

PUBLIC MANIFESTO — 2026 EDITION

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# GHANA DOES NOT NEED 1 MILLION CODERS

*It Needs 9,375 Systems Architects*

A Manifesto for the Age of Artificial Intelligence

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THE EXECUTION ECONOMY IS ENDING. DESIGN THINKING IS THE NEW CURRENCY.



## PUBLICATION INFORMATION

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*"The future will not be won by those who can code the fastest.*

*It will be won by those who can design the systems everyone else depends on."*

**— Deon Christolove**



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## FOREWORD: Why This Manifesto Exists

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Ghana is at an inflection point.

Governments are announcing mass-coding programmes. Schools are integrating programming curricula. Donor agencies are funding developer bootcamps at unprecedented scale. The ambition is admirable. The direction is wrong.

This manifesto is not an attack on coding. Coding is a craft, a tool, a necessary capability. But a tool is not a strategy. And a strategy built on training a million people to use a tool that AI is rapidly commoditising is not a strategy — it is an expensive illusion of progress.

What Ghana needs is not a million people who can write code. What Ghana needs is a critical mass of people who understand systems — who can design platforms, architect value chains, and build the digital infrastructure that a nation running on informality, mobile money, and mobile-first behaviour actually requires.

***"A tool is not a strategy. A million coders without architects build noise — not nations."***

This manifesto is written for policymakers who want to be right, not just popular. For educators who want to produce builders, not graduates. For young Ghanaians who deserve a vision of digital futures that does not make them cheap labour in a global race to the bottom.

Read it. Share it. Argue with it. But do not ignore it.

**The stakes are too high for silence.**

— Deon Christolove, 2026

## CHAPTER 1 — The Execution Layer Is Being Automated

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Artificial intelligence has fundamentally restructured the value chain of software development. What once required teams of engineers and months of iteration can now be produced by a single individual augmented with AI tools in a matter of hours.

This is not speculation. It is the observable reality of every major engineering organisation on the planet in 2026. GitHub Copilot, Claude, GPT-4o, Cursor, and Replit AI are not productivity tools. They are capability multipliers that are collapsing the marginal cost of code generation toward zero.

McKinsey Global Institute's 2024 analysis of software developer productivity found that AI coding assistants increase output by 30–50% for routine tasks — and that this productivity gain disproportionately benefits senior developers who can direct AI tools, not junior coders who are still learning the basics. The World Economic Forum's Future of Jobs Report 2025 lists software development among the top roles facing partial automation by 2030, with basic coding tasks among the first to be fully automated.

The implications for a national coding initiative are stark:

- ▶ Coding is becoming a commodity skill with diminishing wage premiums
- ▶ Global supply of code-capable workers will vastly outpace demand for execution-level coding
- ▶ Margins for freelance and outsourced coding work are compressing in real terms across all emerging market freelance platforms
- ▶ The differentiation premium is shifting entirely to those who understand what to build — not those who can build it mechanically

Training one million Ghanaians to code in this environment is not forward-looking. It is training an army for a war that has already ended.

***"You cannot win the AI era by training humans to do what AI already does better, faster, and for free."***

## **CHAPTER 2 — Coding Does Not Equal Value Creation**

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There is a seductive logic to the coding-equals-opportunity narrative. It sounds modern. It sounds technical. It sounds like progress.

But coding is a means, not an end. A hammer does not build a house — an architect does. The hammer is essential, but the architect determines what gets built, why it matters, and whether it will stand.

Stack Overflow's Annual Developer Survey (2024) reveals the median annual salary for a junior software developer in Sub-Saharan Africa is approximately \$8,000–\$12,000. Compare this with the founder of a successful African B2B SaaS platform — whose company may be valued at \$1M–\$50M within 3–5 years of launch. The difference is not technical skill. It is systems thinking and design vision.

True economic value is created at the level of:

- ▶ Problem identification — recognising what is broken and why it matters
- ▶ System design — determining how a solution integrates with real-world constraints
- ▶ Business model architecture — structuring how value is created, captured, and distributed
- ▶ Distribution and scale — ensuring a solution reaches and sustains the populations that need it

A coder can implement a feature. A Systems Architect determines whether that feature should exist at all — and designs the platform that makes it self-sustaining.

Ghana's economy does not suffer from a deficit of people who can write functions. It suffers from a deficit of people who can design systems that work within the realities of Ghanaian

infrastructure, informality, and culture. Without that architectural layer, coding effort is economically incoherent — technically impressive, practically fragmented.

## CHAPTER 3 — Global Competition Makes Coding a Weak Moat

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Let us be clear-eyed about the competitive landscape Ghanaian coders enter the moment they are trained.

They do not compete with each other. They compete globally. Upwork, Toptal, Fiverr, and Freelancer.com list millions of developers from across the world bidding on the same work. The price data is unambiguous: basic web development tasks that commanded \$30–\$50/hour in 2019 now command \$15–\$25/hour as supply has expanded and AI tools have reduced the perceived expertise required.

The global market for execution-level coding has the following structural characteristics:

- ▶ Labour is cheaper in Bangladesh, Pakistan, Vietnam, and across Southeast Asia — where a qualified junior developer earns \$4,000–\$8,000 annually
- ▶ Talent density is higher in India, Eastern Europe, and Latin America, where established ecosystems of developer education and employer pipelines already exist
- ▶ AI tools are actively reducing the team sizes companies need to ship products — Y Combinator's 2024 batch included multiple companies built by 1–2 founders with no engineering hires, using AI tools exclusively

***"A nation cannot sustainably compete on execution labour in a world where execution is being commoditised by machines."***

Ghana's competitive moat must be built on contextual intelligence — on understanding local systems, local constraints, and local opportunities deeply enough to design solutions that global players cannot replicate without that embedded knowledge. That is not a coder's advantage. That is a Systems Architect's advantage.

## CHAPTER 4 — Systems Architects Create Leverage

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The case for Systems Architects over mass coders is not ideological. It is mathematical.

A Systems Architect operates at a higher level of abstraction. They design platforms, ecosystems, value chains, and digital infrastructure — the systems that others operate within.

One well-designed system can employ hundreds, serve thousands, and scale to millions. The arithmetic of impact at national scale is compelling:

## **9,375 Systems Architects × 1,000 people impacted each = 9,375,000 Ghanaians touched**

Consider the evidence from Africa's most successful digital platforms. Flutterwave was built by a team of fewer than 20 engineers in its first two years — yet today processes over \$16 billion annually and serves businesses across 34 countries. Paystack, acquired by Stripe for approximately \$200 million, had fewer than 50 employees at acquisition. M-PESA, which redefined financial inclusion for 50 million East Africans, was architected by a team of fewer than 30 people.

These are not stories about mass coding capacity. They are stories about architectural vision executed with precision by small teams of elite builders. Ghana needs more of that. Not a million people who can write Python.

# **CHAPTER 5 — The Economics: A Head-to-Head Analysis**

This is the chapter that most proponents of mass coding initiatives do not want to produce — because the numbers, when examined honestly, do not support the policy.

Let us build a rigorous economic comparison between two national digital talent strategies: training 1,000,000 coders versus cultivating 9,375 Systems Architects. We will examine training costs, employment absorption, wage outcomes, GDP impact, and revenue generation potential over a 10-year horizon.

## **5.1 — Training Cost Analysis**

The cost of producing a job-ready coder through a structured programme — curriculum, hardware, connectivity, instructor hours, assessment, and certification — is estimated at \$800–\$1,200 per learner based on comparable African digital skills initiatives (Kenya's Ajira Digital Programme, Nigeria's 3MTT Initiative, and Rwanda's Digital Ambassadors Programme have published cost-per-trainee data in this range).

At \$1,000 per learner, the direct training cost alone for 1 million coders is \$1 billion. Over a 5-year rollout, this represents approximately \$200 million per year in programme expenditure, before employment support, infrastructure, or administration.

Metric	1M Coders Strategy	9,375 Architects Strategy
Training cost per person	\$800 – \$1,200	\$8,000 – \$15,000
Total programme cost	\$800M – \$1.2B	\$75M – \$140M
Programme duration	5–7 years	3–5 years
Cohort size	1,000,000	9,375
Cost per GDP dollar generated (est.)	\$0.85 – \$1.20	\$0.04 – \$0.12

Elite systems architecture training — covering system design, platform economics, AI tool leverage, and product strategy — costs more per person. But the total programme investment for 9,375 architects is \$75M–\$140M, which is 10–15 times cheaper than the mass coding alternative. This frees up \$700M–\$1B in national capital for other economic priorities.

## 5.2 — Employment Absorption Reality

Training workers is only half the equation. The other half is whether the economy can absorb them at appropriate wage levels.

Ghana's formal tech sector currently employs an estimated 35,000–50,000 people in technology-related roles (Ghana Statistical Service, 2023; Ghana ICT survey data). The National Information Technology Agency (NITA) has reported consistent skills-absorption challenges even at current graduate volumes.

Adding one million trained coders to a market that currently employs 50,000 technology workers implies a 20:1 supply-to-existing-capacity ratio. Even with aggressive market growth of 15% annually over 10 years, the market would absorb approximately 200,000 additional technology workers by 2034. The other 800,000 face one of three outcomes: underemployment in non-technical roles, emigration, or informal freelancing at subsistence rates.

Scenario	Employed in Tech	Underemployed / Emigrated	Absorption Rate
Current Ghana tech market	~50,000	—	—
1M Coders @ 15% market growth (2034)	~200,000	~800,000	20%
1M Coders @ 25% market growth (2034)	~320,000	~680,000	32%
9,375 Architects (demand exceeds supply)	9,375	Near zero	>95%

Systems Architects face no absorption problem. The demand for senior systems design talent in Ghana and across Africa consistently outpaces supply. African tech companies, NGOs, government digital transformation units, and multinational corporations all report difficulty recruiting experienced systems thinkers. A cohort of 9,375 elite architects would be fully absorbed by the market within 2–3 years of graduation — and would likely create additional employment through the systems they design.

## 5.3 — Revenue and GDP Generation Potential

This is where the comparison becomes most stark. The question is not just how many people are trained — it is how much economic value each pathway generates for Ghana.

# \$2.4M – \$8M

## Revenue per Architect (10-year horizon)

*Per architect via platform ownership, consulting, and systems licensing*

A Systems Architect who builds even a modest B2B SaaS platform serving 500 Ghanaian SMEs at GHS 500/month (\$42/month) generates:

- ▶ Annual Recurring Revenue (ARR): ~\$252,000
- ▶ 5-year cumulative revenue: ~\$1.26M
- ▶ With modest growth to 2,000 SMEs: ARR of ~\$1M, 5-year revenue ~\$5M

Scaled across 9,375 architects, each building even conservative systems:

Scenario	Revenue per Architect (10yr)	Total Economic Output
Conservative (small tools, consulting)	\$500,000	\$4.7 Billion
Moderate (MicroSaaS + B2B platforms)	\$2,000,000	\$18.75 Billion
Optimistic (scaled platforms, exits)	\$8,000,000	\$75 Billion
1M Coders (median freelance earnings)	\$80,000	\$80 Billion*

*\* The 1M Coders figure assumes every single trained coder sustains freelance income over 10 years — a scenario that conflicts directly with the 20% absorption rate established above. Realistic adjusted output for 1M Coders is \$16–\$26 billion over 10 years (applying the 20–32% absorption rate). The Architect strategy produces comparable or superior output at a fraction of the training cost and with near-total employment absorption.*

"9,375 architects building systems is not a smaller bet than 1 million coders. It is a smarter, cheaper, and more certain bet."

## 5.4 — The Multiplier Effect: What Architects Build That Coders Do Not

The revenue comparison above still understates the Architect advantage, because it does not account for the economic multiplier that well-designed systems create.

When a Systems Architect designs a mobile money–integrated invoicing platform for Ghanaian SMEs, they do not just generate their own revenue. They:

- ▶ Create employment for 5–50 implementation developers, sales staff, and support agents
- ▶ Formalise the financial activity of hundreds or thousands of previously informal businesses
- ▶ Generate GRA-taxable transaction volume that expands the national fiscal base
- ▶ Reduce transaction costs for SMEs, freeing capital for reinvestment
- ▶ Build data infrastructure that enables credit scoring, insurance underwriting, and further financial inclusion

This is the systems multiplier. One architect. One platform. Potentially thousands of downstream economic participants. No individual coder — however skilled — generates this kind of systemic economic leverage.

Economic Dimension	1M Coders	9,375 Architects
Direct employment (realistic)	200,000 – 320,000	9,375 (near-certain)
Indirect employment created	Low (execution roles)	High (via platforms built)
GRA tax base expansion	Marginal	Significant (formalisation effect)
Foreign exchange earnings (10yr)	\$16B – \$26B (adj.)	\$18B – \$75B
Platform IP ownership	Minimal	High
Brain drain risk	Very High	Low (local demand absorbs)

## CHAPTER 6 — Ghana's Core Problem Is Not Coding Capacity

To solve the right problem, we must first correctly diagnose the problem.

Ghana's most significant digital development constraints are not technical — they are systemic:

- ▶ Fragmented systems — government, healthcare, agriculture, and finance operate in silos that do not communicate
- ▶ Inefficient logistics — physical and digital movement of goods, money, and information remains deeply inefficient
- ▶ Informal economic structures — the majority of economic activity occurs outside formal systems, making data capture, taxation, and financial inclusion enormously difficult
- ▶ Weak digital infrastructure integration — mobile money exists, but its integration with business, government, and social systems remains underdeveloped

***"These are not coding problems. They are system design problems. Training more coders does not solve broken systems."***

The prescription of more coders for these challenges is equivalent to prescribing more bricklayers for a city without urban planners. The bricks exist. What is missing is the design.

## CHAPTER 7 — Imported Systems Do Not Fit Local Reality

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There is a persistent temptation in African digital development to import solutions. Take a system that works in Singapore, Estonia, or the United Kingdom — strip off the branding and deploy it in Accra. It never works as intended.

Not because Ghanaians cannot use digital tools. But because systems are designed for specific contexts, and Ghana's context is profoundly different from the environments in which most global systems are designed.

Global platforms are built for environments with stable electricity and internet infrastructure, formal economic structures with credit histories and identity verification, and high-trust, low-friction payment rails.

Ghana requires context-aware system design that accounts for:

- ▶ Informality as the default — not the exception — of economic life
- ▶ Mobile-first behaviour and the dominance of low-bandwidth interaction patterns
- ▶ Hybrid offline-online workflows for users in low-connectivity environments
- ▶ Mobile Money (MoMo) as the primary financial rail, not cards or bank transfers
- ▶ Oral and visual preference in user interface design over text-heavy information architecture

This kind of context-aware design requires Systems Architects with deep local intelligence — people who understand Ghana from the inside. This is Ghana's unique and defensible competitive advantage in the global digital economy. It can only be leveraged by people trained to design systems, not observers trained to execute within them.

## CHAPTER 8 — The Risk: Misallocation of National Resources

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The risk of the 1-million-coders initiative is not that it fails loudly. The risk is that it fails quietly — over years — as a generation of trained coders discovers that the market for their skills is narrower, more competitive, and less remunerative than promised.

The economic and human costs of this failure are not abstract:

- ▶ Underemployment — trained coders unable to find or sustain meaningful technical work
- ▶ Brain drain — the most capable graduates leave for markets that can absorb their skills, representing a net loss of national investment
- ▶ Disillusionment — a generation that was promised digital futures and received digital disappointment, with cascading consequences for trust in public education and government initiative

- ▶ Opportunity cost — the \$800M–\$1.2B in training expenditure could have funded 60–80 elite systems architecture institutes, 10,000 architect fellowships, and a national digital platform investment fund

***"A generation betrayed by a misdiagnosis is harder to recover than one never promised anything at all."***

## CHAPTER 9 — The Alternative: A Strategic Talent Pyramid

The alternative to a flat mass-training approach is a structured talent architecture — a pyramid that aligns different levels of capability with different roles in the digital economy.

### Tier 1: Systems Architects (Top 1%)

These are Ghana's most critical digital assets. They design the systems everyone else operates within. Training requires systems design, platform economics, AI tool leverage, product strategy, and Ghana-specific regulatory and economic context.

### Tier 2: AI-Augmented Builders (Top 10%)

Implementation specialists who build within architectures designed by Tier 1. They need working proficiency with AI-augmented development tools, rapid prototyping skills, and the contextual intelligence to adapt implementations to local realities.

### Tier 3: AI Users (Broad Population)

The broad population does not need to code. They need to participate effectively in a digital economy — through digital literacy, productive use of AI-powered tools, and access to systems designed by Tier 1 and built by Tier 2.

Tier	Size	Role	Training Focus
Tier 1: Systems Architects	~9,375 (1%)	Design digital systems	Platform economics, AI leverage, system design
Tier 2: AI-Augmented Builders	~93,750 (10%)	Build within systems	AI tools, rapid prototyping, local adaptation
Tier 3: AI Users	Broad population	Participate in digital economy	Digital literacy, tool fluency, MoMo integration

## CHAPTER 10 — Strategic Reframe

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The goal of this manifesto is not to eliminate coding from Ghana's digital education agenda. The goal is a strategic reframe — a shift in how policymakers, educators, and institutions understand the role that coding plays in a modern digital economy.

Coding must be repositioned:

- ▶ From primary national objective → to supporting implementation capability
- ▶ From mass training → to targeted, role-appropriate application
- ▶ From the pinnacle of digital ambition → to an input in a larger systems design process

***"Coding should serve systems. Not replace system thinking."***

Systems Architects who command AI tools can build products, run companies, and design national infrastructure with a fraction of the team size that was required a decade ago. This is the new leverage point of the digital economy. Ghana must invest there. Not because coders do not matter — but because without architects, coders build pieces. With architects, they build nations.

## CONCLUSION: Build Nations, Not Features

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Ghana is a country of extraordinary systems intelligence. Its people navigate complexity daily — informal trade networks, mobile money ecosystems, family-based financial systems — with a sophistication that formal economic theory can barely describe. That intelligence is exactly what Systems Architecture requires.

Ghana does not need to import this capability. It needs to cultivate, formalise, and direct it.

The 1 Million Coders Initiative reflects a sincere desire to include Ghana's youth in the digital economy. That desire is correct. The vehicle is wrong.

One million coders competing in a global market for a commodity skill — in an era when AI is rapidly commoditising that skill further — is not a digital economy strategy. It is a strategy for digital underemployment at national scale, executed at a cost of \$800M–\$1.2B, for a realistic return of \$16–\$26 billion over a decade.

9,375 Systems Architects, each designing systems that touch 1,000 people, is a strategy for national digital infrastructure — for ownership, for leverage, for a digital economy that Ghanaians design. At \$75M–\$140M in training investment, generating \$18–\$75 billion in economic output, with near-100% employment absorption and significant multiplier effects.

The numbers are not close.

***"The future will not be won by those who can code the fastest. It will be won by those who can design the systems everyone else depends on."***

Build architects. Build systems. Build nations.

— Deon Christolove

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## CALL TO ACTION

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This manifesto is a beginning, not an end. If you agree that Ghana's digital strategy must be fundamentally reoriented, here is what you can do:

### For Policymakers

- ▶ Commission an honest assessment of current coder employment rates, wage trajectories, and absorption capacity within the formal and informal tech economy
- ▶ Redirect a portion of mass-coding programme funding toward elite systems design curricula at Ghana's premier universities
- ▶ Establish a Ghana Systems Architects Fellowship — 500 fully-funded places per year, targeting the top 1% of technical and analytical graduates
- ▶ Fund a national digital platform investment vehicle that takes equity stakes in systems designed by fellowship graduates

### For Educators

- ▶ Integrate systems thinking, platform economics, and AI-augmented development into tertiary engineering and business curricula
- ▶ Partner with local digital businesses to provide real-world systems design challenges as assessments
- ▶ Position coding as a tool in service of design — not as an end in itself

### For Young Ghanaians

- ▶ Do not stop at learning to code. Learn to design the systems that code serves
- ▶ Study platform economics, system dynamics, business model architecture, and AI tool leverage
- ▶ Ask not just how something is built — but why it should be built at all, and for whom

### For Everyone

Share this manifesto. Translate it. Submit it to committees, newspapers, parliaments, and schools. Ghana deserves a digital economy strategy worthy of its ambitions.

**That strategy begins here.**

## **GLOSSARY OF TERMS**

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### **Systems Architect**

A practitioner who designs the high-level structure of complex digital systems — determining what should be built, how components interact, and how a system integrates with economic, social, and technical realities. Distinguished from implementers by their focus on design over execution.

### **Execution Layer**

The level of the software development value chain concerned with implementation — writing code, building features, and deploying functionality. As AI tools advance, this layer is increasingly subject to automation and commoditisation.

### **Commodity Skill**

A skill that is widely available, easily replicable, and subject to competitive pricing pressure. As supply increases and tools automate application, economic returns diminish.

### **Platform Thinking**

A design philosophy focused on building infrastructure others can build upon, rather than creating isolated products. Platform thinkers design ecosystems of value, not just individual solutions.

### **AI-Augmented Development**

A mode of software development in which human intelligence is amplified by AI tools — enabling individuals to produce outputs that previously required larger teams, at significantly higher speed.

### **Leverage**

In economic and systems contexts, the ability to achieve disproportionate impact relative to input. A Systems Architect creates leverage by designing systems that serve many people through the work of a small number of architects.

### **Annual Recurring Revenue (ARR)**

The annualised value of subscription or recurring revenue generated by a business. For a SaaS platform,  $ARR = \text{number of paying users} \times \text{monthly fee} \times 12$ . Used in this manifesto to model the revenue potential of systems built by architects.

### **Multiplier Effect**

The phenomenon by which a single economic action or investment generates additional downstream economic activity. A well-designed platform creates employment, formalises transactions, expands the tax base, and enables further economic participation beyond its direct revenue.

### **Brain Drain**

The emigration of highly trained or qualified individuals from a country, typically to nations with greater economic opportunity. A predictable outcome of training skilled workers for roles with insufficient local demand.

### **Informality**

The portion of economic activity that occurs outside formal regulatory, financial, and legal structures. In Ghana, the informal economy represents the majority of economic activity and constitutes a defining design constraint for any digital system targeting local users.

### **Mobile Money (MoMo)**

A mobile phone-based financial service that allows users to send, receive, store, and pay with digital money without requiring a traditional bank account. In Ghana, MoMo is the dominant financial rail for millions of individuals and businesses.

### **Talent Pyramid**

A structural model for organising a nation's human capital — with elite strategic thinkers at the apex, skilled implementers in the middle, and broadly digitally literate participants at the base — ensuring each level serves a distinct and valuable economic function.

### **Race to the Bottom**

A competitive dynamic in which participants compete by continuously lowering prices or standards, resulting in diminishing returns for all. Nations competing on low-cost coding labour risk entering this dynamic as AI reduces the price floor for execution work.

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## **ABOUT THE AUTHOR**

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Deon Christolove is a Systems Strategist, Digital Economist, and public intellectual focused on the intersection of technology, economics, and African development.

With a background spanning architecture, B2B consulting, and digital product development, Deon operates at the frontier of Ghana's digital economy — building AI-powered platforms, advising institutions on digital transformation strategy, and producing research on the structural conditions required for African technological self-determination.

His work is grounded in a central conviction: that Africa's digital future will not be built by executing foreign models on local soil, but by designing indigenous systems that reflect local realities, leverage local intelligence, and create economic value that remains on the continent.

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