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# Public Discourse On The Introduction Of The Electronic Levy (E-Levy) In Ghana: A Critical Discourse Analysis

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**Abstract-** This study examines the public discourse surrounding Ghana's Electronic Levy (E-Levy) through the lens of critical discourse analysis, focusing on how policy narratives are constructed, contested, and legitimized across various stakeholder groups. The research employs Fairclough's three-dimensional model of critical discourse analysis to analyze media coverage, political statements, and social media discussions from November 2021 to December 2023. Data were collected through purposive sampling from 120 texts comprising news articles from major Ghanaian media outlets, official political statements, and social media posts using relevant hashtags. The analysis reveals three dominant discursive frames: revenue mobilization enhancement, employment generation promises, and developmental project funding commitments. Findings indicate significant divergence between policy intentions and public reception, with approximately 75% of Ghanaians expressing opposition to the levy. The study contributes to understanding how policy communication strategies influence public acceptance of fiscal reforms in developing countries, particularly highlighting the critical role of trust, transparency, and inclusive stakeholder engagement in policy implementation. The research demonstrates that technical policy merits alone are insufficient for successful implementation without addressing underlying concerns about governance credibility and institutional accountability. These insights have broader implications for fiscal policy design and implementation across Sub-Saharan Africa, where similar digital taxation initiatives are being considered.

**Keywords-** Public Discourse, E-Levy, Electronic Transactions, Critical Discourse Analysis, Ghana, Taxation Policy

## I. Introduction

The increasing digitization of financial services across Africa has prompted governments to explore innovative revenue mobilization strategies, with electronic transaction levies emerging as a prominent policy tool (UNCDF, 2023). Ghana's introduction of the Electronic Levy (E-Levy) in 2022 represents a significant case study in the complex intersection of fiscal policy, technological adoption, and public acceptance. This research examines the discursive construction of the E-Levy policy through critical discourse analysis, investigating how various stakeholders framed, contested, and legitimized this controversial fiscal measure.

The study of policy discourse has gained considerable attention in contemporary governance literature, particularly in understanding how language shapes policy outcomes and public acceptance (Dryzek, 2005). In the context of developing countries whose institutional credibility usually stays fragile and where state resources are highly contested, policy formulation, dissemination, and reception mechanisms take pivotal significance towards the effectiveness of its implementation. The situation in Ghana with its E-Levy is especially informative in this instance, as it received much of the attention on the side of the common people and was eventually passed by the majority of the population in spite of substantial objections (Daily Guide Network, 2022).

This research addresses a significant gap in the literature by applying critical discourse analysis to understand the relationship between policy communication and public acceptance in the context of digital taxation. While previous studies have examined the economic impacts of similar levies across Africa, limited attention has been paid to the discursive processes through which such policies gain or lose legitimacy. The study contributes to broader discussions about participatory governance, policy transparency, and the role of public communication in fiscal reform initiatives.

The significance of this research extends beyond Ghana's borders, as numerous African countries are considering or have implemented similar digital taxation measures. Understanding the discursive dynamics that influenced Ghana's E-Levy experience provides valuable insights for policymakers across the continent who must navigate the delicate balance between revenue generation needs and public acceptance.

## II. Literature Review and Theoretical Framework

**Digital Taxation in Africa: Context and Challenges**

The emergence of digital taxation across Africa reflects broader trends in global fiscal policy, where governments seek to capture value from rapidly expanding digital economies. The United Nations Conference on Trade and Development has highlighted the growing importance of digital taxation for developing countries, particularly as traditional tax bases remain narrow and informal sectors dominate economic activity. Within this context, mobile money taxation has gained particular attention due to the widespread adoption of mobile financial services across Sub-Saharan Africa

Domestic mobilization of revenues is a perpetual problem for the majority of African nations. The nations are often struck by a combination of economic and structural problems, including devaluation of currency, fuel price hikes, widespread unemployment, inflation, and corruption in its institutionalized forms (Omane-Antwi, 2022).Thus, governments are increasingly seeking innovative ways of broadening the tax base, increasing compliance, and collecting internally generated revenues. One such trend gaining attention is the taxation of mobile money and other digital financial services. This policy has gained traction in some African states, as governments try to adapt to the fast-paced digital economy. Take Uganda, for example, the country taxed mobile money transactions to the tune of 1% in 2018, later decreasing it to 0.5% on withdrawals only. The withdrawal tax proved to be punitive and oppressive, leading to relentless protests as it was feared that there would be less participation of the unbanked population in the economy (UNCDF, 2021).To the east, Kenya attempted to impose a tax on mobile money transfers in 2020, while Zimbabwe passed a 2% tax on every dollar moved (Tawanda, 2018).

The intentions behind these policies were to increase revenue collection; however, they were strongly criticized for further impoverishing the poor and making it harder for people to use technological services. There is still a strong stance from those who support mobile money taxation, claiming that it is sensible in economies with huge informal sectors and little tax payment culture. In the post-COVID-19 era, Anyidoho et al. (2022) noted that some countries, such as Tanzania, Ghana, and Cameroon, appeared to have adopted this approach, aiming to capitalize on the growing use of mobile money services and the revenue generated by their providers. In Ghana, this policy direction fits within the overarching development framework captured in the “Ghana Beyond Aid” vision.

During a 2017 roundtable with major stakeholders, President Nana Addo Dankwa Akufo-Addo affirmed Ghana’s commitment towards reducing aid dependency and constructing a self-reliant economy. He expressed, “We want to build a Ghana that looks to its own resources, not reliant on charity and handouts, but anchored in efficient resource management to engineer sustainable development” (ISSER, 2020).In line with this economic strategy, the Minister for Finance, Hon.Ken Ofori-Atta, introduced an Electronic Transactions Levy (E-Levy) during his budget presentation to Parliament on 17 November 2021.The levy proposed a 1.75% (later reduced to 1.5%) fee on transactions over GHS 100 (around USD 16) per day on mobile money transactions, bank transfers, merchant payments, and even remittances (GRA, 2022; UNCDF, 2023).The E-Levy faced intense political strife and public backlash, yet Ghana's Parliament approved the E-Levy in March 2022.The announcement of the policy ignited fierce discussion, with a stark split in opinions across the political spectrum as well as within civil society. The opposition National Democratic Congress (NDC) fought aggressively against the bill, claiming it would impose severe economic burdens on the working populace and slow the shift towards a cashless society (Donkor, 2022). Their protests led to a parliamentary walkout and widespread demonstrations complete with the chant “Don’t tax Momo!” (Daily Guide Network, 2022).

The parliamentary debate even descended into physical fights between members of the governing party and the opposition (Buatsi, 2022). Widespread debate about the E-Levy also took place outside of Parliament on traditional and social media platforms. Wide segments of the population – scholars, professionals, students, even traders – are grappling with whether or not the policy would impact household budgets and financial inclusion (Agyeiwaa-Afrane et al., 2022). Almost 75 percent of Ghanaians opposed the levy, citing concerns over taxation and lack of responsibility from the governing officials (Afrobarometer, 2022). Only some believed the revenue would be utilized for developmental reasons. This controversy reflects broader worries about trust in public institutions, the transparency of policies, and governance that is inclusive. Taxation in the digital economy, moreover, is not merely an economic tool but also a site of ideological conflict, where legitimacy, equity, and accountability converge. While citizens hold the state to account for motive and enforcement capability, the efficacy of such measures increasingly rests upon genuine public engagement, clear information, and tangible developmental effects. This study, therefore, critically examines the discursive construction of the E-Levy in Ghana. Through a critical discourse analysis of media discourse, political rhetoric, and public opinion, especially on social media, this study seeks to examine how different actors construed the policy, contested its legitimacy, and disputed its effects. The ambition is to unravel the ideological origins of the E-Levy's discourse, assess the perceived economic and social implications, and draw lessons of generalizability for tax policy design and implementation in developing countries.

**Critical Discourse Analysis as Theoretical Framework**

Critical Discourse Analysis offers a well-developed theoretical tool that analyzes the way in which the meanings of the policy are built, negotiated, and disputed with the help of language. Critical Discourse Analysis was developed by Norman Fairclough and other authors who assume that language is non-neutral but a mechanism of power and ideological positioning. Initially, CDA helps policy researchers to find those assumptions, values, and power relations that lie beneath policies and provide a logical explanation of the policies' formulation and reception.

Fairclough's three-dimensional model of discourse analysis forms the theoretical foundation of this study. The model encompasses textual analysis, which examines linguistic features such as vocabulary, grammar, and rhetorical devices; discursive practice analysis, which investigates how texts are produced, distributed, and consumed; and social practice analysis, which situates discourse within broader socio-political contexts. This multi-layered approach allows for a comprehensive examination of how the E-Levy was discursively constructed across different domains and stakeholder groups.

The application of Critical Discourse Analysis to policy analysis has gained considerable traction in recent decades, with scholars recognizing that policy outcomes are significantly influenced by how issues are framed and communicated. Yanow's work on policy interpretation highlights how different stakeholders may construct entirely different meanings from the same policy text, leading to varied implementation outcomes. This perspective is particularly relevant for understanding the E-Levy case, where significant divergences emerged between government intentions and public interpretation.

Van Dijk's socio-cognitive approach to discourse analysis further enriches the theoretical framework by emphasizing how discourse both reflects and shapes social cognition. In policy contexts, this means that the way policies are discussed influences public understanding and acceptance, while existing public attitudes shape how policy messages are received and interpreted. This bidirectional relationship between discourse and cognition is crucial for understanding the complex dynamics surrounding the E-Levy implementation.

**Policy Communication and Public Acceptance**

The literature on policy communication emphasizes the critical role of narrative construction in building public support for policy initiatives. Research by Stone demonstrates how policy stories compete for dominance in public discourse, with successful narratives often determining policy outcomes regardless of technical merits. In fiscal policy contexts, where public resources and personal finances are directly affected, the importance of compelling and credible narratives becomes even more pronounced.

Studies of tax policy communication highlight several factors that influence public acceptance of new levies. Transparency in revenue utilization emerges as a critical factor, with citizens more likely to support taxes when they understand how revenues will be used and can observe tangible benefits. Trust in government institutions also plays a crucial role, as citizens with low institutional trust are more likely to view new taxes skeptically, regardless of their stated purposes.

The concept of policy feedback provides additional theoretical insight into how the E-Levy discourse evolved over time. Pierson's work on policy feedback mechanisms suggests that policies, once implemented, generate their own political dynamics through their effects on different groups. In the case of the E-Levy, early implementation experiences and their communication shaped ongoing public discourse about the policy's merits and impacts.

Research on participatory governance emphasizes the importance of inclusive policy processes in building legitimacy and public support. Studies by Fung and Wright demonstrate that policies developed through genuine participatory processes tend to enjoy greater public acceptance and more successful implementation. The E-Levy case provides an opportunity to examine how the absence or presence of participatory elements influences policy discourse and outcomes.

## III. Methodology

This study adopts a qualitative research approach grounded in Critical Discourse Analysis (CDA) to find out how public discussion of Ghana's Electronic Levy (E-Levy) was framed, contested, and legitimized across different media and political platforms. Due to the highly political and socially sensitive nature of the E-Levy, the qualitative approach is most appropriate to capture the depth, nuance, and ideological underpinnings of the narratives of its implementation. Specifically, CDA enables the critical examination of the language of public discourse, unveiling the power relations and presuppositions beneath competing narratives, as theorized by Norman Fairclough (1995), who emphasizes the interrelation between language, power, and social context. It presents a three-dimensional model for the analysis of texts, including: the text itself (its linguistic characteristics), the discursive practices by which it is created and consumed (e.g., media coverage or political speeches), and the broader social practices in which discourse is useful (e.g., national politics and government institutions).This renders CDA particularly appropriate for the analysis of policy in controversial fields like taxation, where ideology and rhetoric are central in influencing public opinion and political legitimacy. Data for the research were collected using purposive sampling from a number of sources. These included online news stories from traditional Ghanaian media websites like Ghana Web, Graphic Online, Business and Financial Times, and The Fourth Estate. Political speeches, press statements, and interviews of key public actors, especially those from the Ministry of Finance and Parliament, were also analyzed. In addition, publicly posted tweets on the social media website Twitter were sampled to obtain real-time public reactions, with a focus on hashtags #ELevy, #MoMoTax, and #GhanaBudget2022.Data collection was focused on the period between November 2021 and December 2023, which included the pre-implementation debates, introduction of the policy, and post-implementation reactions.. 120 texts were sampled and analyzed: 50 news stories, 20 political statements, and 50 social media posts. The texts were selected on the basis of relevance, range of standpoint, and potential for reflecting the ongoing public discourse. The texts were read carefully with a view to identifying common rhetorical devices, linguistic features, and focus on themes. Analysis was conducted in accordance with Fairclough's CDA model by proceeding through three levels. First, textual analysis examined word use, sentence form, metaphors, and modality used by different actors when mentioning the E-Levy. Second, discursive practice analysis examined how stories were constructed through institutions such as the media or political parties and how these stories were circulated and responded to by members of the public. Third, social practice analysis situated the discourse in the broader socio-political context of Ghana, that is, the government's "Ghana Beyond Aid" vision and the current public skepticism towards state institutions. To manage the analysis, an initial round of open coding was employed to come up with broad themes such as "tax burden," "digital exclusion," "national development," and "public mistrust. “Through axial coding, these codes were constructed into three prevailing discourse frames that encapsulated the contending public discourses of the E-Levy:

1) The E-Levy is an avenue for the government to increase its revenue collection
2) The funds from the E-Levy will be used to create jobs for the people of Ghana
3) Part of the E-Levy funds will be used for developmental projects in the country

These frames served as analytical categories that enabled us to interpret how stakeholders made meaning of the policy, and how these constructions aligned with broader ideological stances and policy expectations. To make the research valid and credible, triangulation was utilized, with data being sourced from multiple sources and groups of stakeholders. Reflexivity was also considered at the analysis stage, and excessive interpretation of individual testimony was avoided. Ethical issues were upheld by anonymizing social media data (where relevant) and analyzing only publicly available content. No private or confidential data was analyzed. In general, the method offers a theory-driven, context-sensitive, and systematic manner of accounting for the contentious discourses of the E-Levy. It illustrates the functioning of language in policy disputes and the role of inclusive communication in shaping public trust and democratic legitimacy in tax reform initiatives.

## IV. Results

**The Implementation of the E-Levy**

According to UNCDF (2023), Ghana's anticipated e-levy tax is based on the expansion of mobile money in the country over the preceding several years. Mobile money has considerably enhanced access to digital financial services in Ghana and helped to decrease the financial inclusion gap. As of November 2021, Ghana has 47.3 million registered users, 18.4 million active users, and around GHs 80 billion (US$13 billion) in mobile money transactions. It's hardly surprising that Ghana has one of the fastest-growing mobile money marketplaces in Africa, with registered accounts doubling between 2012 and 2017. The Minister of Finance, Hon. Ken Ofori-Atta, announced the introduction of an "Electronic Transaction Levy" or "E-Levy" of 1.75 percent (1.5 percent according to the E-Levy Act 2020, Act 1705, GRA, 2020 at the time of this research) on electronic transactions exceeding GHs 100 (US$16) per day on November 17, 2021, during the presentation of the 2022 Budget Statement and Economic Policy of Government to the Parliament of Ghana. Total digital transactions in Ghana are expected to exceed GH500 billion (about US$81 billion) in 2020, up from GH78 billion (approximately US$12.5 billion) in 2016 (Hon. Ken Ofori-Atta, Finance Minister, 2023).

To broaden the tax base and include the informal sector, the government aims to raise GH6.96 billion (US$1.1 billion) in tax revenue in 2022 and GH26.90 billion (US$4.5 billion) from 2023 to 2025 (PwC, 2022 Budget Digest). The finance minister believes that by implementing the policy, the government will increase its revenue, allowing it to fund more development projects such as job creation, cybersecurity, and the establishment of various community infrastructures, among other things. The electronic transfer levy, which was approved on March 31, 2022, is stated to be imposed on electronic transfers to improve revenue mobilization by enlarging the tax base and providing for connected matters. Affum (2022) validates the aforementioned scenario in his conclusions. Ghana's tax-to-GDP ratio, according to the government, is only a little above 13%, significantly below the 15% per GDP limit. The tax net would therefore be expanded from 13% to 16% with the implementation of the E-levy. Further, it was suggested that it would increase the tax revenue derived from the unorganized sector (The President of Ghana, 2017). The Electronic Transfer Levy Act, 2022, Act 1075, specifies its management, collecting authority, payments, recovery, and submission of reports, just like other national levies already in place. It also confirms that the expected revenues to be raised by the government are estimated to be 6.9 billion

Ghana Cedis annually for the country, but it has been argued that this figure is too low. The former finance minister's contention that the collection of these revenues is not the surefire solution to the country's problems, since there are faults in the implementation process, was intended as a jab at the current finance minister's earlier remark. According to the Act, the electronic transfer levy (e-levy) is imposed to "enhance revenue mobilization," which can only mean to enhance, augment, increase, boost, supplement, or otherwise complete all currently undertaken measures to raise money for the government's coffers (Affum, 2022). The GRA (2022) states that the Levy will apply to any transfers made to or from a person's bank account or mobile money account.

According to the UNCDF (2023), the services sector contributes the most to Ghana's GDP, accounting for an average of 51.9% of that country's GDP in the first half of 2021. This makes a strong case for the government to examine that sector to increase revenue by enacting new taxes. Analysts and a different segment of the public, however, argue that the government should look into a variety of tax revenue streams rather than concentrating on the significant portion of its income that comes from taxing electronic transactions (UNCDF 2023). Buatsi (2022) studied the impacts and key discourses of the E-Levy in various African nations, including Uganda, the Democratic Republic of the Congo, Côte d'Ivoire, Malawi, Tanzania, Benin, and Cameroon. The E-Levy has great potential to generate large amounts of revenue for countries by assisting them in creating jobs and instituting other developmental projects, but other stakeholders in the various countries mentioned above believe that excessive taxation could cause people to go hungry, always hurting the economy.

After 11 months of implementation, the electronic levy has generated 861.47 million cedis, according to Joy Business (2023), indicating that the policy is headed correctly. The issue emerges when there is improper communication regarding the potential of the E-Levy, desensitization of the populace of the various nations regarding the intended use of the gathered income, and how the population will not be burdened with exorbitant living expenses. Without this sort of teaching, the policy will be constrained, and in certain situations, it may even have to be stopped since that is what the people of that country want. The results also make clear how important it is for governments and leaders in countries, particularly in sub-Saharan area, to set up adequate discussions and analyses before introducing any tax legislation to the people because otherwise, they would not fulfill their original purpose (Buatsi 2022). While the finance minister and the ruling party claim that the E-levy was intended to promote job growth, Korombo (2022) argued in his piece that it is instead resulting in a sharp fall in employment on the mobile money markets. On the streets of Ghana, several persons who formerly ran mobile money businesses exchanged foreign currency. According to Korombo (2022), a fight broke out because emotions about Ghana's electronic levy were so high around the electronic levy in Ghana that it sparked a scuffle between lawmakers in the Parliament in December.

**Frame 1: Revenue Enhancement and Tax Base Expansion**

In the findings of the research, it was observed that diverse individuals held varying viewpoints and engaged in different discourses regarding the implementation of the electronic levy, as documented in various news articles and interviews in Ghana. According to a report by the Business and Financial Times (2021) online, initial assumptions suggested that the levy would target electronic commerce or transactions conducted through electronic platforms, given the surge in sales via social media and other digital channels. However, upon learning that the levy applied specifically to electronic transactions, concerns were raised by members of the public. The Minority Leader of the Eighth Parliament of the Fourth Republic of Ghana, Haruna Iddrisu, characterized the levy as a form of double taxation. Another critic, whose identity was not disclosed, expressed a preference for physical transactions over electronic ones to avoid the levy, as reported by the Business and Financial Times (2021). Additionally, an article on Ghanaweb.com (2022) highlighted reasons why Ghanaians oppose the E-Levy, corroborating the observations made by the Business and Financial Times (2021) regarding the shift towards ATM card and cheque usage to avoid the levy.

According to the responses gathered to assess the intention of individuals to use electronic transactions (ETs) following the implementation of the E-levy, Taylor, and Francis online (2023), they concluded that a significant majority of Ghanaians expressed an intention to reduce their engagement in electronic transactions subject to the levy. This trend was attributed to the widespread perception among Ghanaians that the E-levy was unfavorable, with many believing it would negatively impact their willingness to utilize such transactions. Consequently, the acceptability of the E-levy among Ghanaians was deemed to be very low. Ghanaweb.com (2021) corroborated these sentiments by compiling various reactions from social media platforms, particularly Twitter, regarding the implementation of the policy. Furthermore, research conducted by Global Info Analytics, led by Musa Danquah, revealed that 73% of Ghanaians opposed the E-levy, as disclosed during an appearance on the Citi breakfast show on Citi TV. These findings contradicted the initial expectation that the E-levy would serve as a means for the government to increase revenue and expand tax collection. As a result, it was projected that achieving the government's revenue targets from the E-levy, including reaching a revenue level of GH¢6.96 billion and expanding the tax net from 13% to 16%, would be challenging. These narratives were widely discussed by key stakeholders in government and the media.

Recent data suggests that the E-Levy has fallen short of its initial revenue targets. According to the Ghana Revenue Authority (GRA), the E-Levy generated approximately GH₵328.80 million in its first seven months of implementation, significantly below the projected GH₵4.5 billion for the 2022 fiscal year (Nyabor, 2023). This shortfall has been attributed to several factors, including public resistance, reduced digital transactions, and technical challenges in implementation. The Ministry of Finance reported that the E-Levy's performance improved slightly in 2023, but still remained below expectations, collecting about GH₵1.2 billion against a target of GH₵4.5 billion (Darko, 2024). While the government maintains that the E-Levy is a necessary tool for revenue mobilization, critics argue that its underperformance indicates a need for policy revision. The Ghana Chamber of Telecommunications has called for a reduction in the levy rate to encourage wider adoption and potentially increase overall revenue collection (Adogla-Bessa, 2023)

**Frame 2: Employment Generation and Economic Development**

The Member of Parliament for Manso Nkwanta Constituency, Mr. George Obeng Takyi, voiced his staunch support for the implementation of the E-Levy, particularly emphasizing its potential benefits in job creation and infrastructure development, aligning with Frames 2 (F2) and Frames 3 (F3). In a contribution published on graphic.com.gh in 2021, Mr. Takyi highlighted the importance of raising tax revenues to facilitate the government's developmental agenda, focusing on increasing employment opportunities for the youth and enhancing the nation's road infrastructure network. Despite varying viewpoints and interpretations regarding the E-Levy, the MP expressed confidence in the policy's positive impact. He reassured the public that the E-Levy would not impose any additional financial burden and emphasized the numerous benefits it would bring, particularly in terms of job creation and road development. Mr. George Obeng Takyi underscored the contribution of the technology industry to employment generation, highlighting its role in fostering innovation, creativity, and market expansion.

Emerging research innovations are reshaping methods across various economic sectors, fostering creativity and efficiency through novel technology applications. This approach, advocated by the ruling party and supported by Finance Minister Ken Ofori-Atta, emphasizes the potential of the E-Levy to spur job creation and bolster the private sector, ultimately reducing unemployment rates.

Honorable Joe Ghartey, Member of Parliament for Essikado-Ketan constituency, echoed similar sentiments in a news article on Pulse.com.gh (2022), touting the E-Levy as a solution to Ghana's unemployment challenges, albeit without providing specifics. However, our research on Ghanaweb.com (2022) revealed contrasting views, with many Ghanaians expressing concerns that the E-Levy would exacerbate job losses and business failures. While proponents anticipate long-term employment benefits, opponents argue that the policy may lead to short-term business closures, particularly among small-scale businesses, especially Mobile Money (Momo) agents, as clients seek to avoid the tax by withdrawing funds. Within weeks of the finance minister's budget presentation, data from the Bank of Ghana (BoG) indicated a significant decline in mobile money transactions, reflecting consumer reactions to the levy.

Critics anticipate further economic challenges, including increased manufacturing costs and potential layoffs, as businesses strive to mitigate financial strain. These concerns challenge the assertion that the E-Levy will contribute to job creation, placing additional scrutiny on its potential impact.

The E-Levy's impact on job creation in Ghana so far has been quite difficult to quantify precisely. While the government initially projected that the levy would help create over 11 million jobs through various developmental projects (Ministry of Finance, 2022), recent reports suggest that these ambitious targets have not been fully realized. The Ghana Statistical Service (GSS) reported a marginal decrease in unemployment rates from 13.4% in 2021 to 13.2% in 2023, but it's challenging to attribute this directly to the E-Levy (GSS, 2024). Some sectors, particularly in digital services and financial technology, have reported job losses due to reduced transaction volumes following the levy's implementation (Quartey et al., 2023). However, the government maintains that funds from the E-Levy have contributed to initiatives like the You Start program, which aims to create job opportunities for the youth, though specific numbers are not readily available (Ministry of Finance, 2024). Critics argue that the underperformance of E-Levy in revenue collection has limited its potential impact on job creation, calling for a reassessment of the policy (Agyemang, 2024).

**Frame 3: Developmental Project Financing and Infrastructure Investment**

Honorable Joe Ghartey asserts that the E-Levy will generate significant revenue for government programs, aligning with Frame 3 (F3), which posits that levy proceeds will fund developmental projects. "There are communities without even a single kilometer of paved road," he noted. "The government requires funds for infrastructure development, and the E-Levy offers a solution for these critical needs." Finance Minister Ken Ofori-Atta echoed this sentiment during the 2022 budget presentation, highlighting plans to use levy funds for infrastructure projects, education, road expansion, cybersecurity enhancements, and long-term economic stability. However, a report by Afrobarometer, featured in a Ghanaweb.com article (2022), revealed that only 9% of Ghana's population trusts that E-Levy revenues will be utilized as intended, as depicted in Appendix 4. Similarly, research conducted by CDD-Ghana showed that 51% of Ghanaians doubt that levy revenues will be invested in developmental projects. Moreover, 24% expressed little confidence in the government's intentions, while 15% were somewhat confident in the proper utilization of revenue funds. This significantly undermines the government's objective to allocate levy revenues to developmental projects, indicating widespread distrust among Ghanaians towards national leadership and their commitment to fulfilling promises, particularly regarding E-Levy revenue utilization. Consequently, discontented discourses have emerged, reflecting public skepticism and dissatisfaction. This partially addresses the second research question regarding the prevalent narratives and rhetoric surrounding the policy.

E-Levy's contribution to developmental projects in Ghana has been limited due to its underperformance in revenue collection. While the government initially earmarked a significant portion of E-Levy funds for infrastructure development, including road construction, healthcare facilities, and educational institutions (Ministry of Finance, 2022), the actual implementation has fallen short of expectations. According to the 2023 Budget Statement, only about 30% of the planned developmental projects funded by the E-Levy were initiated or completed (Ministry of Finance, 2023). The Ghana Infrastructure Investment Fund (GIIF) reported that E-Levy's contributions to its portfolio were substantially lower than projected, impacting the scale and pace of infrastructure projects (GIIF, 2024). Some specific projects, such as the "Agenda 111" hospital initiative, have seen delays partly attributed to funding shortfalls, including lower-than-expected E-Levy revenues (Ghana Health Service, 2024). However, the government maintains that despite challenges, the E-Levy has contributed to some key projects, including rural electrification and water supply improvements, though at a reduced scale (National Development Planning Commission, 2024). Critics argue that the limited impact on developmental projects underscores the need for a comprehensive review of the E-Levy policy and its implementation strategy (Osei-Assibey, 2024).

## V. Supportive Assertions

In a contribution to a news program, Dr. Kwame Asah-Asante, a political science lecturer at the University of Ghana, advised the government to engage a political advisor and involve key stakeholders in decision-making and policy implementation, particularly regarding the E-Levy. This advice, cited in a business news article on Ghanaweb.com on February 6, 2022, emphasized the importance of consultation and consensus-building to reduce resistance to the policy. Dr. Kwame Asah-Asante's recommendations align with findings by Buatsi (2022) on the reasons for the failure of electronic levies in other countries such as Zambia and Uganda. Proposals for remedy included transparent political communication and receptivity to public opinion, addressing both the research question and the study's third purpose. Following such advice could potentially result in smoother policy implementation with minimal opposition.

Since the mention of the implementation of the E-Levy policy by the ruling party, there have been two groups on opposing sides, the supporters and the critics. The elements on either side have held discussions in public through various media, claiming their support for or their dissatisfaction with the policy. The supporters are of the view that increased levels of revenue mean increased levels in job creation and the establishment of other infrastructural amenities, but the critics mainly say this is not the way to go since the policy comes to create a menace and increase the hardship the people of Ghana face.

## VI. Recommendations

The study offers several recommendations to improve the implementation of the E-Levy in Ghana. The authorities should prioritize stakeholder engagement and transparent communication throughout the policy process. This entails actively seeking input from citizens, businesses, and civil society organizations to address concerns and build consensus. Robust monitoring and evaluation mechanisms are crucial to assess the impact of the levy and ensure funds are used appropriately for developmental projects. Capacity-building initiatives are also necessary to enhance the government's management of levy revenues. Furthermore, ongoing political communication efforts are essential to provide clear and accurate information about the levy's objectives and benefits, fostering public understanding and acceptance. Ghana can enhance the effectiveness and legitimacy of the E-Levy, ultimately contributing to Ghana's socio-economic development by following these recommendations.

## VII. Limitation of the study

The frames mentioned and analyzed to support these discourses are only four in number, and the study believes it is limited. Subsequent studies can increase the research range to the number covered in this research. Furthermore, with the application of critical discourse studies under the umbrella of the qualitative methodology, it was quite difficult to choose the most suitable method for this research. Another disadvantage I encountered was time constraints, since the use of this approach is time-consuming because it took some time for me to find the news outlets that had the exact information I needed. Furthermore, I found out that critical discourse analysis does bring out the best solutions to questions that are scientifically based, and so, other methods are highly recommended to be employed when other research is being carried out.

## VIII. Conclusion

The study delved into the complex discourse surrounding the implementation of the E-Levy in Ghana, exploring four key frames that encapsulate various viewpoints and arguments. The study revealed concerns about the E-Levy being perceived as a form of double taxation, with critics outlining its potential impact on electronic transactions. These findings contradict the government's aim to increase revenue collection by widening the tax net, as evidenced by widespread skepticism and opposition among the populace. The study addressed assertions that the E-Levy would contribute to job creation and infrastructure development. While proponents emphasized the potential benefits for employment generation, detractors expressed concerns about job losses and adverse effects on businesses, particularly mobile money agents. The research focused on the intended use of E-Levy funds for developmental projects. Despite government assurances, public skepticism persists regarding the transparency and effectiveness of revenue utilization, undermining trust in the government's ability to fulfill its promises. Supportive Assertions in the findings outline the importance of consultation and consensus-building in policy implementation. Recommendations for increased political communication and stakeholder engagement highlight the need for transparent and inclusive decision-making processes. The study elucidates the complex landscape of public discourse surrounding the E-Levy, highlighting divergent viewpoints and narratives that shape perceptions and attitudes towards the policy. Addressing public concerns and increasing transparency in revenue utilization will be crucial for garnering public trust and support for future policy initiatives.

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