

GHANA

PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-SAHARAN AFRICA: A SECTORAL ANALYSIS



STEERING COMMITTEE



SUB-SAHARAN AFRICAN COUNTRIES COVERED BY THE PATHWAYS STUDY

EAST AFRICA



Ethiopia Kenya Rwanda Tanzania Uganda

WEST AFRICA



Cameroon Côte d'Ivoire Ghana Nigeria Senegal

SOUTHERN AFRICA



Angola Botswana South Africa

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RESEARCH BACKGROUND AND FRAMEWORK

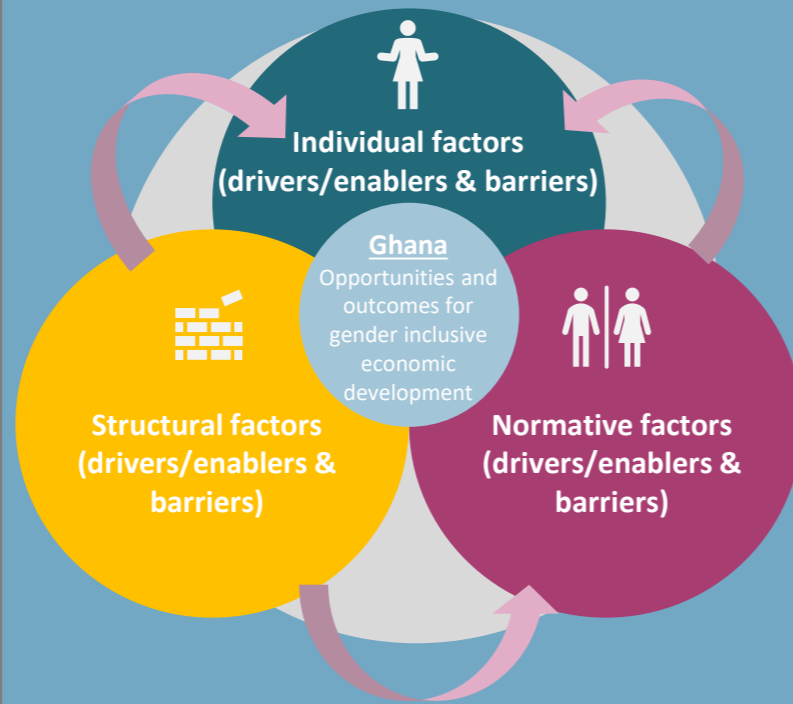


The Pathways SSA Gender Study explored opportunities for women's economic empowerment (WEE) in 13 African countries across West, East and Southern Africa

RESEARCH OBJECTIVES

- 1 Identify sectors with the highest potential for growth and for women's economic empowerment
- 2 Understand women's roles, as well as drivers, barriers, and economic opportunities in priority sectors
- 3 Tailor and propose sector-specific recommendations to each country's and sector's context

RESEARCH FRAMEWORK



The research framework identifies factors that influence women's economic participation at three levels

- **Structural factors:** policies, regulations, and laws that either directly or indirectly impact women's economic empowerment
- **Normative factors:** social and cultural norms that shape women's economic participation (i.e., unpaid care work and violence against women)
- **Individual factors:** women's access to human, social, and economic capital (i.e., education, training, land, financial resources, and digital technology)

TARGET SECTOR SELECTION



RESEARCH PROCESS





Prior to the start of the COVID-19 pandemic, Ghana was the second largest economy in West Africa and the world's fastest growing economy as of 2019

The services sector contributed over half (54.3%) of Ghana's GDP in gross value-added terms in 2019



Despite the prevalent services sector, 70% of Ghanaians depend directly or indirectly on agriculture and the forestry sector. Women produce 70% of the nation's subsistence crops.

Employment & economic participation
65% Of women participate in the labour force, compared with 72% of men ⁽¹⁾

57% Of economically active women are employed by the services sector ⁽²⁾

80% Of jobs depends on the unregulated informal sector in Ghana ⁽³⁾

Ghana's population is young and rapidly urbanising



Ghana has a diverse ethnic composition and culture. In 2019, the country welcomed over 460,000 international migrants due to its favourable socioeconomic conditions and political environment to seek employment.

Demographic trends
31m Ghana's population in 2021, including 2 million in the capital city Accra ⁽⁴⁾

3.8 Average births per woman ⁽⁵⁾

75% Share of population aged below 25 ⁽⁶⁾

Poverty levels have declined since the return of multi-party elections and a new Constitution in 1992



Although significant inequalities between the North and the South persist in terms of accessing services and employment, universal free basic education has drastically increased girls' access to education.

Human development
23% Poverty rate in Ghana in 2016 ⁽⁷⁾

20% Of girls are married as children ⁽⁸⁾

27% Of women are using modern contraception ⁽⁹⁾

Sources and links: (1) World Bank DataBank (2021), (2) Euromonitor International (2020), (3) AFD (2019), (4) Ghana Statistical Service (2021), (5) World Bank DataBank (2020), (6) Ghana Statistical Service (2022), (7) The World Bank (2020), (8) Ahonsi, B., Fuseini, K., Nai, D., Goldson, E., Owusu, S., Ndifuna, I., ... & Tapsoba, P. L. (2019), (9) Ghana Statistical Service & Ghana Health Service (2015)



COUNTRY-LEVEL DRIVERS & BARRIERS FOR WEE

STRUCTURAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN GHANA



Whilst Ghana has a clear commitment to ensuring gender equality and citizens' rights, challenges persist in designing and implementing formal and policy-focused measures that would support WEE.

Policy environment for women's rights

Ghana's policy environment is broadly supportive of women's economic empowerment. The Labour Act, 2003 (Act 651) clearly states that everyone has the right to equal pay for equal work "without distinction of any kind".⁽¹⁾ The law also prohibits sexual harassment in the workplace. Furthermore, women are entitled to 12 weeks (84 days) of maternity leave with full pay.⁽²⁾

National policy Labour (Domestic Workers) Regulations 2020

Ghana's Labour (Domestic Workers) Regulations 2020 (L.I.2408) provides for domestic workers' rights including the need for a written employment contract, daily wages not below the national minimum wage, social security obligations of the employer towards the domestic worker and 15 working days annual leave with full pay.⁽³⁾

Key ratifications & commitments



(View full list of ratifications [here](#))

LEGISLATIVE DRIVERS

- According to the Constitution of the Republic of Ghana 1992, all citizens are equal before the law and cannot be discriminated against on gender.
- Ghana ratified all main international conventions on women's rights.
- The Ministry of Gender, Children and Social Protection (MoGCSP) is the main body that coordinates and works towards promoting and ensuring gender equality and social protection.
- In 2007, the government approved initiating the integration and implementation of gender-responsive budgeting into the development agenda.



LEGISLATIVE BARRIERS

- There is limited capacity and expertise among government officials on gender equality broadly, and on gender-responsive budgeting specifically.
- While clear efforts have been made to put in place Gender-Responsive Budgeting (GRB) measures, challenges persist in designing and implementing formal and policy-focused measures.

Legislative environment for women's rights

Ghana boasts a number of legal and policy commitments, with fewer legislative barriers than in other SSA markets.



Policy success case: Ghana's National Adaptation Plan (NAP) on climate change



To address climate change, the government of Ghana put in place a National Adaptation Plan led by the Environment Protection Agency (EPA), a part of the Ministry of Environment.⁽⁴⁾

The adaptation strategy entails a gender-integration approach that responds to women and men's different climate vulnerabilities and needs.

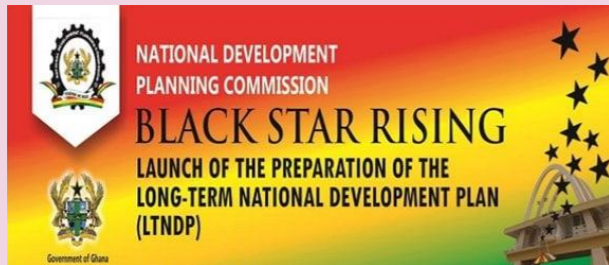
Sources and links: (1) Grameen Foundation USA & American Bar Association (2022), (2) AfricaPay (2021), (3) N. Dowuona & Company (2021), (4) Environmental Protection Agency (2020)

NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN GHANA



A strong economic development plan is set to help address normative barriers including women's unpaid care work, limited political representation, their ability to influence decision making and gender-based violence.

Building an inclusive and resilient economy is a key focus of Ghana's national development efforts, which can contribute to WEE over time.



Ghana's Long-Term National Development Plan (LTNDP)⁽⁵⁾ aims to create a strong economy for the period 2018 to 2057.

Ghana has made great strides towards improved gender equality in educational attainment and health indices.

Over this period, it will be vital to reduce regional inequalities, whereby women and girls in the north still have poorer educational and health outcomes than those in the South.

Inequitable norms around unpaid care and domestic work hinder women's economic opportunities. As a result of this unbalanced division of labour, women's health and mental wellbeing are also adversely impacted.



14%

Percent of GDP if women's time spent in household production was valued⁽¹⁾

Within the household, women's ability to influence decision-making depends on their socioeconomic background. In rural areas, gender norms and individual beliefs influence decision-making authority over different crops among farming households.



The higher the contribution of crops to household income, the greater the degree of men's decision-making authority⁽³⁾

Despite recent progress, women in Ghana continue to face barriers participating in politics. Ghana continues to trail other SSA countries, as there is no legally enforceable gender quota in parliament and politics.



30%

The United Nations' minimum recommended threshold for women representation⁽²⁾

GBV is widespread across households, communities, workplaces and educational settings, limiting women's economic prospects and affecting their health and wellbeing.



43%

Of women experienced violence in the last 12 months, according to the most recent demographic survey⁽⁴⁾

Sources and links: (1) Counting Women's Work (2016) , (2) Ghana Today (2022), (3) Osei-Tutu, E. M., & Ampadu, E. (2018), (4) 2014 – Note: Fieldwork for the DHS 2022 was underway as at the time of publication of this report, (5) National Development Planning Commission (2016)



INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN GHANA

Networks, groups, cooperatives, and mobile money have become critical for women's access to entrepreneurship and finance, with great opportunity to extend their impact on rural women's future prospects



Women's networks, groups and cooperatives positively impact women's social and economic capital in Ghana.

When women entrepreneurs grow their business, there are often broader economic benefits for local communities too.

Smallholder farmer cooperatives also improve the socio-cultural norms that typically restrict WEE.

80%

Of small businesses in the informal sector are owned by women⁽¹⁾



Despite women owning 80% of small businesses in the informal sector, women entrepreneurs continue to face barriers associated with accessing credit and business investments.

Recognising these challenges, Ghana has introduced a new Digital Financial Services (DFS) Policy, which not only prioritises overcoming challenges associated with financial access for women, but also focuses on strengthening digitisation and capital access for women-led businesses.

Human capital



Girls' and young women's participation in STEM subjects remains lower than boys and young men.

This participation is influenced by gender-inequitable attitudes / perspectives about suitable subjects and professions for girls versus boys.

20%

Of STEM graduates are female students versus 80% male ⁽²⁾

Social capital



Women who can engage customers, community people, and opinion leaders can enhance business growth and welfare.

Women's social capital contributes towards new ideas, new markets, products, strategies and opportunities, which can help reduce rural poverty.

68%

Female membership of VSLAs founded in 2020 by USAID ⁽³⁾

Financial capital



Access to formal financial services has increased in the past 10 years, as mobile money and digital financial services have improved levels of access for Ghanaians.

However, poor rural women continue to face barriers to financial inclusion.

54%

Of women had access to a formal financial account in 2017 ⁽⁴⁾

Sources and links: (1) Boateng, S., & Poku, K. O. (2019), (2) World Economic Forum (2022), (3) ACDI/VOCA (2020), (4) The World Bank 2017.



FOCUS SECTORS FOR WEE

Ghana ranks as the world's second largest cocoa producer, with local cocoa considered of the highest quality. Production value has followed an upward trend in recent years thanks to the growing demand for certified cocoa from global chocolate producers, with prices up 7% in 2020 pre-COVID versus the previous year.

National frameworks for the cocoa sector

- The Ghana Cocoa Board (COCOBOD) is a specialised agency encompassing three processors – Barry Callebaut, Cargill and Olam – accounting for over half (60%) of all traded cocoa
- Other private sector companies – Mars, Mondelez and Nestlé – buy cocoa from processors and agribusiness suppliers



Key challenges for the cocoa sector

- 1 Limited access to agricultural inputs, limited access to finance, as well as health risks rank among key challenges
- 2 Illegal small-scale gold mining (known as galamsey) is negatively affecting cocoa-farming communities
- 3 Unsustainable cocoa production practices have contributed to deforestation, accounting for 138,000 hectares of forest lost each year

Spotlight: Significant opportunities for innovation



Currently, only a quarter of cocoa beans are processed locally, and these may only be sold through government-approved licensed buying companies (LBCs). There are opportunities to expand private sector participation and improve innovation. The government intends to invest in the sector, as Ghana will aim to no longer be dependent on raw cocoa bean exports but instead process more of its own cocoa beans.

ECONOMIC CONTRIBUTION

US\$521m

Cocoa's contribution to the economy in 2019 (1)

18%

Ghana's share of global cocoa production (2)

1.4%

Cocoa's contribution to GDP in 2019 (3)

18.5%

Agriculture's contribution to GDP in 2019 (4)

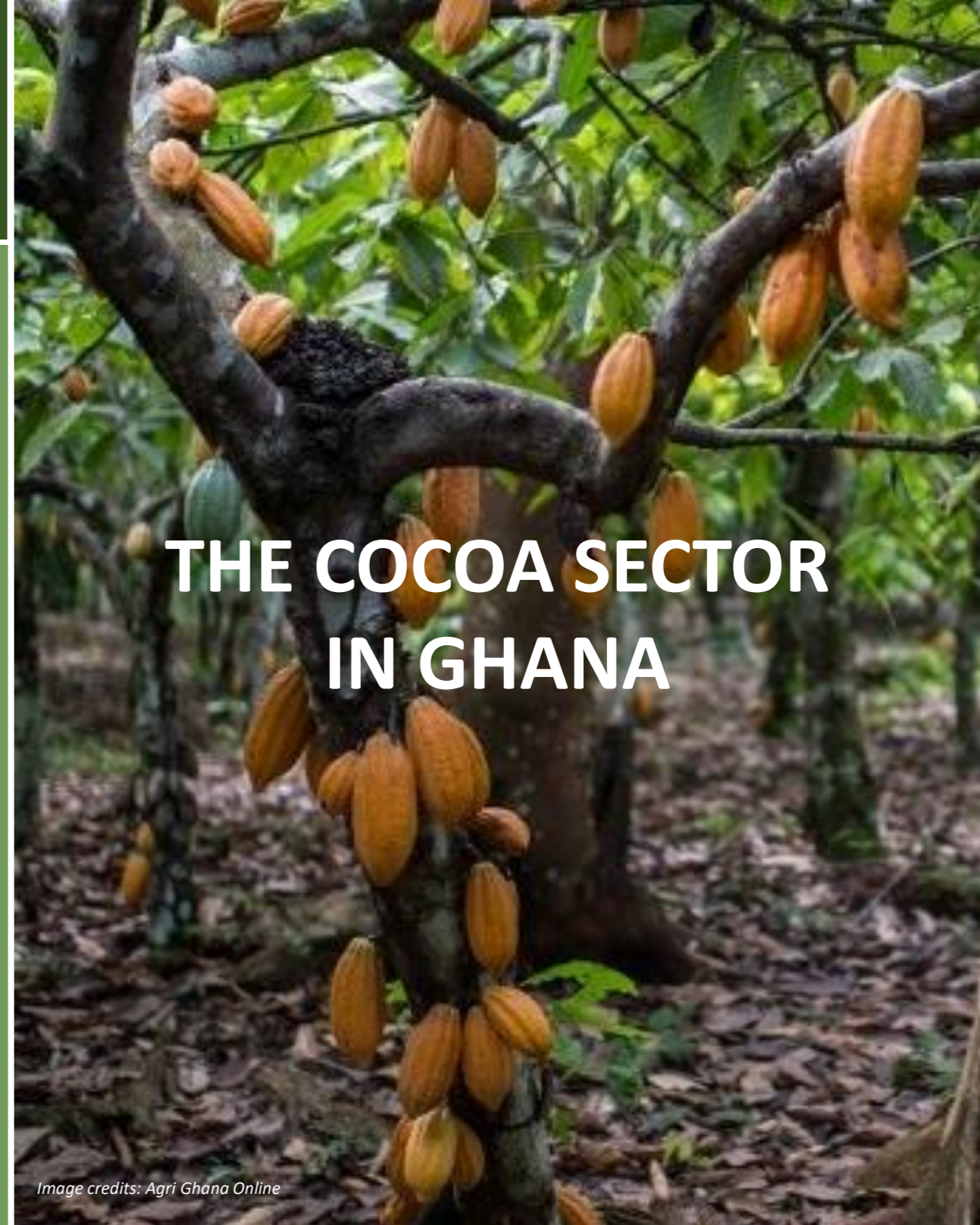
US\$2.3b

Ghana's cocoa beans exports in 2019 (5)

IMPACT ON LIVELIHOODS

800,000

Farming households derive their livelihoods from the cocoa sector (6)



THE COCOA SECTOR IN GHANA

Image credits: Agri Ghana Online

Women in the cocoa sector

Ghanaian women are involved in various activities along the supply chain, from gathering pods to drying and replanting. Although official data suggests a quarter of the labour force are women, this is likely significantly underestimated. Women's contribution is often invisible, as cocoa farms are often owned by their husbands and families.



Women's role in the cocoa value chain is often invisible and unpaid

The supply chain relies on men and women, but also labour exploitation and child labour

WOMEN'S REPRESENTATION

25%

Of cocoa farmers are women according to official figures, although likely a significant underestimate (1)



Growing cocoa is labour intensive with little potential for mechanisation. A system of labour and kinship relations relies on men and women in fluid roles. Women play an essential role, as they carry out almost half of the work on cocoa farms.

WOMEN'S PRODUCTIVITY

58kg

Gap in productivity between male- and female-led households producing cocoa, per hectare (2)



Women are involved in all cocoa activities but are often unpaid, and their contribution remains invisible. Most married women living in cocoa-farming communities work on cocoa farms owned by their husbands and families.

US\$315

Gap in yearly net income between male- and female-led households producing cocoa (3)

10%

More female-headed households need to hire labour, increasing production costs (4)

WOMEN'S ROLES

80%

Of food production falls under the responsibility of women in West Africa (5)



Sales of cocoa are dominated by men. Household heads (typically men) who own land are most likely to be the ones selling cocoa. Perception of women's inability to read scales has been found as a reason why women are less involved in cocoa sales in more than one study. (6)

KEY DIFFERENCES IN TASK ALLOCATION ON COCOA FARMS

Women play a key role in the management and labour provided on cocoa sharecroppers' plots. Tasks that require physical strength and decision-making power are seen as exclusive to men. Women are likely to carry out tasks such as gathering of cocoa pods and scooping of beans from pods. Other tasks were done jointly (e.g., planting, drying and replanting).



LABOUR EXPLOITATION IN THE SUPPLY CHAIN

Women experience more severe forms of exploitation and some business models in the sector are set up to profit from women's unequal position within society. Key indicators of forced labour include non-payment, underpayment and withholding payment; physical violence and verbal abuse; threats of dismissal; deception; and non-physical coercion (especially food deprivation); sexual violence; and "nnaho", a form of involuntary labour.



CHILD LABOUR IS PREVALENT IN THE SECTOR

An estimated 900,000 children worked on cocoa farms in 2020.(7) Both boys and girls are reported to be involved in all stages of production, whether directly or indirectly. Girls tend to work with their parents in land preparation, planting, farm maintenance, harvesting, and post-harvesting. Child labour in cocoa also affects both boys' and girls' access to education.



Ghana's fishing industry represents a key source of employment, food security and foreign exchange. Although primarily a coastal activity, there is also significant potential inland on Lake Volta and other regions, serving both rural and urban communities. Aquaculture and fish farming are also growing in various areas.

National frameworks and policies for the fishing sector

- Fisheries are regulated by the Ministry of Fisheries and Aquaculture Development (MoFAD) and the Fisheries Commission. In its medium-term plan (2014-2017), MoFAD identified priorities: (i) aquaculture development; (ii) fisheries resources management; (iii) fisheries law enforcement; (iv) aquatic animal health and post-harvest management; and (v) overall management and administration.

Key challenges for the fishing and aquaculture sector



- Vulnerability to infectious diseases, illegal imports and limitations associated with management practices
- Unsustainable fishing practices, including overfishing and pair trawling, threaten the sector's long-term performance
- Ghana has been encouraged to take legal action to address concerns around illegal, unreported and unregulated fishing

Spotlight: Aquaculture for Food and Jobs

The government expanded the scope of the Planting for Food and Jobs (PFJ) programme to include Aquaculture for Food and Jobs (AFJ). The programme had a positive impact on fish production and job creation over 2018-2020. The programme successfully targeted and promoted small-scale fish farming, supported youth associations and institutions to expand their production. The sector is further supported by NGOs and other development partners such as SNV Ghana and USAID, among others.

ECONOMIC CONTRIBUTION

3%

Share of sector of total GDP in 2020 (1)

US\$0.6b

Revenues generated by the sector annually (2)

US\$200m

Farmed fish production value 2018 (3)

IMPACT ON LIVELIHOODS

10%

Of the Ghanaian population relies on the fishing and aquaculture sector (4)

80%

Of fishers are small-scale subsistence farmers (5)

75%

Of Ghana's fish production is consumed locally (6)



THE FISHING AND AQUACULTURE SECTOR IN GHANA

Image credits: Wigmore Trading

Women in fishing & aquaculture

Women play a significant role in the fishing and aquaculture value chain, yet with limited recognition. Noteworthy is that a few women can cross gender divisions between fishing and marketing, transitioning to owners and financiers of canoes for fishing activities, in addition to participating in processing and trading.



Image credits: Oxfam

Women occupy various roles along the fishing value chain



In fishing communities, the trade is handed over to women matrilineally by mothers, grandmothers, or great grandmothers. Women form the majority of actors involved in most of the stages in the fishing and aquaculture value chain. Downstream value chain activities – processing, marketing, wholesaling and retailing – are dominated by women, hence fishing offers one of the greatest economic potential for women’s livelihoods.



As crucial actors, women are responsible for all activities including smoking, drying, salting or determining fish. “Konkohen” are the most influential women at the fish landing site (aka “queen fishmongers”). They set the price of the fish, which fluctuates daily. The position may be inherited or honorarily bestowed by the chief fisherman alone or alongside the village chief. (1)



In the formal sector, women representatives are present in various units of the Fisheries Commission across the country. Female zonal directors represent different fishing communities / areas, and there is a female minister at the Ministry of Fisheries and Aquaculture. The National Fishworkers and Traders Association of Ghana (NAFPTA) is mainly women-occupied.

There is growing support available for women in the sector

HEALTH SCREENING Improved Stove Programme by SNV Ghana

SNV helps to improve stove conditions for women involved in smoking fish to ensure that the impact of the smoke on their health is reduced.

SNV organises health screening as well, during which blood samples are taken to investigate the effect of smoke on women’s health.



STORAGE FACILITIES Government intervention

Although cold facilities are necessary to reduce post-harvest losses, few fisherfolk have access to them. The government is therefore in the process of making cold facilities accessible in the future.

Meanwhile to help women financially, fisherfolk have been introduced to the use of insulated containers, which can store fish using ice blocks.



Sources and links: (1) Torell, E., Owusu, A., & Okyere Nyako, A. (2015)



Ghana boasts a rich history of textile production, which the government hopes to revive notably through duty exemption on imported machinery. The promotion of “Made in Ghana” traditionally designed fabrics to niche markets (e.g., US) has generated some growth, yet the sector remains largely informal.

National frameworks and policies for textiles and garments

- The African Growth and Opportunity Act (AGOA), 2000
- Designated industrial areas offer a free zone regime
- Duty exemption on imported new textile machinery and technology
- Cooperative tax discount (up to 50%) in economic trade zones
- Zero-rated value-added tax on locally-manufactured textiles over 2019-22



Key challenges for the textiles and garments sector

- 1 Illegal imports, particularly from China, have been a clear challenge in reviving the Ghanaian textiles and garments economy
- 2 Cumbersome procedures for exports, high production costs and scarcity of high-quality raw materials and high-quality packaging materials
- 3 Declining interest and participation in educational textile training, notably due to obsolete technology used by local manufacturers

ECONOMIC CONTRIBUTION

US\$50m

Total export value generated by the sector in 2021 (1)

7,500

People employed by the sector in 2021 (2)

GOVERNMENT TARGETS NEXT 10 YEARS

US\$1b

Target export value (3)

200,000

Target job creation (4)

Spotlight: DONOR INITIATIVES



International stakeholders have set up initiatives to support the sector. For example, Dignity/DTRT (DoTheRightThing) employs 1,500 workers, USAID’s Trade Hub employs 800, while Sixteen47 and GIZ GmbH focus on driving local exports.

Spotlight: TRAINING & FINANCIAL SUPPORT



Training and financial assistance are provided by the Textiles and Garments Industry Cluster Network and other institutions including private fashion design institutes and internationally acclaimed designers provide training.

TEXTILES AND GARMENTS IN GHANA

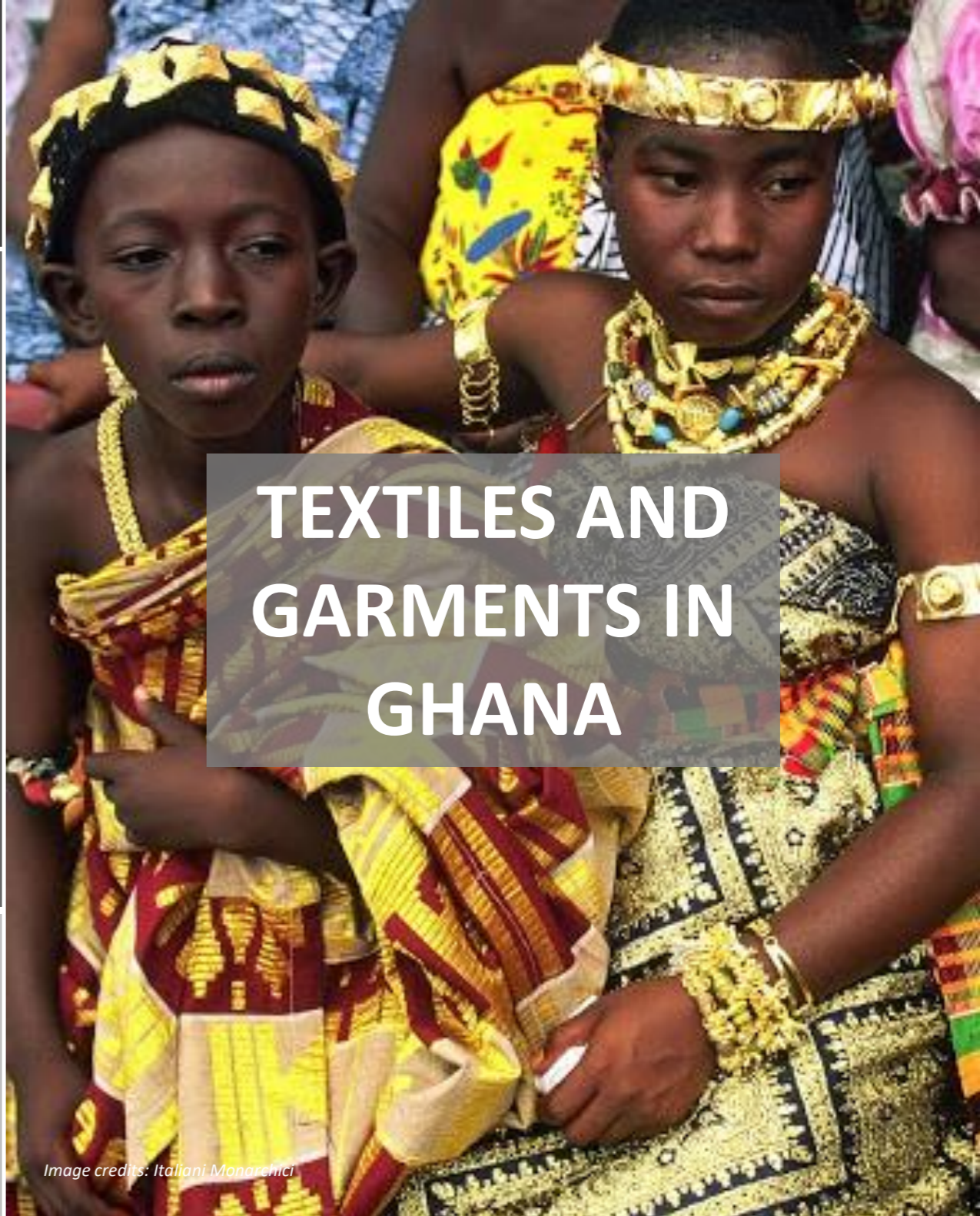


Image credits: Italiani Monarchici

Sources and links: (1) (2) (3) (4) Republic of Ghana (n.d.).a.

Women in textiles and garments

Many Ghanaian women in the sector are self-employed, producing for local customers, buyers and markets and even international buyers. They bear many risks including delays, cancellations, supply challenges, delayed payment or rejected goods. Whilst earnings are generally low, these activities offer key opportunities for women to earn an income alongside their care responsibilities.



Image credits: Textile Art Ghana

Women's role in the sector includes ownership of garment companies

The sector attracts global stakeholders committed to improving women's livelihoods

WOMEN'S PARTICIPATION

77% Of garment-making firms in Hohoe municipality (Volta region) are women-owned (1)

68% Of the women garment workers interviewed in Ghana are 18-29 years old (2)

WOMEN'S EARNINGS

35% Women with low skills earn this much more than the minimum monthly salary (3)

283% Women in supervisory roles earn this much more than the minimum monthly salary (4)

709% Women in management roles earn this much more than the minimum monthly salary (5)

150% Of the normal daily rate is paid for overtime work (6)



Although garment companies are owned by both men and women, women business owners in the textiles and garment sector earn less than men.



The textiles and garments sector offers opportunities for young women to enter the formal sector, although with limited opportunities for career progression.



Women-owned firms suffer from lower demand and overcrowding of women-led microenterprises stems from a lack of formal employment opportunities.

TRAINING | MASTERCARD FOUNDATION

The Apprenticeship to Entrepreneurship programme (A2E) seeks to provide unemployed young women and men, with a direct pathway to income-generation opportunities through vocational / technical skills training alongside entrepreneurship development. A2E focuses on vocational and technical skills training for unemployed young women and men aged 16-35 years.

WORKING CONDITIONS | GIZ GmbH

GIZ GmbH has partnered with four international companies to improve the status of industrial apparel production in Ghana and improve women's overall working conditions. This Initiative supports socially responsible employment in the sector and involves NGOs and training providers to create 1,200 jobs.

“Buyers now prefer to purchase and undertake transactions online, which is an opportunity for women to increase the business' customer base and make more money.”

- Pathways Study Interview with Private Company Representative



Sources and links: (1) Hardy, M., & Kagy, G. (2017), (2) BSR (2017), (3) (4) (5) (6) Adomaa, F. O., Wrigley-Asante, C., & Teye, J. K. (2015)



CROSS-SECTORAL DRIVERS & BARRIERS FOR WEE



At a structural level, greater emphasis on women's productivity, their role in the informal sector, trade union representation and gender-focused data collection can strongly impact WEE

Progress has been made to support women through gender-focused initiatives in terms of delivering training and improving productivity levels. Efforts are also focused on addressing the isolation of women involved in the informal sector. Enhancing gender-mainstreaming strategies would considerably help drive women's empowerment across sectors in the future.

Key drivers

Sector-level success cases

1 PRESENCE OF PROTECTIVE LEGAL FRAMEWORKS

2 TARGETED GENDER-MAINSTREAMING STRATEGY

3 TRAINING, PROGRAMMES AND INITIATIVES BY STAKEHOLDERS


SUPPORTING WOMEN'S PRODUCTIVITY

The Ghana Cocoa Board (COCOBOD) addresses productivity in the sector through targeted programmes to farmers, which benefit women. For example, District Managers of the Cocoa Health and Extension Division (CHED) give priority to women farmers in terms of critical inputs.⁽¹⁾



LINKING FORMAL AND INFORMAL SECTORS

The government began the process of mobilising women's fish processors and traders into NAFPTA in 2015. Through collaboration with government, USAID, SNV and other stakeholders, the association helps establish a direct link between the informal and formal sectors, providing training on fish handling, business management, environmental sanitation and food hygiene.⁽²⁾



Key barriers

1 LACK OF GENDER-RESPONSIVE POLICIES AND PLANS

2 LIMITED AVAILABILITY OF GENDER-DISAGGREGATED DATA COLLECTED BY GOVERNMENT

3 INFORMALITY OF SECTORS MEANS WOMEN LACK LEGAL PROTECTION AND LABOUR RIGHTS

4 LIMITED UNIONISATION

5 GAPS BETWEEN NATIONAL LEVEL POLICIES AND CUSTOMARY LAW


6 CUSTOMARY NORMS AND INSTITUTIONS AROUND LAND USE AND OWNERSHIP

The lack of gender-focused trade unions hinders women's representation across sectors, while the absence of data collection could be weakening the efforts from major stakeholders due to a lack of formal evidence with regards to the best approaches needed to improve women's economic empowerment in Ghana.

Sector-level examples of barriers

LIMITED PRESENCE OF UNIONS

Across sectors women generally do not benefit from the support of gender-focused unions where their rights would be highlighted and protected.



LACK OF GENDER-BASED DATA

Gender-based initiatives lack the support from gender-disaggregated data collected by government departments across sectors.



Sources and links: (1) Dery, Dr. I., & Dongzagla, Dr. A. (2020), (2) Robadue, D. (Ed.). (2021)





Targeted interventions and activities aimed at addressing the challenges faced by women within and outside of the workplace are key to overcoming normative barriers in the future

Across sectors, interventions, programs and activities addressing negative attitudes towards women can help change behaviors and significantly improve women's mental wellbeing and productivity. Efforts towards raising women's visibility in key roles also enhance their chances of increased decision-making, income, overall representation in society and future economic empowerment in Ghana.

Key drivers

- 1**

FOOD CROPS PERCEIVED AS WOMEN'S DOMAIN
- 2**

RAISING AWARENESS OF WOMEN'S RIGHTS
- 3**

WOMEN'S DECISION-MAKING POWER ACROSS KEY SECTORS
- 4**

COLLECTIVE SAVINGS MODELS AND GROUPS FOR WOMEN FARMERS
- 5**

GBV PREVENTION AND RESPONSE

Sector-level success cases

TACKLING SECTORAL BARRIERS

The National Strategy on Mainstreaming Gender within Fisheries highlights gender-based violence. Key programmes introduce activities that challenge problematic attitudes towards women.⁽¹⁾



ACCESS TO EXTENSION SERVICES

Access to extension services is traditionally tied to ownership of land, hence women in the cocoa sector are typically excluded from such services. A farmers' association successfully introduced a membership policy whereby men must register their wives too.⁽²⁾



Key barriers

- 1**

LIMITED OPPORTUNITIES FOR WOMEN IN LEADERSHIP
- 2**

SOCIAL NORMS PREVENT WOMEN FROM TAKING ON LEADERSHIP ROLES
- 3**

GBV INCLUDING ECONOMIC VIOLENCE & LAND DISPOSSESSION
- 4**

SAFETY AND SECURITY RISKS ON THE WAY TO/FROM WORK
- 5**

NORMS AROUND UNPAID CARE & UNPAID WORK

Sector-level examples of barriers

FEAR OF GENDER-BASED VIOLENCE IN THE WORKPLACE

Research suggests that almost a quarter of workers in the textiles and garments sector in Ghana worry about sexual advances from co-workers or bosses, while aggressive managers were also cited. Most women support the provision of counselling services.

MARITAL STATUS AND MATRILINEAGE LIMIT WOMEN'S OPPORTUNITIES

In the fishing and aquaculture sector, the strong emphasis on families working as a unit means that women traditionally play the role of fishmonger, while their husbands catch the fish. Women from poor families may be limited to serving as labourers or unpaid workers for fish marketing and processing.

In the agricultural sector, women's limited access to leadership roles and the burden of unpaid care and unpaid work mean they have lower income levels and fewer opportunities to build economic resilience in comparison to men.

Norms also put women in challenging situations in the workplace where the fear of gender-based violence, as well as safety and security risks on the way to and from work hinder women's confidence and prospects in their working careers.

Sources and links: (1) Ministry of Fisheries and Aquaculture Development (2016), (2) Pathways Study Interview, Farmers' Association Representative.



CROSS-SECTORAL INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



Gender-focused initiatives led by key sectoral stakeholders, social capital and innovative technologies supporting productivity and market access form successful springboards towards WEE across sectors

Across sectors, target initiatives, social capital, inspiring female roles models and new technology offer major opportunities to build and strengthen women's economic capital. Cooperatives and trade unions form major entry points to enable women's access to education, training and social capital. Digital literacy and training on e-commerce will be crucial to provide access to foreign markets.

Key drivers

- 1 GENDER-FOCUSED INITIATIVES
- 2 SOCIAL CAPITAL FOR ENTREPRENEURSHIP GROWTH
- 3 WOMEN'S COOPERATIVES AND ROLE MODELS
- 4 TIME-SAVING TECHNOLOGIES AND DIGITAL AWARENESS
- 5 TRAINING ON MODERN PRODUCTION TECHNIQUES
- 6 INCREASING ACCESS TO UNIONS AND ASSOCIATIONS FOR LABOUR RIGHTS

Sector-level success cases

TRAINING FROM TVET CENTRES

Pathways Study interviewees referenced training provided through TVET centres and local NGO initiatives, although there is limited data available on the extent to which schemes have benefited women.⁽¹⁾

ACCESS TO GLOBAL MARKETS

The UK government's SheTrades Initiative provides training and support to women entrepreneurs to expand businesses into global markets.⁽²⁾



Key barriers

- 1 LIMITED ACCESS TO FINANCE, ECONOMIC ASSETS AND DIGITAL LITERACY
- 2 LIMITED ACCESS TO AND OWNERSHIP OF LAND
- 3 LIMITED ACCESS TO EXTENSION SERVICES OR TRAINING
- 4 LIMITED MEMBERSHIP OF COOPERATIVES, NETWORKS AND UNIONS
- 5 BARRIERS TO CERTIFICATION
- 6 LOWER ACCESS TO TIME-SAVING TECHNOLOGIES AND EQUIPMENT

Women are often excluded from accessing financial services, inputs, and productive resources due to low ownership of economic assets across sectors. Besides, low levels of cooperative membership mean women often face challenges in isolation and are hindered by a lack of awareness of key opportunities in their respective sectors.

Sector-level examples of barriers

Unionisation is uncommon, whether within or outside Export Processing Zones (EPZs). In two EPZ garment factories, where 95% of employees are women, the workers reported never organising into a union even though there are no restrictions on union activities.⁽³⁾

Women have limited economic assets, particularly earnings or personal income. Besides, there are health and safety concerns including lack of personal protective equipment (PPE) while working.

Sources and links: (1) & (2) Pathways Study Interview, (3) Adomaa, F. O., Wrigley-Asante, C., & Teye, J. K. (2015)



IMPLICATIONS & PROPOSED RECOMMENDATIONS

Ghana's existing commitments towards gender equality across the economy form a solid basis for sectoral stakeholders to introduce new, innovative and successful interventions supporting women's economic empowerment.

USD11 billion

Economic value added, if the amount of time spent by women in household production was valued, based on Counting Women's Work*

*Sources for calculations:

According to Counting Women's Work 2016, "If the time spent in household production were valued, it would amount to about 14% of the country's GDP".



According to the World Bank, Ghana's GDP value for 2021 was US\$78 billion, therefore the estimated value added by women's economic empowerment would be US\$11 billion.

CROSS-SECTORAL PROPOSED RECOMMENDATIONS




Proposed recommendations are aimed at policymakers, financial institutions, community leaders, programmers and researchers engaged in WEE- focused programmes and initiatives







Proposed Policy/Advocacy Recommendations

<p>Address policy gaps to improve protection of the informal workforce and improve the implementation of existing WEE-related commitments, legislation and programmes</p> 	<p>Recommended strategies</p> <ul style="list-style-type: none"> ▪ Extend labour rights / social protection to informal workers ▪ Tackle GBV including harassment in the workplace and school ▪ Encourage the formation of a care economy / industry
<p>Undertake capacity building and advocacy around existing legislation to strengthen women's rights</p> 	<p>Recommended strategies</p> <ul style="list-style-type: none"> ▪ Training and capacity building of key duty bearers ▪ Work to document and track women's rights violations ▪ Prioritise female-led households, migrant and disabled women
<p>Advocate to remove gender-based barriers to finance, promote women-friendly financial services/products and support Ghana's Digital Financial Services (DFS) policy.</p> 	<p>Recommended strategies</p> <ul style="list-style-type: none"> ▪ Assess opportunity for partnership between MFI and NGOs ▪ Engage women in design of financial services and products ▪ Consider investment in MFI to fund women's collectives

Proposed programming recommendations

<p>Work with women and girls holistically to improve their human capital and wellbeing</p> 	<p>Recommended strategies</p> <ul style="list-style-type: none"> ▪ Strengthen "education to employment" pathways for girls ▪ Address barriers to girls' education & factors of school dropout ▪ Work with women entrepreneurs on skills-based interventions
<p>Work with communities including men as champions / advocates / intermediaries to shift social norms and improve female wellbeing</p> 	<p>Recommended strategies</p> <ul style="list-style-type: none"> ▪ Strengthen behaviour-change communications ▪ Identify role models to act as champions for behaviour change ▪ Support interventions addressing women's unpaid care burden
<p>Work with and grow women's collectives to build social, human and economic capital, and tackle normative barriers</p> 	<p>Recommended strategies</p> <ul style="list-style-type: none"> ▪ Cooperatives and VSLAs should consider household approaches ▪ Leverage existing VSLAs, cooperatives and women's groups ▪ Support livelihoods and economic empowerment initiatives

Proposed research, monitoring and evaluation recommendations

	<p>Work with relevant government departments to strengthen ability to collect, analyse and use gender-disaggregated data to improve the gender responsiveness of sectoral policy and programming.</p>
	<p>Commission and undertake research and evaluations to address research gaps including studies to understand the impact of existing economic development programmes on WEE outcomes.</p>
	<p>At a minimum, disaggregate research results by gender and include disaggregated targets. Also encourage data collection on the informal economy.</p>
	<p>Monitor, track and mitigate against any signs of potential backlash during programme implementation, including increased rates of violence against women.</p>





SECTOR-LEVEL PROPOSED RECOMMENDATIONS*

Addressing research gaps on both gender-based trends and the informal economy's role in each sector will be key to unlocking the potential of policymakers and key stakeholders' interventions towards WEE

Recommendations for the cocoa sector

- 1 Continue supporting the cocoa sector's commitment to gender equality
- 2 Work with stakeholders to improve the reach of interventions to women farmers and to tailor support to women farmers
- 3 Improve women's human, social and economic capital through leveraging collectives and cooperatives

Recommendations for the fishing and aquaculture sector

- 1 Strengthen the fishing and aquaculture sector's commitment to gender equality
- 2 Support market-based and holistic skills-focused interventions to economically empower women in the sector
- 3 Facilitate women's access to finance through training and better products and services
- 4 Focus on research to fill evidence gaps including on gender and informal economy and build on evidence of what works

Recommendations for textiles and garments

- 4 Support interventions at household and community levels to raise women's economic, social and human capital
- 5 Support household- and community-level interventions addressing women's unpaid care and domestic work burdens
- 6 Address research gaps including on gender and informal economy and build evidence of what works
- 1 Strengthen the textiles and garments industry's commitments to gender equality
- 2 Work with employers to promote gender-sensitive and safe workplaces
- 3 Implement holistic skills-building and vocational training to improve women's opportunities
- 4 Address research gaps including on gender and informal economy and build evidence of what works

* **NOTE:** Please see Appendix for detailed, sector-level recommendations.



APPENDIX

Detailed sector-level strategies for proposed recommendations – Cocoa sector (1/2)

1. Continue supporting the cocoa sector's commitment to gender equality

- Support industry actors, including international buyers, to commit to policies, regulations and actions that further gender equality, and monitor gender-equality commitments within the cocoa sector. This could include developing economic incentives for cocoa produced by women and on women's land.
- Support multi-actor collaboration and dialogue to promote gender equality and setting up initiatives that promote mutual accountability and transparency in the sector, involving government regulators, farms, buyers and consumers. As an example, this could include information sharing across farms and other local actors to share learning and monitoring of gender data and indicators.
- Support initiatives promoting women's leadership in the cocoa sector. This should include promoting women's participation within all value chain actors – national and local government, private companies, community leadership and associations.
- Leverage existing initiatives, including certification programmes, to increase participation of women in the sector and improve labour conditions. Ensure that initiatives engage women, not just the landowners. For example, UTZ Certified and Solidaridad work with producer groups, licensed buying companies, traders and non-governmental organisations to improve smallholder cocoa productivity, incomes, working conditions and the environment.
- Work with the private sector to ensure that corporate social responsibility (CSR) initiatives address structural and normative barriers, such as access to land, access to leadership, unequal burden of unpaid care, as well as individual level barriers (i.e., training and skills-building programmes alone). Ensure that initiatives engage women household members of cocoa-farming households, not just the landowners.
- Support COCOBOD and other key sector actors (public and private) in drafting a gender policy and carry out a gender assessment of their knowledge and practice. Provide training to address gaps.
- Improve collection of gender-disaggregated data at government and sector level, ensure that women's labour in the cocoa sector is recognised, even when they are not the landowners. Use this data to raise awareness of women's contribution to the sector.
- Support initiatives aimed at better prices for farmers, increased productivity and better farming practices, taking into account sustainability and risks of deforestation. This should include supporting the implementation of the NAP in the cocoa sector, and in particular ensuring that NAP's gender-sensitive strategies are effectively implemented.
- Address child labour in the sector. Potential strategies can include advocating for increased implementation and monitoring of child labour legislation and promoting a zero-tolerance approach, promoting use of social compliance tools (such as code of conducts) and implementing social norms change campaigns.
- Address labour exploitation in the sector through promotion of international environmental and social and governance (ESG) criteria and standards. Work with multiple stakeholders to assess ESG risks and put in place suitable mitigating measures. Potential strategies can include advocating increased implementation and monitoring of labour legislation, including on issues of payments, health and safety, promoting a zero-tolerance approach, and promoting use of social compliance tools (such as code of conducts).
- Implement evidence-based GBV-prevention interventions in cocoa-farming communities and strengthen local-level GBV response.

2. Work with market actors including the government to improve the reach of interventions to women farmers, and to tailor support to women farmers' needs

- Interventions to improve the reach of extension and training services for women. This could involve addressing barriers such as land ownership for example, the membership registration policy of Kookoo Pa Farmers Association, where men register a portion of their land with the names of their wives, so that women have access to extension services. But also, crucially activities aimed at improving the gender responsiveness of extension services. Recruit (and remunerate) women extension agents and train all agents and trainers (men and women) to provide inclusive services. Consider the possibility of promoting digital learning.
- Improve women farmers' access to finance. Tailor financial product terms, timing and collateral requirements, and develop alternative products suited to women. Support local credit schemes. Consider the need of providing larger loans to women to support them in growing and scaling up their business.
- Promote the use of digital payments to farmers, while ensuring women's access to digital training and devices, including use of mobile money platforms for improved agricultural practices and climate resilience and emergency finance.
- Provide training for both cocoa and food crops that can be intercropped and are usually managed by women. This can include training on improved agricultural practices, as well as marketing and price negotiation skills. Other strategies might include supporting women farmers in income diversification and supporting off-farm activities.

3. Improve women's human, social and economic capital through leveraging collectives and cooperatives

- Support women through collectivisation, leveraging existing women's cooperatives and supporting the formation of new women-led cooperatives.
- Support women's cooperatives in activities such as collective processing, collective transport and collective selling, as well as training in improved agricultural practices. For example, leverage the USAID ADVANCE II- and Mastercard Foundation-supported Savings at the Frontier programmes.
- Leverage women's cooperatives and collectives for human capital interventions, including efforts to improve soft skills around leadership, negotiation and conflict management; as well as efforts to improve business capabilities, and better agricultural practices and skills.
- Leverage women's cooperatives and collectives to improve women's access to finance, through Village Savings and Loan Associations (VSLAs), credit unions, or linkages with formal banking institutions.

Detailed sector-level strategies for proposed recommendations – Cocoa sector (2/2)

- Promote women's participation in mixed-gender cooperatives, through promotion of inclusive organisational cultures, as well as explicit and intentional strategies, that promote recognition of women as cocoa farmers and recognition of their contribution to the sector, women's participation in leadership, women's voice and participation in decision-making, and address discrimination and barriers along the value chain. Extend membership to household members who are not the head of household with flexible membership criteria.
- Support women's access to training or resources through participation in mixed or women's self-help or peer support groups, such as noboa groups, in rural communities.
- Targeted interventions to improve women's voice, decision-making and self-efficacy; more equitable norms around leadership and land rights.

4. Support interventions at the household and community level to increase women's economic, social and human capital

- Support initiatives strengthening women's access to formal land titling. Strengthen community-level response to land dispossession of women.
- Livelihoods and economic empowerment initiatives coupled with gender-transformative interventions at the household level that increase women's access to and control over economic assets and access to financial services, promote their financial independence, reduce their vulnerability to economic and other forms of gender-based violence, and support women's ability to seek services, including legal help, if required.
- Carry out household dialogues or other behaviour-change interventions that address income negotiation, support women's involvement in decision making around how to spend cocoa income and encourage men's increased use of income to support household expenditure (such as children's welfare).
- Monitor, track and mitigate against any signs of backlash including increased rates of gender-based violence.
- Carry out community awareness interventions, to target discriminatory practices, perceptions of women's roles, and the recognition of women as cocoa farmers and recognition of their contribution to the sector. This could involve promotion of women in the sector as role models.
- Promote women's participation in leadership in communities, through behaviour-change interventions to address norms on women's voices and awareness of women's participation in the sector, as well as leadership skills building for women farmers.

5. Support household- and community-level interventions addressing women's unpaid care and domestic work burdens

- Address women's unpaid labour burden within cocoa family farming.
- Support and promote labour- and time-saving innovations and technology, including pooling of labour or equipment.
- Work with the private and public sectors to ensure that women have access to energy, water, hygiene and sanitation facilities.
- Ensure that all interventions consider and mitigate risks such as increased unpaid work burden for women.

6. Address research gaps and build evidence of what works

- Commission and undertake participatory research to understand the barriers and challenges faced by different marginalised groups of women in the cocoa value chain, including those with disabilities.
- Commission research to better understand women's participation as employees or leaders of agribusinesses, processing companies, LBCs and other value chain actors.
- Commission research to better understand labour exploitation and the gendered nature of labour exploitation and of child labour.
- Commission and undertake research to understand the gendered impacts of COVID-19 on cocoa farmers.
- Commission and undertake research on the significance and trends within the informal economy.
- Ensure rigorous monitoring of interventions to strengthen the evidence base on what works for achieving increased women's economic empowerment in the cocoa sector.
- Collect and use data to build the business case for increased gender equality in the sector.
- Ensure meaningful participation of women farmers in design of all interventions, including through participatory methods.

Detailed sector-level strategies for proposed recommendations – Fishing & aquaculture

1. Strengthen the fishing and aquaculture sector's commitment to gender equality

- Work with MoFAD to strengthen gender capacity and to improve gender-related data, analysis and targeting within the sector.
- Support implementation of the SMFP gender-mainstreaming strategy and community-based monitoring and advocacy around gender-related commitments.

2. Support market-based and holistic skills-focused interventions to economically empower women in the sector

- Use digitisation and mobile technology, to empower women through training on simple digital skills for marketing of their fish stock. Train women to market their fish products online to reach more customers and to ensure resilience during periods of unexpected shocks such as the COVID-19 pandemic.
- Introduce programmes that promote improved stove practices that reduce harmful health effects.
- Develop programmes that focus on business management, marketing and packaging/ branding of products to add more value, reaching the upscale local market as well as accessing the international market for their products.
- Economic empowerment interventions aimed at women in the sector coupled with gender-transformative interventions to promote gender-equitable norms and attitudes at the household and community level including tackling drivers of gender-based violence.

3. Facilitate women's access to finance through training and better products and services

- Provide flexible credit or pre-financing to cooperatives of female fish processors to establish more storage facilities, where excess fish can be stored during bumper harvests. For example, strengthening and continuing efforts made by The National Strategy on Mainstreaming Gender within Fisheries and SFMP regarding Village Savings and Loan Associations (VSLAs).
- Develop and trial tailored financial products for women in the sector utilising mobile money, and tailor communication and marketing strategies to reach women.
- Provide financing to support women in the sector, in particular on time-saving technologies, livestock ownership and livestock-specific credit schemes.
- Address women's access to digital literacy.
- Organise basic financial awareness and literacy courses to women via small local cooperatives or women empowerment groups.
- Gather and spread information about available financial programmes for women and supporting programmes.
- Improve access to credit offered by the government through agencies such as the Microfinance and Small Loans Centre (MASLOC) and National Board for Small Scale Industries (NBSSI).
- Introduce private sector-led cold storage facilities to prevent post-harvest losses.

4. Focus on research to fill evidence gaps and build on evidence of what works

- Commission and undertake participatory and action research with women in the sector to design inclusive and sustainable livelihood interventions.
- Commission and undertake research on the significance and trends within the informal economy
- Liaise with relevant ministries to undertake a gender analysis of government sector-specific initiatives and plans. Use results to advocate for better integration of gender analysis and targeting.
- Commission and undertake research with diverse groups of marginalised women to understand and address different barriers women face.

Detailed sector-level strategies for proposed recommendations – Textiles & garments sector (1/2)

1. Strengthen the textiles and garments industry's commitments to gender equality

- Support women's leadership in the sector. Implement initiatives to support women in supervisory and management roles in key sector players (e.g., government regulators, buyers, etc.).
- Advocate with government for improved gender-responsive policies in the sector including upholding women's labour rights, health and safety.
- Work with the government to improve implementation of policies and laws in relation to labour rights and decent work and advocate for ratification of the ILO Violence and Harassment Convention (No. 190).
- Recognise women's vulnerable employment and safeguard the rights of "Kayayei" through policy formulation that ensures their enjoyment of a minimum publicised wage for services rendered.
- Self-safety training and GBV awareness sensitisations could also be conducted for "Kayayei" alongside providing supporting services (e.g., health, counselling, etc.) in the areas and markets where they work.
- Support and build on initiatives that promote mutual accountability and transparency in the sector, involving government regulators, farms, factories, buyers and consumers.
- Support the implementation and monitoring of gender commitments of value chain actors, particularly working with international buyers and improving due diligence requirements and processes, to improve working conditions and access to services and training, for both factory and home-based workers. Leverage work of actors working to support workers' rights, such as the EEA.
- Support implementation and improvement of social security mechanisms and health services for manufacturing workers.
- Work with unions and employee associations to enable meaningful engagement of women workers in any agreement and to advocate for improvements in wage standards and benefits (e.g., a minimum living wage for the sector).

2. Work with employers to promote gender-sensitive and safe workplaces

- Endorse and implement gender commitments, which should include gender-sensitive policies, staff training, setting up of anonymous grievance mechanisms and establishment of gender committees where women are represented.
- Focus on addressing sexual harassment in the sector, promoting zero tolerance, as well as promoting job security and stability. Work with employers to strengthen GBVH "no-tolerance" policies, communication, enforcement and accountability mechanisms.
- Support employers to undertake gender-based assessments and develop gender-related targets and plans. Facilitate effective engagement with employees and key stakeholders on gender issues, and work with employers to adopt gender-sensitive policies and provisions ensuring non-discriminatory recruitment and promotion practices, allowing flexible work arrangements, offering extended maternity and paternity leave, enforcing sexual harassment disciplinary processes, ensuring gender-equal remuneration, and safe and affordable transport.
- Improve health and safety, for all roles, provide protective equipment, and implement training (in different languages) to improve awareness of safety practices among workers. Ensure that health and safety processes are in place, and that there is a focus on ensuring awareness of safety practices among workers.
- Create facilities for day care and support mothers returning to work. Provide facilities or support to address sexual and reproductive health needs.
- Implement initiatives to support women in supervisory and management roles.
- Implement initiatives to increase interest in hiring women in non-traditional roles and sectors, including initiatives focused on showcasing women role models and on creation of mentorship opportunities.
- Provide transportation to reduce risks to safety when travelling home or to work (especially at night).

3. Implement holistic skills-building and vocational training to improve women's opportunities in the sector

- Support holistic and rights-based programmes that combine skills training with initiatives to improve financial skills. Ensure access to sexual and reproductive health training and services.
- Support initiatives that link skilled candidates to job opportunities, improve initiatives' work by providing incentives such as "payment for results" and monitoring of gender targets and number of people obtaining jobs.
- Support and fund the provision of scholarships and/or paid apprenticeships for women.
- Support business skills programmes for women entrepreneurs and collectives, including towards digital literacy.
- Partner with international partners (such as GIZ) and local organisations (such as Women's Haven Africa) that are already working in this space.

Detailed sector-level strategies for proposed recommendations – Textiles & garments sector (2/2)

4. Address research gaps and build evidence of what works

- Commission and undertake research on the impact of the COVID-19 pandemic on women in the sector.
- Commission and undertake research on the significance and trends within the informal economy.
- Commission and undertake research on the prevalence and dynamics of gender-based violence and harassment in the sector, and commission evaluations to assess the impact of initiatives on gender-based violence and harassment.
- Commission and undertake research to better understand gender issues in the supply chain, particularly normative barriers and enablers, women workers' participation and representation in unions, as well as participation of women as company owners.
- Commission and undertake research with marginalised groups (such as women with disabilities) to understand different barriers and challenges and to design inclusive interventions.
- Evaluate interventions and include outcomes and indicators related to women's economic empowerment as well as related outcomes linked to experience of gender-based violence and sexual and reproductive health to provide an accurate picture of the impact on any intervention on women's lives.
- Ensure meaningful participation of women in the design of all interventions, including through participatory methods.

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