding, distinct, extremely good, delivering high-quality service, and being exemplary; Having the commitment of striving to do more and be great even if that means making errors along the way; Consistently delivering superior performance or service that addresses customer pain points and meets industry and stakeholder expectations.

Excellence is therefore vital in our operations, for which reason, it is one of the Authority's core values (SOCIETI). The VRA Corporate Teaser on "Excellence" connotes superiority, distinction, and quality, and should be our hallmark. It also brings the corporate vision of becoming "a model of Excellence" to the doorstep of each individual staff.

At VRA, Excellence means; staff pursue

superiority and distinction in every aspect of their operations, barring mediocrity, and seeking to be the standard of excellence. Having and demonstrating a high sense of commitment to delivering high-quality services comparable to benchmarked standards and always with the desire to be outstanding. Staff consistently seek different and better means of meeting the needs, addressing the concerns, and challenges of customers, and the expectations of stakeholders. We do not settle for mediocrity but desire the ultimate best in our pursuits.

As we continue to build a culture of excellence, let us take note of some acceptable behaviors in our core value manual. Staff are to do their best to complete tasks in a timely manner, resulting in satisfied customers and a good sense of pride in their work. Always do and present high quality work. Have an attitude of self-worth, confidence, and pride in one's abilities. Strive for exceptional performance in whatever you do at the workplace. Determined and diligent to go a step higher than before. Being accountable and responsible. Being committed to providing the needed support to others for the accomplishment of corporate goals.

Let me share with you some interesting quotes on Excellence;

- The difference between mediocrity and

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excellence is attention to detail”(Sebastian J. Barbarito)

- Excellence is not an accomplishment. It is a spirit, a never-ending process”(Lawrence M. Miller)
- We are what we repeatedly do. Excellence, therefore, is not an act but a habit” (Aristotle)
- Excellence is the gradual result of always striving to do better” (Pat Riley).
- Excellence is not a skill. It is an attitude” (Ralph Marston)
- Excellence is doing ordinary things extraordinarily well” (John W. Gardner)
- The will to win, the desire to succeed, the urge to reach your full potential...these are the keys that will unlock the door to personal excellence” (Confucius)

Employees who work in cultures of excellence acquire the adaptability and resiliency needed to handle change, difficulties, and uncertainties. The drive to realize the organization’s goal outweighs the need to be comfortable, even in the face of difficulties that may appear insurmountable.

Conclusion

Let us continue in this spirit, by reinforcing the culture of excellence in our respective departments and in the Authority as whole. The sustainability of the Authority depends on our collective efforts. Let’s sustain VRA together!!



“Excellence
is not being
the best;

it is doing
your best.”

via curiano.com



Michael Nii Ayitey Hammond, RTI Officer

RIGHT TO INFORMATION (RTI) CORNER

INFORMATION CONSIDERED EXEMPT IN THE RIGHT TO INFORMATION ACT, 2019 (SECTIONS 5 TO 16)

Hello reader,
We have so far examined a number of instances in which requests for Information would be denied, because the information being sought for is considered exempt in the Right To Information Act (RTI), 2019 (Act 989).

The Act lists eleven types of Information that may be withheld from applicants for various reasons, some of which were covered in previous editions.

These include the prohibition of the release of information prepared for the attention of the President and the Vice President, Information relating to Cabinet, Information relating to Law Enforcement and Public Safety, as well as information affecting International Relations.

We also touched on the denial of requests for information relating to the Security of the State, Information that relates to Economic and other interests, and Economic information of Third Parties.

In this edition, we would focus on the denial of request for Information relating to Tax matters, Information concerned with the Internal workings of public institutions, Parliamentary privilege, fair trial, and contempt of court, as well as Privileged Information.

Per Section 12 of the RTI Act, "Information obtained from a tax return or gathered for the purpose of determining tax liability is exempt from disclosure." Such information may, however, be disclosed, if the person to whom the information relates, agrees to the disclosure.

The next Section of the Act bars applicants from accessing details about the internal working information of public institutions. This includes instances where the disclosure would reveal an opinion, advice, recommendation, consultation or deliberation made

to a public institution, and likely to undermine the deliberative process in that public institution.

Section 14 of the RTI Act stipulates that Information is exempt from disclosure if the release can reasonably be expected to infringe or contravene a Parliamentary privilege, prejudice a fair trial of a person, or constitute contempt of a court or a quasi-judicial body.

Privileged Information is also considered exempt, especially on grounds such as the professional relationship between a lawyer and a client, a doctor and a patient, communication between spouses, whether married under an enactment or under Common Law, as defined in Article 11(2) of the 1992 Constitution of Ghana, or per provisions of the Evidence Act, 1975 (N.R.C.D. 323).

The final component of Information considered exempt in the RTI Act is the prohibition of the disclosure of personal matters (Section 16 of the RTI Act).

The Act recommends that details of a person's health (physical or mental), business trade secrets of commercial value or confidential professional, commercial or financial affairs, be exempt.

In spite of the above, disclosure of exempt information is permitted in some circumstances. These include situations in which consent is given or the disclosure is determined to be a necessity in order to promote public health, public safety, subject government activities to public scrutiny, or if its disclosure would not damage the reputation of an individual.

Disclosure is again allowed if it would not adversely affect the future supply of information, or if the information has already been made public.

For further information and enquiries on the implementation of the RTI Law in the Authority, you may contact the RTI Officer via telephone: **0575423334/0575423335** and email: vra.rti@vra.com.



Beyond SMART: An Introduction to the 'SIMPLE' Goals

By: Edwin Kodwo Kuntu Blankson (PhD)

Introduction

The SMART goals framework, introduced by George T. Doran in 1981, has long been a cornerstone of effective goal setting across various domains, including business, education, and personal development. The SMART acronym—Specific, Measurable, Achievable, Relevant, and Time-bound—provides a structured approach that has helped countless individuals and organizations articulate and achieve their objectives.

However, as global challenges become more complex and interconnected, there is a growing recognition that the SMART criteria, while valuable, may not fully capture the broader considerations necessary for sustainable success. In response to these evolving needs, the 'SIMPLE' and 'SAFEST' goals models have emerged as alternative framework that complements and extends the SMART approach. "If you had chosen to marry under the Marriage Ordinance, the one brought to us by the white men long ago, you would not have this choice before you. Under that law, marriage is between one man and one woman. To take another wife would be to break that bond unless the marriage is dissolved. This law, too, is now part of our land."

The SIMPLE goals model developed by Dr. Edwin Kodwo Kuntu Blankson to provides a more pragmatic approach to strategic goal setting. 'SIMPLE' stands for Specific,

Inclusive, Measurable, Practical, Legal, and Ethical. This paper introduces the SIMPLE goals model as a strategic alternative to SMART goals, offering a more comprehensive approach to goal setting that aligns with contemporary demands.

The SIMPLE Goals Model



The Simple Goals Model by: Dr. Edwin Kodwo Kuntu Blankson- 2022

Specific

The first criterion of the SIMPLE goals model emphasizes the importance of specificity in goal setting. A specific goal is one that is clearly defined and unambiguous, providing a precise understanding

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of what is to be achieved. Specificity is critical because it eliminates confusion and ensures that all stakeholders have a shared understanding of the goal.

Research has shown that specific goals are more likely to lead to higher performance than vague or general ones. Locke and Latham's (1990) goal-setting theory highlights that specific goals provide clear direction and motivation, making it easier for individuals and teams to focus their efforts. By clearly defining the goal, organizations can reduce misunderstandings and improve the efficiency of their actions.

Inclusive

Inclusivity in goal setting involves involving all relevant stakeholders in the process of defining and achieving the goal. This criterion is essential for fostering collaboration, building consensus, and ensuring that diverse perspectives are considered. Inclusive goals are more likely to gain widespread support and commitment, as they reflect the interests and concerns of all parties involved.

The importance of inclusivity is underscored by stakeholder theory, which posits that the success of any initiative depends on the satisfaction of all stakeholders (Freeman, 1984). By involving a broad range of stakeholders in goal setting, organizations can create a sense of ownership and accountability, leading to more effective implementation and higher levels of engagement.

Measurable

Measurability is a key aspect of effective goal setting, as it enables continuous monitoring and evaluation of progress. A measurable goal includes clear metrics and criteria that allow for the assessment of success. This criterion aligns with the traditional SMART framework but is equally crucial in the SIMPLE model.

The ability to measure progress is vital for maintaining momentum and making informed decisions. Research by Kaplan and Norton (1996) on the Balanced Scorecard demonstrates the importance of measurable goals in strategic management. By setting measurable goals, organizations can track their progress, identify areas for improvement, and make necessary adjustments to stay on course.

Practical

Practicality ensures that the goal is realistic and achievable within the available resources, time, and constraints. A practical goal is one that can be accomplished without overextending the organization's capabilities or creating undue stress on the individuals involved. This criterion emphasizes the importance of setting goals that are both ambitious and attainable.

The concept of practicality is supported by research on realistic goal setting, which suggests that overly ambitious goals can lead to burnout, frustration, and eventual failure (Locke & Latham, 2002). By setting practical goals, organizations can maintain motivation and sustain progress over the long term, avoiding the pitfalls of unrealistic expectations.

Legal

Legal compliance is an often-overlooked aspect of goal setting, but it is crucial for maintaining the integrity and legitimacy of any initiative. Legal goals ensure that all actions taken to achieve the goal follow relevant laws and regulations. This criterion protects organizations from potential legal issues and upholds their reputation.

The importance of legal compliance in goal setting is particularly relevant in highly regulated industries, such as finance, healthcare, and environmental management. Non-compliance with legal requirements can result in significant penalties, reputational damage, and even the failure of the entire initiative (Porter, 1991). By incorporating legal considerations into goal setting, organizations can mitigate risks and ensure that their goals are pursued within the bounds of the law.

Ethical

Ethical considerations are fundamental to responsible goal setting. Ethical goals ensure that the objectives and the means to achieve them adhere to ethical standards and principles. This criterion fosters trust, transparency, and integrity, which are essential for building and maintaining positive relationships with stakeholders.

The role of ethics in goal setting is highlighted by the growing emphasis on corporate social responsibility (CSR) and ethical leadership (Carroll, 1991). Organizations that prioritize ethical considerations in their goals are more likely to gain the trust and loyalty of their stakeholders, leading to long-term success and sustainability. Ethical goals also contribute to the organization's overall reputation and brand image, which can be critical factors in achieving strategic objectives.

Conclusion

The SIMPLE goals model offers a comprehensive and holistic approach to goal setting that addresses the complexities of the modern world. By incorporating criteria such as specificity, inclusivity, measurability, practicality, legality, and ethics, the SIMPLE model provides a robust framework that goes beyond the traditional SMART

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approach. While SMART goals remain valuable for their clarity and structure, the SIMPLE goals model offers an enhanced alternative that is better suited to the demands of today's dynamic and interconnected environment.

In practice, a combination of SMART and SIMPLE goals can yield even better outcomes. By integrating the strengths of both models, organizations can set goals that are not only clear and actionable but also inclusive, practical, and aligned with legal and ethical standards. As global challenges continue to evolve, the SIMPLE goals model will become increasingly important for strategic goal setting in a wide range of contexts.

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ADVOCATE OF THE VOLTA'S EDGE THE TALE OF THE TWO WIVES – *Episode 2*

Kekeli, seated with the calm poise of one accustomed to the rhythms of her people's ways, gathered her thoughts, her eyes steady on Tordia Zanu and his two wives. She was not just addressing the matter of their hearts, but the fabric of tradition and law that bound them together. These matters were as old as the land, yet new laws had come, stirring the waters like the Volta River that wound its way through their lives, shifting between the channels of Customary, Ordinance, and Mohammedan marriages.

"Tordia, her voice like the wind that rustles the dry leaves of the baobab tree, "I know the burden you carry. As I previously stated, you are lawfully married to Dzifa and Kafui under the customs of our ancestors. Under this customary law, a man may take more than one wife, and such marriages are woven into the life of our people, recognized not only by our elders but by the laws of the land. Just as the Volta River flows through our valleys, nurturing the land and connecting our communities, so too does our tradition weave us together in harmony. Each wife, like the tributaries that feed the great river, adds to the richness of our family, contributing to its strength and continuity. When the sun sets over the waters, it casts a golden glow, reminding us that love and respect must flow freely among us, just as the river nourishes the earth. You must find a way to honour both your heart and your duty, for in this delicate balance lies the essence of our culture."

She paused, letting the words sink in. Dzifa and Kafui, their faces set, waited for her to go on, their eyes never leaving her face. "But there are other laws now," Kekeli continued, her voice steady.

"If you had chosen to marry under the Marriage Ordinance, the one brought to us by the white men long ago, you would not have this choice before you. Under that law, marriage is between one man and one woman. To take another wife would be to break that bond unless the marriage is dissolved. This law, too, is now part of our land."

Dzifa shifted slightly, a faint smile on her lips as if to acknowledge the sense in Kekeli's words. Kekeli pressed on,

"And then, there is the Mohammedan marriage, for those who follow the ways of Islam. It allows for more than one wife, but with a condition—that a man must care for all his wives equally, sharing his wealth and love without favour."

Tordia's face darkened like a gathering storm, for the weight of Kekeli's words stirred something deep within him. His mind wandered back to the advice of the elders, who had always spoken of the importance of lineage, of planting many seeds so that the family tree would grow tall and wide. Presently, the wind had shifted; what had once been simple was

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now tangled in the branches of new laws, laws that spoke of inheritance and the rights of wives and children.

Turning to the women, Kekeli's tone grew firmer.

"Da Dzifa, Da Kafui, I know you fear that Tordia's choice to take another wife will leave you and your children with less but under customary law, you have no right to demand his property while he lives. The ways of our people say that a man's wealth is divided only when he has gone to join the ancestors. Yet, this does not leave you without protection."

She took a deep breath, preparing to unveil the law that had begun to reshape the lives of many families in Ghana.

"There is PNDC Law 111 passed in 1985, was created to protect wives and children, especially in cases where a man leaves no will. Under traditional customs, property often passed to the man's extended family, leaving his wife and children vulnerable. Now, even in customary marriages, this law guarantees that wives and children are entitled to a portion of a man's estate after his death."

She paused, letting the weight of her words settle over Tordia and his wives. "For instance," she continued,

"if a man dies without a will, the law divides his property into thirds—one third goes to his surviving spouse or spouses, another third to his children, and the remaining third to his family of origin. This means that no matter what, your rights are protected."

She glanced at Tordia, whose brow was furrowed in thought, then continued,

"You may have heard of the famous Nyaako v. Ansah case, where the widow of a man who died intestate-without a will—fought to claim her share of his estate under PNDC Law 111. The man's family tried to exclude her under customary law, but the court upheld her right to inherit, citing this law. It was a turning point for many families, where custom and law met, ensuring that women and children are no longer left out."

The wives nodded slowly, the realization dawning that they were not powerless, but protected by the very laws that had begun to transform the old ways. Once so certain in their demands, now exchanged glances, knowing they must return home and reflect deeply on their circumstances. Kekeli had given them something more valuable than immediate satisfaction—she had given them understanding of the laws that had begun to weave their way into the fabric

of their lives.

"As for stopping this third marriage," Kekeli concluded, her eyes resting on Tordia, "the decision is yours to make, for customary law allows it but think carefully. A family, like a well-tended farm, must be cared for. If you plant too much, the soil may fail you. Too little, and the land grows barren. Consider not just the law, but the harmony of your home."

The sun was sinking low in the sky now, casting a golden light over the compound, much like the shimmering waters of the Volta River reflecting the evening glow. Tordia sat in silence, the weight of tradition and change heavy on his shoulders, while Dzifa and Kafui whispered quietly to one another, their voices like soft ripples on the river's surface. The challenge they faced was no longer simply about property or the number of wives, but about how to walk the narrow path between old ways and new, between duty to tradition and the pull of modernity.

As the first stars blinked into the evening sky, resembling the twinkling lights that adorned the banks of the Volta during festivals, Kekeli stood, her words lingering like the final note of a distant drum.

"The law is a guide, but true wisdom lies in knowing when to follow our customs and when to let the winds of change carry us into tomorrow."

In that moment, as the river flowed steadily in the background, Tordia felt the pulse of both the past and the future. Like the waters that carve through the land, shaping its course yet adapting to the landscape, so too must they navigate their journey, respecting their roots while embracing the currents of change that beckoned them forward.

To be continued...

LET'S 'SPICE' UP OUR 'BRAISE' STRATEGY



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