Terrorism Threats and Rising Bullion Van Robbery Attacks in Ghana

Richard Andoh

Abstract:
Bullion van robbery attacks have emerged as a significant security threat in Ghana in recent years. They pose grave consequences for national security and social, political, and economic stability. This paper provides an overview of Ghana’s rising bullion van robbery attacks. In the paper, realism theory is used to portray the rate of bullion van robberies and their daringness. The subsequent analysis illuminates the factors contributing to the rise of these attacks, including the current economic downturn, socioeconomic problems, and corruption complicity. It explores the potential involvement of organised crime syndicates. The paper recommends a multifaceted approach involving enhanced collaboration between security agencies. It also involves stringent regulation and oversight of cash transportation, technological innovations in security systems, and improved training for law enforcement personnel. Additionally, it emphasises the importance of public awareness campaigns and citizen engagement to foster a collective response to combat bullion van robberies. The paper concludes that the rising trend of bullion van robbery attacks in Ghana requires immediate attention from both the government and the private sector. A comprehensive strategy encompassing preventative measures, swift response mechanisms, and robust law enforcement efforts is imperative to mitigate the risks posed by these attacks. This will safeguard the nation’s security and socioeconomic stability.

Keywords:
Armed robbery, corruption. Ghana, terrorism, violence

DOI: https://doi.org/10.59569/jceeas.2023.3.3.183

PhD Candidate, Department of Political Science (African Studies), University of Hradec Králové, Hradec Králové; OCID: https://orcid.org/0000-0003-1530-9249; richard.andoh@uhk.cz
Introduction
Ghana, which is well known for its shining democracy in the subregion and hospitality people, in the past few years, is grappling with a surge in bullion van robbery attacks that pose a significant threat to public safety and the nation’s security. It is important to emphasise that there have already been signals, and warnings of threats of terrorism, violence, and extremism on Ghana’s border (Jeannin, 2022), which put the country in perpetual fear. The bullion van robbery attack is a daring and well-orchestrated robbery by unknown assailants targeting cash-in-transit vehicles transporting large sums of money for banks, businesses, financial institutions, and individual private goods (Punch, 2022; Djanie, 2023). The activities of these complicities have led to the injuries and killing of both civilians—drivers and security personnel who are normally on the bullion van for a security escort. These brazen and audacious acts of criminality threaten innocent citizens’ lives and challenge the confidence in financial institutions and law enforcement agencies. The recent incident in June 2023, has called for the attention of the security personnel to put stringent measures that would ameliorate the phenomenon. Following these relapses, a security expert advised the country’s Police Service and the Central Bank to disband the practice where the police personnel is made escort bullion vans. Again, the Executive Director in charge of the Africa Centre for Security and Counter Terrorism has urged the State to closely examine the operation of motorbike riders in light of their use in bullion van attacks. It is important to emphasise that a spectacular of all these tragic incidences have successfully been carried out by armed criminals that use motorbikes, widely recognized in Ghanaian parlance as “Okada.” At the same time, their operation is prohibited by law. It can be recalled that in 2012 laws were passed to prohibit the usage of motorbikes for carrying passengers (Ghanaweb, 2021; Arhinful, 2021). The provisions in Regulation 128(1-4) of the Road and Traffic Regulation clearly state, “The Licensing Authority shall not register a motorcycle to carry a fare-paying passenger.” Despite, the prohibition of the use of okada in the country, they continue to operate albeit illegally (Oteng-Ababio and Agyemang, 2016). Many believe that the country’s political system has called for this trend (Lartey, 2020; Frimpong, et al., 2021). This is because the illegal Okada business has received unqualified backing from the political elite, the ruling government, opposition parties, and some interest groups. The notion is that the ruling government cannot compel them by prohibiting its activities for political expediencies. This claim can evidently be supported with some facts. Before the run-up campaign for the 2020 general elections, the two dominant parties were split on the issue of motorbike activities. While the New Patriotic Party (NPP) and its leader in their campaign vowed the idea of introducing a policy where motorbikes drivers would be given taxis on “work and payment conditions,” the National Democratic Congress (NDC) leadership vowed to regulate and legalise motorbikes activities in Ghana (Frimpong, et al., 2021; Duodu, 2023). Therefore, the rising phenomenon could also be attributed to how political parties behave towards a crime.
According to Braimah and Mbowura (2014), political parties in both developed and underdeveloped countries play a significant role in fighting crimes. However, the situation in Ghana is deteriorating as combating crimes has always been politicised. As a result of the increased phenomenon, a government official has reiterated that the robbery attacks on bullion vans in Ghana could send the wrong signals about the country’s security. He further contends that the attacks could scare investors away from the country and urged the Police to ensure this situation is nipped from budding (Nartey, 2023). This article explores the escalating phenomenon of bullion van robberies in Ghana, highlights the conceptual factors underpinning their occurrence, and emphasises the urgent security measures to safeguard citizens, businesses, and the economy. The paper also addresses the emerging threats of terrorism in Ghana. This paper is the first novelty of its kind. It draws attention to the core of the security issues in a country. And this should be the prime concern that needs to be addressed especially in African countries where the volatility is domineering. The security of a country is vital for safeguarding its citizens, upholding sovereignty, promoting economic stability, fostering social cohesion, providing defense capabilities, protecting critical infrastructure, and enhancing international relations. These factors contribute to a nation’s overall well-being, prosperity, and stability. Therefore, this paper will inform the broader perspective of the general public including civil society organisations, policymakers, and the government, and address the situation as it could lead to something unbearable in the future. As the first country to have been democratically consolidated (Huntington, 1991) in the subregion, it could serve as a reference to other countries experiencing the phenomenon.

**Theoretical Underpinning**

This study is supported by realism theory. The bullion van robbery attack in Ghana can be attributed, analysed, and elucidated through realism theory. This is a paradigm in international relations focusing on power dynamics and state-centric behaviour. While realism theory is most commonly associated with international relations, its essential ideas can be expanded to explain domestic situations involving criminal activity and security concerns. The pursuit of power, self-interest, and the idea that states are motivated by a desire to maximise their security and existence is central to realism theory (Korab-Karpowicz, 2010; Mearsheimer, 2014). As a result, in applying this theory to the bullion van attack robbery in Ghana, several key factors that align themselves with realist principles can be identified. The first factor is power and security. Realism theory posits that states prioritise security and seek power to protect their interests (Kay, 2004; Zhang, 2022). Correspondingly, criminal actors involved in the bullion van attack robbery aimed to wield power and gain control over resources, in this instance, the money being transported in the van. By successfully committing robbery, the criminals
sought to enhance their economic well-being and security while undermining the state's and banking system's security.

Another factor is self-interest and rationality. Realism theory assumes that states and individuals act based on their own self-interest and engage in rational decision-making processes (Bachleitner, 2023; Väyrynen, 2023). Therefore, it can be argued that the unknown assailants involved in the bullion van robbery were motivated by financial gain and sought to maximise their advantages. Their actions were motivated by a reasonable assessment of potential gains versus dangers. This included the target’s apparent susceptibility and the potential returns of a successful attack. Another factor that points to the fact or that could be used to understand the phenomenon is anarchy and lack of central authority (Deudney, 2000). The realist theory contends that anarchy exists in the international system. This means there is no overriding authority to establish order and govern state action. In the context of the bullion van robbery, the absence of a strong central authority or effective security measures could have contributed to the van's vulnerability. It is possible to argue that the lack of adequate law enforcement or surveillance systems has enabled criminals to exploit the security vacuum, committing crimes without immediate consequences.

The final point worth mentioning is a dilemma. Realism theory also highlights the security dilemma, which occurs when one actor’s efforts to enhance security culminate in increased insecurity for others. In the bullion van attack robbery, the criminals’ pursuit of their own security and economic gain created a security dilemma for the state and the banking system. The successful robbery highlighted weaknesses in security protocols and raised concerns about the safety of transporting valuable assets. This led to a reassessment and potential strengthening of security measures. While realism theory provides valuable perspectives on the bullion van attack heist in Ghana, it is crucial to highlight that this explanation is only one of the numerous viable interpretations. Other theories, such as liberalism or constructivism, may also provide alternative explanations by focusing on different factors, such as social norms, economic inequalities, or institutions.

**Methods and Materials**

The objective of this paper seeks to address the rising phenomenon of bullion van robbery attacks in Ghana. In this paper, a content analysis qualitative was used to achieve the researcher’s objectives. Content analysis belongs to the qualitative and quantitative paradigms of social science research. Content analysis is a qualitative observational research method used systematically to evaluate the symbolic content of all forms of recorded communications (Kobel and Burnett, 1991). According to Neuendorf (2017), content analysis allows the researcher to interpret a phenomenon through words, themes, photos, symbols, and concepts. It allows for unobtrusive or
discreet communication evaluation. This unobtrusive approach is significant or unique in a situation where direct methods of inquiry might yield responses (Kobel and Burnett, 1991). Content analysis data is derived from secondary sources of data. Secondary data sources were surfed online via search engines and websites. Journals were selected based on their credibility while avoiding predated ones. The Ghana News media such as Ghanaweb, Daily Stateman, Myjoyonline, etc were chosen because of their credibility in their reportage. They are highly patronized by the public. They are independent news media and apolitical.

**Background: Escalating Phenomenon**

In this section I provide a comprehensive, concise, and all-encompassing overview of some unusual criminal activities in the country and in some recent years, resulting in the deaths of some security officers and cash in some cases. A relatively large number of bullion van robberies began in 2016 (Daily Guide Network, 2016). However, according to Quaye (2023), starting from 2021, in the middle of the year, police records show that four bullion van robbery attacks have been carried out across the country. This is the seventh time the police are attacked in bullion van robberies. The report indicates that in three incidents, the bandits absconded with cash on board. In two of the cases, the security personnel escorting the van were killed. On January 18, a gang of 10 highway robbers ambushed a bullion van travelling on the Adansi Fomena and stole over GH₵500,000 (about $43,922) USD. And in this incident, while the driver managed to get away from the shooting the security personnel accompanying the van were killed, and his rifle was stolen (Boateng, 2021; Ghanaweb, 2021). Similarly, on March 1, a robbery incident involving a bullion van was marshalled at Spintex Road at Baatsona by four armed men. Again, the driver and one bank official escaped while the security officer was brutally assaulted and disarmed. Consequently, the armed men robbed the bullion van and absconded with money and a service rifle (Antwi, 2021).

Moreover, in June only within three days, two bullion van attacks occurred. The first incident happened on June 14. As a result of the sporadic gunshots, the security officer escorted the van, and a woman was killed while the driver suffered serious injuries. Then again, the robbers absconded with the money (Adom Online, 2021). Secondly, on June 17, passengers aboard the bullion van were attacked (Ghanaweb, 2021). Consequently, the unknown assailants engaged the police in a gun battle after police reinforcement was deployed at the robbery scene, and the heists fled. The police officers escaped gunshots, and the bullion van carrying an amount of GH₵550,000 was

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3 In the Ashanti Region
4 A suburb of Accra
5 Adedenkpo, a suburb of James Town in Accra.
6 A street hawker
7 This robbery incident occurred on the Winneba-Accra highway.
rescued. Together with the police officers and the driver was escorted back to Accra Police Team. Another attempted criminal bullion van attack took place in Accra’s North Kaneshie Industrial Area and was repelled by police. The incident was thwarted when neighbouring police officers intervened. The armed robbers fired indiscriminately and fled the scene. Even though the operation was not successful, three people police officers were injured in varying degrees and sent to Korle-Bu Teaching Hospital for treatment (Graphic Online, 2022). Four gang-armed robbers who attacked a bullion van are the last incident that occurred recently and traumatised (Bosiako, 2023) residents living at Ablekuma. Even though the driver escaped without any injuries, the police officer died on the spot after several gunshots (Sackitey, 2023).

Source: Ghanaweb, 2021
The above photo shows a bullion van captured by a CCTV camera at James Town. The armed robbers were sitting on the motorbikes around the bullion van.

Source: Republic Press, 2023

Source: Bosiako, 2023
The photo above shows the bullion van at the fuel filling station in Ablekuma with an unknown armed gang man heading towards the side of the driver.

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8 June 22, 2023
9 A suburb of Accra
Photo of the recent bullion van robbers at Ablekuma captured by CCTV camera. In front of the bullion van are two motorbikes.

Source: Kojo Emmanuel 2023, Pulse.com.gh

PRESS RELEASE

POLICE MAKE BREAKTHROUGH IN BULLION VAN ROBBERIES

1. The Ghana Police Service, after several months of painstaking intelligence-led operations at the highest level, has made a major breakthrough in the investigations into multiple Bullion Van Robberies recorded in the Greater Accra area. These are:
   - Kingsway, in February 2021.
   - Baatsona (Spintex), in March 2021
   - Jamestown (Adedemkpo), in June 2021
   - Attempted robbery at North Kaneshie (Industrial Area) in February 2022.

2. Preliminary investigations have established the involvement of two policemen among a number of other suspects. The investigations are continuing and we expect to soon bring all culpable people to face justice.

3. The public will be given further details as soon as it is possible to do so without compromising the ongoing investigation.

4. We wish to assure the general public that the Ghana Police Service will continue to work hard to rid our country of criminal activities that disrupt the peace and stability of the nation. We, therefore, call on all to support us in this endeavour.

SUPT. ALEXANDER KWAKU OBENG
DIRECTOR, PUBLIC AFFAIRS
The above photo shows a letter that was released and published on the 7th of March 2022 for the public indicating the Ghana Police Service’s efforts in making investigations regarding the attacks on four bullion vans robberies within some suburbs of Accra. This shows how serious the phenomenon is deeply rooted in Ghana.

**Emerging Terrorism Threat in Ghana**

Terrorism has evolved as a global threat, crossing geographical boundaries and harming states worldwide (Oganyan, 2015; Gunaratna, 2018; Clarke, 2020; Ramakrishna, 2021). While some locations have seen increased terrorist activity, it is critical not to overlook new concerns in previously deemed safe areas. In recent years, West African countries have been increasingly concerned about terrorism of which Ghana cannot be left out (Obi, 2006; Nkwii, 2015; Zimmerer, 2019). Ghana has long been known as a stable democracy that maintains internal peace and security. The growth of terrorist activity in adjacent countries such as Burkina Faso and Côte d’Ivoire, on the other hand, has raised concerns about the potential spillover effects. Ghana shares porous borders with several countries, making it prone to extremist infiltration and ideology propagation. For instance, Ghana recently deployed a thousand special troops to the country’s northern part, close to Burkina Faso’s border, after militants shot immigration agents around a town close to the border and killed one. The attack has raised concerns that Islamist terrorists in Burkina Faso are fomenting trouble in order to spread throughout the region (Mensah, 2023).

Notwithstanding, several reasons contribute to Ghana’s increased fear of terrorism. The presence of economic and social inequality is the first. Despite tremendous economic growth, Ghana has difficulties decreasing poverty, unemployment, and inequality. Such circumstances foster radicalisation, since disaffected people may be vulnerable to radical ideas promising a better way of life. For example, there has been internal conflict in Ghana’s Northern part which has affected the economy. There is growing unemployment in the region which could lure youth into Islamist militants. Also, the global jihadist movements’ influence cannot be overstated. These organisations, such as ISIS and al-Qaeda, use regional conflicts and grievances to attract members and build local branches. Their recruitment efforts largely target marginalised communities, taking advantage of their vulnerabilities while providing a sense of connection and purpose. As already stated, the internal conflict in Ghana, the dearth of poverty, and unemployment in the country might seriously entice youth to join these groups. Moreover, an important aspect is the inadequate border security infrastructure. The sub-region, Ghana-inclusive, has a security infrastructure deficit (Braimah and Mbowura, 2014; Akanji, 2019). In Ghana, for example, the long and porous borders make it difficult to monitor and manage the flow of people and products. This allows terrorists to enter the country unnoticed. Improving border
security and increasing intelligence sharing among neighbours are critical measures toward mitigating the threat.

**Conceptual Explanations of Bullion Van Attacks in Ghana**

In this section, I show how bullion van robbery attacks have become widespread in the Ghanaian political landscape in recent times. The first factor I want to elaborate on is socioeconomic conditions. Criminological research indicates that some social traits are linked with a greater likelihood of people’s involvement in criminal activity. Kitchen (2006) elaborated in his studies that most offenders, particularly young males, are disadvantaged in society and tend to make a livelihood. His research conducted in Canada found that socioeconomic conditions have been found to be strongly correlated with crime, particularly the most severe offences including assault, robbery, and killing. Data collected on offenders shows that these assailants are unemployed or employed in low-paying, unskilled jobs. Socioeconomic factors play a significant role in engineering an environment conducive to criminal activities.

According to Lofstrom (2016) in global south countries, high levels of poverty, unemployment, and income inequality contribute to desperation among some individuals. Consequently, this drives them toward crime. Alemika (2022) contends that most crimes vary across countries; and in developing countries, crimes are determined by socioeconomic and political structures. The anomie explanation of criminal behaviour and crime rates in African states stems from a lack of socioeconomic opportunities. Disparities in wealth distribution fuel public dissatisfaction, leading to a fertile breeding ground for criminal enterprises (Tilley, Tseloni, and Farrell, 2011). In light of this, I argue that a contributory factor to the criminal activities in the country can be attributed to poverty, unemployment, and the inequality that exists between ordinary citizens and politicians. Also linked with socioeconomic conditions are economic difficulties that can be attributed to the robbery phenomenon. Economic desperation such as the escalation of essential commodities prices and extreme poverty imposes a sense of desperation among citizens who find it difficult to make ends meet (Perez, 2022). Essentially, when there is a dearth of resources necessary for the survival of the people, or when they lack anything above survival they tend to engage in all forms of illegality. Until recently, Ghana was hailed as Africa’s most promising country by the IMF and World Bank. This put Ghana ahead of many African countries as the fastest-growing economy in the world (Fröhlich, 2019).

The aftermath of the global pandemic and the subsequent Russian-Ukrainian war exposed the country’s fundamental economic fragility. Within a short time, prices for goods and services have increased astronomically. This has culminated in hyperinflation and a devalued currency affecting both macro and micro levels of the political economy (Mensah, 2022). It can therefore be argued that the current rising Bullion van robbery
attacks in Ghana are attributed to economic desperation. Due to poverty, unemployment, and limited economic opportunities, these criminals often resort to such criminal acts. Therefore, these individuals see engaging in illegal activities such as robbing bullion vans as a quick and worthwhile way of living a life of affluence. However, they see this being done through illegal means. Economic factors, coupled with social inequality and limited access to resources, can contribute to such attacks in Ghana.

Moreover, organised crime could explain the phenomenon of bullion van robbery attacks in Ghana. Organised crime is a business, and criminal activity systematically organised and delivered by highly centralised enterprise groups most commonly for-profit motivations (Burrell, 2022). In developing countries, organised crime rampantly threatens security and well-being. This suggests that organised and well-structured criminal organisations orchestrate organised crime perpetuated by bullion van robberies in Ghana. These groups operate with meticulous planning, coordination, and specialised skills, often involving experienced criminals with experts in armed robberies. They may have insider information about valuable asset movement, including cash. They may exploit vulnerabilities in the banks or transportation security systems. The motivation behind these attacks is primarily financial gain, as stolen money can fund other criminal activities or enrich an organization. Despite Ghana ranking 8th (Global Crime Index, 2023) for overall resilience in Africa, and having sufficient effective capacity in combating organised crime, it cannot be ruled out of the problem of organised crime. According to Gov.UK (2022), most visits to Ghana are peaceful. However, criminal behaviour occurs, ranging from minor crimes (See Table 1 for the crime index scored or recorded in Ghana) to petty crimes. In 2021, there was an upsurge in robbery, burglary, and violent assault including the use of weapons (Gov.UK, 2022).

Lastly, corruption and collaboration contributed significantly to the bullion van attack in Ghana. The bullion van robbery attacks in Ghana may involve corruption and complicity within the security and law enforcement agencies. It can be argued that some individuals within these organizations may collude with the robbers, providing them with critical information, access to firearms, or even actively participating in the heists. In the recent attacks, some police personnel have been indicted as prime suspects in the crime involving the bullion van attacks (Bansah, 2023; Emmanuel, 2023). These highlight systemic issues related to corruption, lack of integrity, and weak institutional frameworks that allow criminal elements to exploit vulnerabilities to their advantage. The motivation behind such complicity could range from personal financial gain to coercion or fear of reprisals. It is well-known that corruption is so rife in Ghana that every sector of the political economy is deeply involved (Andoh, 2022; Asomah, 2023). Significantly, in this case, political corruption such as bribery, embezzlement, nepotism, and abuse of power is widespread (Asomah, 2020). Ghana currently loses over $3 billion (USD) through corruption activities (Akosa, et al., 2018; Ljubas, 2019; Richard, 2021). Unsurprisingly, Transparency International’s corruption ranking consistently places Ghana on the perceived list of the most corrupt countries. Governments have
implemented anti-corruption measures in the past, such as creating anti-corruption institutions and enacting laws, but enforcement and accountability remain a challenge. This ineffectiveness in fighting corruption and other malpractices tends to derail Ghana’s democratic success over the years (Andoh, 2022).

Table 1: Indicate Crime Index from 2014-2023

<table>
<thead>
<tr>
<th>Year</th>
<th>Crime Index/Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>46.38</td>
</tr>
<tr>
<td>2015</td>
<td>49.92</td>
</tr>
<tr>
<td>2016</td>
<td>49.01</td>
</tr>
<tr>
<td>2017</td>
<td>46.99</td>
</tr>
<tr>
<td>2018</td>
<td>45</td>
</tr>
<tr>
<td>2019</td>
<td>51.95</td>
</tr>
<tr>
<td>2020</td>
<td>48.97</td>
</tr>
<tr>
<td>2021</td>
<td>48.52</td>
</tr>
<tr>
<td>2022</td>
<td>46.81</td>
</tr>
<tr>
<td>2023</td>
<td>44.5</td>
</tr>
</tbody>
</table>

Source: Statista 2023

The above figure indicates the crime index in Ghana from 2014-2023. From the table, in 2023, the crime index recorded was 44.5 points. This means that at the time the crime was moderate compared to 2019 when the crime rate was approximately 52 points which is very high, and in 2018 the crime rate recorded was 45 points lower.

**Public Perception**

The general public view of bullion van robberies in Ghana differs based on the persons and groups involved. However, some common elements emerge from the societal debate surrounding these instances that are elaborated. The first public perception of bullion van robbery attacks is fear and concern (Ghanaweb, 2023). Ghana’s general populace has expressed worry and alarm over the bullion van heist. These instances include armed assailants targeting cash-carrying vehicles, resulting in violence, injuries, and, in some cases, fatalities. This has created a sense of uneasiness and concern among
residents, particularly those who work in the financial industry or rely on cash-safe transit (MyInfogh, 2023; Ghanaweb, 2023).

Secondly, there is public criticism of security measures. The public continues to criticise security procedures during bullion van transportation. Some people believe that security staff should be properly equipped, trained, and given appropriate resources to protect themselves and deliver valuable bullion transport. To deter similar attacks, there have been calls for tougher rules, better coordination among security agencies, and the deployment of more complex security systems. Another public reaction to the bullion attacks is concern about insider involvement. Suspicions and concerns have been raised concerning probable insider involvement in bullion van robberies (Bosiako, 2023). The public has expressed concern about how offenders appear to know the routes, times, and details of these operations. Some argue that collaboration or leaks of critical information from the financial and security industries have raised the probability of successful attacks (Djanie, 2023; Bosiako, 2023).

Further, there is an increasing public outrage and demand for justice. The Bullion van robbery attacks on the banks' security personnel and staff have generated public outcry or fury over the daring and audacity of the perpetrators involved in the attacks. There is a growing concern among citizens who ask the police and security agencies to apprehend and prosecute the perpetrators as soon as possible. The public expects the government and security agencies to take decisive action to address this issue. This will protect both individuals and the financial sector. Finally, citizens demand the government respond and be held accountable. The public expects the government to take responsibility and ensure the safety and security of its residents. Increased investment in security infrastructure, such as surveillance cameras, alarm systems, and armoured vehicles, is necessary. Some residents have also expressed dissatisfaction with what they consider a lack of transparency and responsibility in dealing with these attacks. They have called for better communication and updates from the appropriate authorities.

Source: Gomda, 2023

This photo shows some residents at the robbery scene after the incident in Ablekuma.
**Policy Recommendations**

Bullion van robberies are becoming increasingly common in Ghana, posing significant dangers to public safety and currency transportation systems. These occurrences illustrate the importance of comprehensive policy measures to reduce risks, strengthen law enforcement capacities, and protect persons, financial institutions, and precious cargo. This paper investigates the policy consequences of bullion van robberies in Ghana and considers viable counter-strategies. The first measure is strengthening the country's law enforcement system. Enforcing the law is crucial to building a better society. Gray (1997) contends that enforcing the law system in a developing country helps control and regulate people's behaviour. It is, therefore, crucial that the capacity of law enforcement agencies responsible for combating organized crime and robbery attacks be enhanced. This can be achieved when police forces invest more in training, equipment, and technology for security personnel in police forces. Specialised units must be developed to respond to and investigate such situations. This will ensure proper coordination and intelligence sharing among various security organisations. Secondly, enhancing collaboration between security agencies and financial institutions can reduce ongoing robberies. In their study of crime combat in developing economies, Braimah and Mbowura (2014) suggest that the military has been repeatedly invited to combat armed robbery. This is due to collaborative efforts between security and those involved positively impacting crimes. For this to work effectively, security agencies and banking institutions must work together to prevent and respond to bullion van robberies. Regular communication channels and information-sharing systems should be developed to exchange intelligence, identify potential threats, and take preventative actions. Joint training programmes can also be implemented to raise security consciousness among bank staff, cash-in-transit personnel, and law enforcement authorities.

Another policy recommendation is cashless transactions. In this era of global digitisation, countries should be learning how to do new things that would make it easier for people to do simple transactions (Malini and Menon, 2017; Murugan, 2021; Kasri, et al. 2022; Datta, 2023). Thus, digital transaction of cash has been stressed by many scholars for reducing crime rates and protecting customer assets (Druhova, 2021; Starodubtseva, et al. 2021). Accordingly, a vital policy aspect is to encourage cashless transactions. Promoting digital payment systems that lower cash dependency will make bullion van robberies less appealing. And to encourage businesses and individuals to use electronic payments, the government can create incentives such as tax reductions or subsidies. To encourage wider adoption, educating the public on digital transaction benefits and security is critical. Moreover, physical security measures should be improved. Policy interventions should focus on improving the physical security measures surrounding bullion van operations. Armoured vehicles must be fortified or outfitted with sophisticated security features, such as GPS tracking, tamper-proof compartments, and panic buttons, which can considerably improve cash transportation safety. Furthermore, thorough adherence to standard operating protocols, such as route
surveillance planning, security escorts, and Crisis Intervention Team (CIT) employees training, is critical to minimising vulnerabilities.

Also, public awareness and community engagement are essential to curtail bullion van robberies. It is critical to raise public awareness and engage communities to prevent bullion van robberies. To do this, the government should start broad campaigns to educate residents about the dangers of these attacks. It should also establish rules for personal protection when conducting cash transactions. Engaging local communities, neighbourhood watches organisations, and community leaders can help build a feeling of communal responsibility. This will motivate residents to report suspicious activity and assist law authorities. Finally, implementing legislative reforms and deterring sentencing is critical. No nation has developed without an effective law enforcement system. Crime prevention is of paramount interest to law enforcement agencies in Europe and America. For example, in Europe, traffic police forces can detect and deter criminals because of an effective law enforcement system (Roland and Verdier, 2003; Cestra, et al., 2023). Ghana has so many laws and regulations, but they fail to crack the whip. It is essential that policy changes are required to reinforce the legal framework governing bullion van robberies. The law-making body should examine existing legislation to ensure that it is effective, broad, adequate, and proportional to the gravity of such offences. Harsh punishments such as significant prison sentences and asset forfeiture should be applied to dissuade potential criminals. Specialised courts or tribunals can be established to speed up prosecution proceedings and ensure justice is served quickly.

**Conclusion**

The objective of this article sought to explore the rising phenomenon of bullion van robbery attacks in Ghana. The paper uses realism theory to explain how bullion van robberies have taken root in Ghana. It also explores the threat of terrorism and the factors that contribute to robbery attacks in Ghana. The paper maintains that the recent bullion van attacks in Ghana have raised many questions about the safety and security of cash delivery by bullion vans. It contends that these criminal activities by armed gangs have resulted in precious lives lost. This has impaired the public’s trust in the country’s law enforcement authorities and banking sectors. Accordingly, the bullion van robberies are a sharp reminder of the necessity for proper safety precautions to secure money in transit. Furthermore, the paper recommends the Ghanaian government, security services, and financial institutions collaborate to develop rigorous, and robust protocols. This is to minimise the danger associated with such operations. It emphasises the importance of enhancing the training and equipment of security professionals involved in cash-in-transit activities. This involves supplying them with proper weaponry, protective gear, and specialised tactical response and situational awareness training. Investing in advanced surveillance technologies, such as GPS tracking devices and CCTV systems, can also help track and deter potential assaults. In addition, the paper maintains
that addressing the root causes of these attacks is critical. It contends that socioeconomic variables, such as excessive unemployment and poverty, are frequently the underlying causes that motivate people to engage in criminal activity. Comprehensive social programmes aimed at reducing poverty, generating job opportunities, and offering skill training can address these underlying concerns. Public awareness and collaboration are also essential components in the fight against bullion van attacks. Encouraging citizens to report suspicious activity and providing a forum for anonymous reports can greatly benefit intelligence gathering and incident prevention. Furthermore, building a solid collaboration among police, private security organisations, and the general public can permit a proactive approach to improving security and ensuring cash-in-transit activities. Finally, the paper concludes that dealing with bullion van attacks requires a multifaceted approach that includes adequate security measures, socioeconomic solutions, public participation, and collaboration between government and financial organisations. Ghana may seek to create a safer and more secure environment for cash transportation by following these techniques. This will protect the lives of those involved and the country’s financial system integrity.

Conflict of Interest

The author declares that no financial or conflict of interest was reported in the manuscript.

Notes on Contributor

Richard Andoh is a PhD candidate and assistant lecturer at the Department of Politics, University of Hradec Králové, Czech Republic. Andoh teaches Introduction to Political Science at the undergraduate level. He is also a research fellow for Varieties of Democracy based in Sweden. Andoh’s PhD thesis dissertation focuses on the Effective of Investigative Journalism in Combating Corruption in Emerging Democracies. The author’s fundamental research interest includes contemporary comparative politics, investigative journalism, corruption, good governance, philosophy of social science, political economy, globalisation, leadership, transportation politics, local governance, and International Relations. Andoh has published in Exquinox Journal of Economics Business and Political Studies and African Renaissance. The author also is a peer reviewer for the African Journal of Political Science and International Relations and African and Asian Studies. The current research article forms part of the author’s PhD thesis. Andoh also holds a Master of Arts and a Master of Philosophy in Political Science from the University of Ghana. For further information about the author, you may contact him via Email Address: pricandoh@gmail.com or richard.andoh@uhk.cz
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