



Electoral campaigns begin in Togo – The Narrative Now, and the Future of Politics and Governance in Togo

On Saturday, April 13, electoral campaigns for Togo's elections begun in the country's capital of Lome.

There have been a lot of protests over the constitutional reforms set to take place in the West African country. Opposition party, Alliance Nationale pour le Changement, ANC launched with a caravan in Lome against the proposed reforms.

In an interview, the leader of ANC mentioned that his movement will not allow the attempts for a permanent power grab by the incumbent administration to impose their vision on the people.

The National Alliance for Change (Alliance Nationale pour le Changement, abbreviated ANC) is a social-democratic party in Togo, led by Jean-Pierre Fabre. The party emerged from a split within the Union of Forces for Change (UFC) following the 2010 Togolese presidential election.

The Forces Démocratiques Républicains, FDR on the other hand views the constitutional reforms as a major issue at stake in the upcoming elections.

Supporters of the incumbent government, Union pour la République, UNIR also took to the streets with their campaigns. At their point of convergence, Minister Gilbert Bears, one of the leaders in the ruling party said, "The challenge is simple- to confirm the confidence and support of the Togolese people in everything we're doing. But at the same time, to say to the Togolese people, we will listen to them and we will act to improve and accelerate everything we have done so far."

Reports indicate that over 2,000 candidates (from political parties and independent candidates) are vying for 113 seats as Members of Parliament and 179 seats as Regional Councillors. Voting is scheduled to take place on April 29, 2024.

'Don't touch my constitution!' Togolese resist reforms ahead of election
Opposition figures accuse President Faure Gnassingbe of changing the rules so he can maintain his grip on power.

Tensions are rising in Togo over major constitutional reforms ahead of delayed parliamentary elections.

The constitutional reboot was approved by lawmakers last month but resubmitted for "consultations" as public anger over its stealthy passage through parliament mounted with police breaking up an opposition news conference and cracking down on protests.

The reforms would see Togo move from a presidential to a parliamentary system, essentially ushering in the country's fifth republic. But opposition activists believe it's all a ruse designed to keep longstanding President Faure Gnassingbe in power – albeit, they say, with a new job title – preserving a dynastic system stretching back nearly six decades.

Amid the turmoil, Faure Gnassingbe the current president has postponed parliamentary elections last week, a move that only served to stir up the unrest. Then, on Tuesday, the government announced that it would go ahead with the elections after all, rescheduling them for April 29, just over a week later than the original date.

At the same time, the government warned opposition groups to scrap plans for three days of protests this week, declaring the rallies illegal. But protest leaders in the small West African nation have vowed to take to the streets on April 12 and 13 anyway, despite the recent arrests of nine opposition figures.

"Don't touch my constitution. It's our only guarantee of stability," Gerard Djossou, a member of the Dynamique pour La Majorite du Peuple (DMP) alliance of parties and civil society organizations, told Al Jazeera. Unlike in 1992, when Togo's constitution was approved by an overwhelming majority of voters on a high turnout, the people been given no say this time round, he said. As elections approach, here's the state of play.

Who is Faure Gnassingbe?

Togo, a nation of around eight million people, has been ruled by the Gnassingbe family for nearly six decades.

The current president was just six months old when his father, General Gnassingbe Eyadema, seized power in 1967, a few years after participating in the country's first postcolonial coup in 1963. His rule was characterized by brutality, his forces accused by Amnesty International of massacring hundreds after a fraudulent election in 1998 [PDF].

When Eyadema, "le patron" (the boss), died in 2005, the military moved swiftly to install his 38-year-old son, Faure Gnassingbe, in the presidential palace, provoking widespread fury. Standing with his Union for the Republic party (UNIR), he won elections shortly afterwards. However, the United Nations reported that security forces killed up to 500 people in the ensuing unrest.

In 2017 and 2018, there were further bouts of deadly unrest. Thousands of protesters gathered in the streets of Lome, the Togolese capital, to demand that Gnassingbe step down in accordance with the two-term limit set in the original 1992 constitution, a provision scrapped when parliament approved amendments removing presidential term limits in 2002.

As a sop to critics, the UNIR-heavy parliament passed amendments in 2019, allowing limits to be reimposed for presidential terms from that year onwards, thus paving the way for the president's re-election in 2020 and 2025. Gnassingbe clinched a fourth term in the latest poll, with runner-up Agbeyome Kodjo, who once served as his father's prime minister, crying foul. He and other opposition members accused the government of using fake polling stations and stuffing ballot boxes.

Kodjo, a leader of the Dynamique Monseigneur Kpodzro movement (DMK), went into hiding, dying in exile early this year. Gnassingbe's opponents now fear the president's latest amendments to the constitution are designed to keep him in charge even when the presidential term limits end.

As he reportedly once said: "My father told me to never leave power."

What are the proposed constitutional changes?

At first glance, the constitutional reforms appear to give critics what they want, restricting the power of the president, who would be directly appointed by parliament for a single six-year term. Under the new system, executive power would instead lie with a "president of the council of ministers" – a prime minister – while Togo's existing presidency will be reduced to a ceremonial role.

The holder of the new prime ministerial position, which would run for a six-year term, would be "the leader of the party or the leader of the majority coalition of parties following the legislative elections".

Should the reforms pass, Gnassingbe's opponents fear he could not only be reappointed president until 2031 but could also then step down from the job and switch to the new role of "president of the council of ministers" in what they say would be a constitutional coup.

Will the constitutional change go through?

Last month, the reforms sailed through parliament, approved by 89 lawmakers, with only one against and one abstention. Weak and historically divided, the main opposition parties had no say, having boycotted the last legislative elections in 2018, claiming "irregularities" in the electoral census. Opposition groups, including Djossou's DMP, the DMK and the Alliance Nationale pour le Changement (ANC), want Gnassingbe to ditch the reform. But, for now at least, they have little political leverage.

"It's an organized scam ... People have been swindled by those in power for years," said Djossou, who is running as a DMP candidate in the parliamentary elections in the Golfe constituency in Lome. He believes Gnassingbe planned to rush through the reforms before the elections in order to sidestep the potential later risk of parliamentary opposition.

A group representing Togo's Catholic bishops said lawmakers had no right to adopt a new constitution, with the parliament's mandate having expired in December ahead of the elections. They urged Gnassingbe to hold off on signing the new constitution.

Announcing the postponement of elections last week after sending the reforms back to parliament for review, the presidency said in a statement that it "wished to have some days to engage in broad consultations with all stakeholders". Various Media organizations including ourselves have reached out to government representatives for comments, but have received no immediate response as yet.

Source: www.africanews.com , www.aljazeera.com





Innovating in a Straitjacket: A Guide to Navigating Innovation in Highly Regulated industries

By Ethel Coffie

Innovating in highly regulated industries like Banking, Insurance or Healthcare often feels like attempting an intricate dance while bound by constraints. The rhythm, passion, and vision are all there, yet the layers of regulations can inhibit the flow, especially at crucial moments. Despite these challenges, some individuals and organizations manage to not only navigate these restrictions but also use them as a springboard for innovation. This guide aims to explore how you can adeptly maneuver through the regulatory landscape, transforming constraints into opportunities for creative solutions.

You can't always ask for forgiveness so see regulation as creative constraint not as an enemy-mindset shift

Acknowledging the necessity of regulation is the first step. Industries like healthcare, biotechnology, finance, automotive and insurance are laden with rules for a reason. In healthcare and biotechnology people die without proper regulation, in finance and insurance people lose their money. Recognizing that these rules exist not to stifle innovation but to safeguard integrity and trust in the industry is crucial.

Heavy regulations in an industry should be viewed as creative constraints rather than showstoppers because they set a framework that encourages deeper thinking and innovation within set boundaries. These constraints compel companies to dig beneath the surface, fostering a culture of ingenuity and problem-solving that might not be stimulated in a less regulated environment. Regulations challenge businesses to find novel solutions that comply with rules while meeting market needs, often leading to breakthroughs that redefine industry standards.

Furthermore, navigating through these constraints can lead to more sustainable and ethically sound practices, as companies and individual corporate innovators are pushed to consider the broader implications of their actions. Instead of viewing regulations as barriers, businesses can see them as a catalyst for innovation, driving them to explore uncharted territories and develop products or services that are not only compliant but also groundbreaking and competitive.

This mindset shift turns regulatory compliance into a strategic advantage, encouraging companies to excel within their constraints and emerge as leaders in their sectors.

Regulatory Hacking

Similar to growth hacking in marketing, regulatory hacking involves deeply understanding the regulatory environment to find innovative, compliant pathways to market entry or product development. To innovate within the rules, you must first know them intimately. This means going beyond a cursory reading of the guidelines to grasp the underlying principles and intentions. Developing a comprehensive 'regulation map' can provide a visual representation of the regulatory environment, helping identify where there's flexibility for innovation and where there are firm boundaries.

-Building Relationships with Regulators
Innovation in regulated industries often requires a dialogue rather than a monologue. Establishing a rapport with regulatory bodies can transform them from perceived adversaries to collaborators in the innovation process.

My take is the more regulatory and compliance teams spend more time with the innovation teams, they are learning cross overs that will develop and

appreciation of each other craft, that will spur a collaborate approach to finding and innovation on behalf of client, customers and patients.

-The Power of Engagement

Regular interaction with regulators, transparency about your innovation goals, and an openness to receive guidance can foster a constructive relationship. Initiating 'Regulatory Roundtables' provides a platform for exchange, where concerns can be addressed, and mutual understanding can be developed.

Example: Mobile Banking Expansion: Chime

Regulatory Navigation: As a fintech company, not a bank, Chime partners with banks that hold its customers' deposits, thus ensuring FDIC insurance for its users. Chime complies with federal and state regulations concerning financial services and consumer protection, leveraging technology to enhance transparency and user control over their finances, aligning with regulatory expectations for consumer rights and data security.

Leveraging Data as the Beacon of Innovation

In the world of regulation, data is your most potent ally. It can validate your innovation, demonstrate compliance, and make a compelling case for your ideas.

- The Critical Role of Data

Utilizing data analytics to identify inefficiencies, validate innovations, and support your arguments is indispensable. Assembling a 'data dossier' for your innovation can provide a robust foundation for regulatory discussions, showcasing the evidence-based benefits of your proposal.

-Example

On-Demand Insurance: Trov
Regulatory Navigation: Trov worked closely with insurance regulators to ensure its on-demand model complied with state-specific insurance laws and regulations. They focused on creating a transparent user experience where policy terms and conditions are clearly communicated, aligning with consumer protection standards. By demonstrating how their model allows for more personalized and flexible insurance coverage, Trov addressed regulatory concerns about fairness and consumer autonomy.

• In each case, these companies engaged with regulators throughout the development and deployment of their innovations, ensuring that their new offerings not only met existing regulatory standards but also contributed to the overarching goals of market integrity, consumer protection, and industry solvency. Their success underscores the importance of proactive regulatory engagement and a commitment to compliance as key factors in driving innovation in regulated spaces.

Navigating the Approval Maze

Securing regulatory approval is a complex process, akin to navigating a labyrinth. A well-prepared, data-supported proposal can serve as a guide, illuminating the path to approval.

-Crafting a Compelling Narrative

When presenting your innovation for approval, think of it as storytelling. Your proposal should narrate the journey of your innovation, highlighting the benefits and backed by data, to persuade regulators of its value and compliance.

-Examples Healthcare: Teladoc Health's Expansion of Telemedicine

Innovation: Teladoc Health expanded

access to healthcare by providing telemedicine services, allowing patients to consult with physicians remotely.

Regulatory Navigation: The company navigated state-specific telemedicine regulations and licensing requirements, ensuring that their platform complied with the Health Insurance Portability and Accountability Act (HIPAA) for patient data privacy.

Behind the Scenes: Teladoc played a significant role in advocating for policy changes to support telemedicine, working with legislators and industry groups to adapt regulations that were often outdated and not conducive to digital health services.

Author Bio

Ethel Coffie is the CEO and Founder of EDEL Technology Consulting, a leading IT consulting and innovation company, and has been recognized as one of the Top 5 Women impacting IT in Africa. With over fifteen years of experience, she has honed her expertise in the fields of technology, innovation, and

entrepreneurship.

In her current roles, Ethel serves on the Board of Old Mutual Insurance Ghana, offering her insights to steer the company towards growth and success. She also advises various fintech companies, contributing to the vibrancy and dynamism of the sector. As the chair of the ICT Skills Sector Board, Ethel works closely with Ghana's Education Ministry to enhance the ICT curriculum, playing a crucial role in shaping the educational landscape. Additionally, she is a member of the governing council of the Star Ghana Foundation, where she participates in initiatives that drive social and community development.

Ethel's involvement across these significant positions reflects her commitment to advancing technology and innovation while fostering impactful change in Ghana and beyond.

Food Coma: What To Know About Postprandial Somnolence



Do you feel sleepy or drowsy immediately after eating? It is called Postprandial Somnolence or Food Coma.

People sometimes use the term "food coma" to describe the feeling of sleepiness or decreased energy levels after eating. The medical term for this response is postprandial somnolence.

Researchers do not fully understand exactly what causes postprandial somnolence. It may occur as a natural biological reaction to the body digesting food, or there may be other reasons why the person feels sleepy.

This article discusses the possible causes of postprandial somnolence, how people who often feel sleepy after food can cope with feeling tired, and when to contact a doctor about the symptoms.

Postprandial somnolence, which many describe colloquially as a food coma, refers to the sense of fatigue, sleepiness, or decreased energy levels that can occur shortly after eating a meal. Postprandial means after eating, while somnolence means sleepiness.

People with postprandial somnolence may experience the following symptoms after eating:

- drowsiness or sleepiness
- low energy levels
- lack of focus or concentration

The symptoms may last for a couple of hours or more.

What causes a food coma?

There are different theories about what causes food comas, ranging from the types of food that a person eats during a meal to shifts in the circadian rhythm. The circadian rhythm is the body's internal clock, which regulates sleep patterns. Below, we look at some of the most popular theories about postprandial somnolence and the science behind them.

The type of food

Meals that are rich in carbohydrates can help the body absorb tryptophan, which is an amino acid that the body uses to create serotonin. Serotonin is a hormone that helps regulate sleep, digestion, and mood, which may account for that common post-meal feeling of happiness, sleepiness, and satiety.

Protein-rich foods also contain tryptophan, so eating meals that are rich in protein and carbohydrates may be more likely to induce feelings of sleepiness after eating.

A 2021 study of Chinese truck drivers found that those who primarily ate vegetables and staple foods, such as grains, dairy, and eggs, were less likely to exhibit dangerous driving techniques than truck drivers who mostly ate meat and fish, which are high in protein. The researchers suggest that this could be due to the underlying differences in fatigue after eating.

Foods that are high in tryptophan include:

- Lean poultry, such as chicken and turkey
- fish
- tofu
- beans
- milk
- nuts and seeds
- egg whites

Foods that are high in carbohydrates include:

- refined or highly processed foods, such as white bread, pastries, and sodas
- starchy foods, such as pasta,

potatoes, and rice
 • grains, including oats and quinoa

The size of the meal

Research into the sleep patterns of fruit flies found that sleep was much more likely after a large meal than after a small meal, especially if that meal was high in protein or salt.

The bigger the meal, the longer it takes for the digestive system to absorb all the nutrients. Blood sugar will also rise, which can lead to a dip in energy levels shortly afterward.

A 2019 study into the diets of 52 Brazilian truck drivers supports this theory. The researchers found that those who ate a "prudent" meal were less likely to feel sleepy after eating than those who had large meals.

The time of day

Eating a large lunch often makes people feel sleepy in the afternoon. The reason for this may be that the effort it takes to digest a large meal also coincides with the body's natural slump in energy.

This energy slump is due to the circadian rhythms of wakefulness, which take a dip between 2 p.m. and 5 p.m. in the afternoon before an evening

boost. This natural fall in wakefulness may combine with the body's tendency to feel sleepy after a large meal.
 Blood circulation

In a small 2018 study involving people who skipped breakfast, the participants experienced a sudden dip in blood flow to the brain soon after eating lunch, causing increased levels of daytime sleepiness.

After a meal, the body needs to focus on digesting the food, so more blood moves to the digestive system and away from the brain. This change in circulation may trigger feelings of lightheadedness, dizziness, or sleepiness soon after eating.

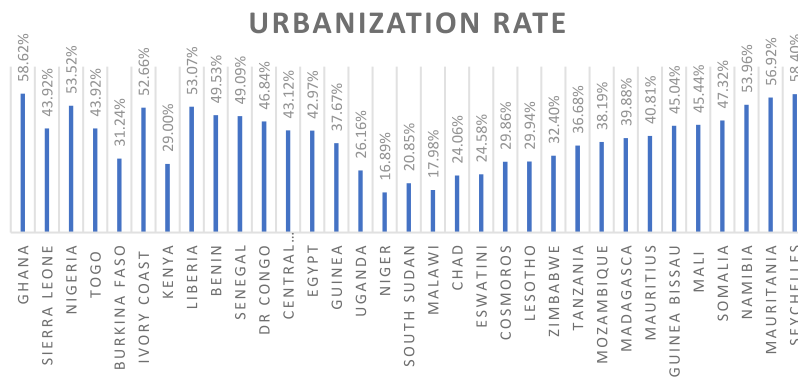
Ancient, primitive instinct

Finally, some experts believe that feeling sleepy after a meal is an instinctive human trait that our cave-dwelling, hunting, and foraging ancestors handed down. It is possible that humans are programmed to be vigilant in times of hunger to help them locate food and to relax and sleep once they have found and eaten the food.

Source: www.medicalnewstoday.com

REAL ESTATE INVESTMENT OPPORTUNITIES IN AFRICA: A SYSTEMATIC SERIES ON THE GHANAIAN SECTOR-PART-2.

By Daniel Kontie



A recent observation made by our outfit, the Africa Continental Engineering & Construction Network (ACECN) on some selected African countries points to the fact that Ghana has the highest rate of urbanization, (ACECN, 2024). This again positions Ghana as the most preferred destination for real estate investment in Africa. The figure below is the graphical representation of the rates of urbanization with Ghana topping the list with 58.62% in 2022.

Figure 1 (Data source: Statista, 2022)

Also, the ever-growing middle class is another crucial index worth considering, Africa is developing faster than it was in the 20th century, it is therefore not a surprise to see many economic indicators assuming positive resilience across the African continent. Ghana have had its share of this rapid development over the years. In 2013, the African Development Bank (AfDB) published that about 46% of Ghanaians are now classified as middle class compared to a continent-wide average of 34.3%. Eleven years down the line, this may have grown above 50% except the gains eroded by the two-year COVID-19 pandemic. It is also interesting to know that majority of these middle class live and work in the cities particularly the national capital, Accra. This has put a lot of pressure on residential facilities in Accra leading to the prohibitive rental prices recorded consistently over the period. This again demonstrates how huge and promising the prospects of real estate investment are, in Ghana using the capital city in particular as a destination.

Besides, Ghana's sudden transformation into Africa's Hub for Tertiary Education also contributes significantly to the sector investment opportunities. According to the National Council for Tertiary Education (2016) Ghana has positioned itself as one of the major providers of quality higher education in Sub-Saharan Africa. For the past decade, Ghana has enacted policies, which have indicated to the global community, the strong intention to enhance the competitiveness of our tertiary education system. For this reason, the quota-based admission policy for foreign students was lifted in both private and public institutions. This opened the floodgate to students and faculty of countries within Sub-Saharan Africa including Nigeria, Cameroon, Guinea, Gabon, Liberia, Sierra Leone, Congo Brazzaville, Equatorial Guinea, Togo, Ivory Coast, Cameroon, Zambia, Gambia, Rwanda and some East and southern African Countries. This trend has skyrocketed the housing demand in the cities making property investment in Ghana exceptionally profitable. The trend gave birth to Airbnb which has gained its popularity in recent times, a term given to short term rentals for private residential facilities often targeted at consultants, business men, students, diplomats' expatriates et cetera. Airbnb within the city of Accra is one of the rewarding property investment portfolios currently.

Last but not least, Ghana's rapid population growth is another index that drives housing demand significantly. The current population in 2024 stood at 35million approximately and is projected to reach 39million by 2030 as against a projected housing deficit of 4.2million by same year. Mention is not made yet of the black race around the world who are tracing their root back home and many settlements in and naturalizing in Ghana because of the political stability the country has enjoyed since independence. This exodus of the black race to Ghana as their home was motivated by a conscious state policy dubbed, "the year of return" in 2019. Ever since, many interventions such as "beyond the return" and some other state programs aimed at supporting these diasporas assimilate into the Ghanaian system seamlessly. That notwithstanding, several measures have also been put in place as an incentive to enable more returnees including citizens of fellow African countries migrating to Ghana to naturalize. Taking Nigeria for instance, about 77,000 Nigerians live and work in Ghana as reported by Statista (2021) and all these needs descent accommodation around the cities making property investment in Ghana more profitable than ever.

In conclusion, all indices point to the fact that Ghana tops the list and remains the most profitable destination for real estate investment in Africa.

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