

## **Bullion Vans in the Living Room: Unregulated Wealth and the Risks We Ignore**

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The 1992 Constitution of Ghana is often celebrated for establishing a framework of democratic governance and emphasising key principles such as *probity* and *accountability*. Yet, while these ideals are upheld in theory, they are rendered hollow in practice due to a lack of enforceable directives. Nowhere is this deficiency more glaring than in the absence of regulations governing how public officials store and secure large sums of wealth in private residences. This regulatory void has allowed practices to flourish that, while not explicitly illegal, pose serious risks to public safety and erode public trust. The recent revelations about substantial sums of cash stored in the private residence of a former minister have brought this issue into sharp focus, illustrating how the letter of the law can often stand in stark contrast to its spirit.

### **The Consequences of Vague Constitutional Ideals**

When the framers of the Constitution emphasised *probity* and *accountability*, they may have assumed that these principles would be self-enforcing, rooted in a shared sense of integrity among public officers. The socio-political climate of the late 1970s through to the early 1990s characterised by severe repercussions for financial misconduct, likely made it unimaginable that a time would come when public officials might openly store copious amounts of cash in their homes without fear of legal or social repercussions.

This assumption has proven misguided. The Constitution may be replete with references to *probity*, but it fails to translate these values into enforceable regulations, particularly in the area of wealth management and personal asset storage. The absence of specific directives has created a dangerous grey area, allowing behaviours that technically adhere to the letter of the law to violate its spirit. Today, the practice of storing vast amounts of unexplained wealth in private residences has become disturbingly common among some public officials, often rationalised under the guise of divine blessing and privacy rights.

### **The Normalisation of Unexplained Wealth**

In this regulatory vacuum, public officials can accumulate and store wealth without the burden of scrutiny. Attempts to question such practices are frequently dismissed as acts of jealousy, partisan politics, or even attempts to tarnish reputations. This dismissal is not accidental; it is a deliberate tactic that has, over time, normalised the presence of unexplained wealth. It is not uncommon to see individuals who, after a relatively short period in office, live in opulence that far exceeds their known earnings.

When questions arise about how a public servant might have millions of dollars or billions of cedis stashed away in their private residence, the narrative quickly shifts to one of personal liberty and divine blessings, with the implication that critics are merely envious or politically motivated. This rhetoric, which labels any scrutiny as being driven by malice or political gain, has deflected legitimate questions about wealth accumulation and has made it impossible to have a rational discourse on the matter.

The result is a culture where questioning unexplained wealth is taboo, and the ideals of *probity* and *accountability* are reduced to hollow rhetoric.

### **Why Store Cash at Home? The Deeper Questions**

This raises a fundamental question - why would any rational person choose to store large sums of money at home instead of depositing it in a bank, where it could generate interest and yield significant returns? Could it be a lack of financial prudence, especially when as seen in the case of the former minister, the theft went undetected for months, perhaps even years, and was only discovered when the perpetrators, emboldened by repeated success, treated the minister's cash-hoard like a personal 'cash reserve' and were accidentally caught in the act during one of their forays? Such a prolonged, unnoticed theft underscores the recklessness of keeping vast sums unsecured in a private residence, turning what should have been a carefully protected resource into a tempting and unprotected "bullion van in the living room."

If a public official shows such a lack of care in managing their own wealth, how can they be entrusted with the much larger budgets of public ministries, where responsible stewardship is paramount? This concern, however, leads to an even more troubling possibility - is the cash deliberately kept at home to avoid scrutiny? And if so, is this need to conceal its origins so pressing that it is worth sacrificing potentially hundreds of thousands of dollars in interest that could have been earned through a basic savings account? The rationale behind this behaviour begs fundamental questions about the true purpose of such unmonitored wealth.

These questions point to a deeper problem, one that goes beyond just financial mismanagement. The absence of regulations that require public officers to store their wealth securely in financial institutions not only endangers public safety but also undermines transparency. Storing cash in private residences creates an environment ripe for abuse, where wealth can be amassed without accountability, and unexplained riches can be concealed from the gaze of oversight bodies. Such practices cast doubt on whether public officers are truly serving the public good or merely serving themselves.

### **The Bullion Van Parallel; Public Safety at Risk**

This situation is not unlike the ongoing problem of bullion vans transporting vast sums of cash through congested roads during peak-hour traffic in Ghana. These lightly protected vehicles, often accompanied by a lone armed police officer, weave through the same clogged streets as everyday commuters. Loud sirens blare as they try to clear a path, making them highly conspicuous targets, as if daring robbers to attack. The tragic 2021 robbery of a bullion van at Jamestown, Accra, where a police officer was killed, highlighted the severe risks posed by transporting cash under such inadequate security measures. In much the same way, storing large sums of cash in homes without adequate safeguards creates high-value targets that not only endanger the owners but also pose a threat to the entire community.

The analogy between bullion vans and cash-filled private homes is clear: both are poorly secured, high-value targets that undermine public safety and security.

### **The Regulatory Gap: A Historical Context**

The absence of regulations governing the storage of large sums of money in private residences can be traced back to the socio-political climate in which Ghana's 1992 Constitution was drafted. The period from the late 1970s through the early 1990s marked a time when *probity* and *accountability* were not just ideals but were enforced with stern measures, following years of executions, imprisonments, and severe consequences for those found guilty of misappropriating public funds. Against this backdrop, there may have been an underlying assumption that public officers would adhere to the highest standards of integrity, and the thought of a public servant choosing to keep vast amounts of cash at home, even if legally permissible would have seemed inconceivable.

The prevailing sentiment at the time was one of heightened caution and a strong aversion to financial misconduct, making it unlikely for the drafters to foresee that future officials would engage in behaviours that, while not necessarily illegal, might still undermine public trust and safety. Consequently, the need to regulate wealth storage in private residences was never addressed explicitly in the Constitution. This oversight, if it can be called that, has left a regulatory vacuum that modern realities now demand we urgently fill.

Today, we face a vastly different socio-political climate where the absence of clear regulations has opened the door to practices that not only blur ethical boundaries but also pose a direct threat to public safety. The once-cherished ideals of *probity* and *accountability* have faded into distant memories, reduced to hollow rhetoric, while impunity in the handling of public funds has become the unspoken ambition of many public officials. If decisive action is not taken to address the issue of 'bullion homes,' future generations may come to view the lack of regulation not as an oversight but as a tacit endorsement of this dangerous norm.

Considering these evolving dynamics, it is imperative that we revisit and update our legal frameworks to reflect current realities. Failing to address this issue could inadvertently erode the very principles of *probity* and *accountability* that our democratic system was built upon. Without a proactive effort to close these regulatory gaps, the values that once underpinned our governance will become little more than historical artifacts, and the safety of our communities will continue to be jeopardised by unchecked and unmonitored wealth in private homes.

### **A Call for Urgent and Comprehensive Regulation**

Ghana can no longer ignore the growing threat that unregulated cash storage in private homes poses to public safety and good governance. The absence of a legal framework regulating this practice leaves communities vulnerable and criminals emboldened. We

need immediate, comprehensive regulations to manage the storage of large cash reserves in private residences. Such regulations could include:

- **Mandatory Secure Storage Requirements** - Home safes should meet minimum security standards, and high-value assets should be moved to secure, regulated facilities.
- **Limits on Cash Stored in Private Homes** - Consider legal limits on the amount of cash that can be kept in private residences, beyond which the money must be deposited in a bank.
- **Registration and Notification Requirements** - Individuals with significant cash holdings should notify local authorities, ensuring that both the security risks and protective measures are adequately assessed.
- **Bullion Van Security Protocols** - Bullion vans should be escorted by highly trained armed convoys consisting of multiple escort vehicles, operating during off-peak hours, preferably late at night or when traffic is minimal, allowing for closer monitoring of the roads. Such a strategy would significantly reduce the risk of exposure and make it easier to safeguard cash-in-transit operations. Effective implementation of this approach requires close coordination between banks and security authorities to plan and execute cash deliveries with precision, ensuring that adequate protection is in place to minimise the likelihood of attacks and to enhance overall public safety. Furthermore, several other security enhancements, such as utilising decoy vehicles, GPS tracking, and electronic countermeasures, can be integrated to further strengthen the security of these operations.

If CHRAJ and the National Security Secretariat fail to act, concerned citizens have a constitutional right to demand enforcement of public safety and accountability under **Article 41(f)**, which compels citizens to “*protect and preserve public property and combat the misuse and waste of public resources*”. They can also invoke **Article 218**, which outlines CHRAJ’s duty to investigate and prevent corruption, as well as **Article 33**, which guarantees the right to seek redress for the violation of constitutional provisions. In fact, five concerned citizens, including Bernard Mornah and Mensah Thompson, have already petitioned CHRAJ to investigate the wealth of the former minister in question. However, should CHRAJ fail to act decisively, there may be grounds for a broader civic response, demanding more forceful accountability measures to ensure that public safety and transparency are upheld. The lack of timely action could also be challenged under **Article 35(8)**, which mandates the state to “*eradicate corrupt practices and prevent the abuse of power*.” This constitutional imperative makes it clear that citizens are empowered to hold institutions accountable when public safety and governance standards are at risk.

The time to act is now. Doing so will not only protect the rights of the wealthy to secure their property but will also safeguard the rights of every Ghanaian to live in a safe and secure environment.