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Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis

Ghana Report

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Euromonitor International would like to thank Kore Global, for partnering with us in the writing and finalisation of this report.

Reading note: The general and sectoral barriers to and drivers of women's economic empowerment opportunities reported on in the Pathways Study are more similar than different. For the purpose of sectoral-level stakeholders, this report provides a full discussion of these barriers and drivers per sector. While this inevitably results in some repetition across the report, the intention is for each sectoral brief to stand as an independent piece/extract if necessary.

Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis (Pathways Study) is a collaborative effort among various stakeholders (organisations, individual researchers and gender experts) who joined forces and expertise to achieve a common goal - developing and implementing strategies to strengthen women's economic empowerment in Ghana.

These include:

- The Pathways Study Steering Committee (SC) which provided financial and/or technical support for the Pathways project including: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA); and (vii) Euromonitor International Ltd. SC partners also provided directional advice guidance in the making of key decisions, supported by making referrals and connections with key country stakeholders and reviewed draft reports.
- Kore Global, a women-led gender equality and social inclusion consulting firm that supported with the finalisation of the country reports. The team included women's economic empowerment experts Divya Hariharan, Federica Busiello, Jenny Holden and Rebecca Calder who co-wrote the final report.
- Participatory Development Associates (PDA) staff who supported with secondary research, interviews and initial report writing and participated in Ghana working group sessions: Alexander Afram and Clement Sefa-Nyarko.
- Country Working Group members including: Fred Frimpong (Mastercard Foundation), Gottfried Odamtten-Sowah (Mastercard Foundation) and Nafisatu Yussif (Mastercard Foundation).
- Experts (Gender and Thematic) who reviewed and/or contributed to the report: Andria Hayes-Birchler and Dr John Rukundo.

We would also like to thank the research participants who engaged with us throughout this study. This work would not be possible without the support of those who took the time to share their professional and sometimes personal experiences. While our work can never do justice to the multitude of voices of women (and men) working on gender equality, we hope that this report stays true to the spirit of your responses.

We are keen for the findings of the Pathways Study to guide research, policy development and implementation, programming (planning and execution) and advocacy efforts - creating a unified voice, clear(er) direction and sustainable action for improved women's economic empowerment in Ghana.

Pathways Study Steering Committee

1D1F	One District One Factory
ADVANCE	Agricultural Development and Value Chain Enhancement
AFAWA	Affirmative Finance Action for Women in Africa
AfCFTA	African Continental Free Trade Area
AFDB	African Development Bank
AFJ	Aquaculture for Food and Jobs
AGI	Association of Ghana Industries
AGOA	African Growth and Opportunity Act
AIDS	Acquired Immune Deficiency Syndrome
ATL	Akosombo Textiles Limited
ATTC	Accra Technical Training College
AWFishNet	African Women Fish Processors and Traders Network
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CAMFED	Campaign for Female Education
CFI	Cocoa and Forests Initiative
CHED	Cocoa Health Extension Division
CMC	Cocoa Marketing Company
COCOBOD	Ghana Cocoa Board
CRIG	Cocoa Research Institute of Ghana
CSO	Civil Society Organisations
CSR	Corporate Social Responsibility
CTVET	Commission for Technical Education, Vocation & Training
DFS	Digital Financial Services
DHS	Demographic and Health survey
DIZ	Dawa Industrial Zone
DOVVSU	Domestic Violence and Victim Support Unit
DTRT	Do The Right Thing
EAA	Ethical Apparel Africa
ECOWAS	Economic Community of West African States
EDIF	Export and Investment Development Fund
EJF	Environmental Justice Foundation
EMI	Euromonitor International
EPA	Environment Protection Agency
EPZ	Export Processing Zone
FAGE	Federation of Associations of Ghanaian Exporters
FDI	Foreign Direct Investment
FIDA	International Federation of Women Lawyers
FLFP	Female Labour Force Participation
GALS	Gender Action Learning Systems
GBV	Gender-Based Violence
GBVH	Gender-Based Violence and Harassment
GDP	Gross Domestic Product
GEA	Ghana Enterprises Agency
GHC	Ghanaian Cedi
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GMZ	German Federal Ministry for Economic Cooperation and Development
GNI	Gross National Income
GNTC	Ghana National Trading Company
GRB	Gender-Responsive Budgeting
GSEPS	Ghana Socioeconomic Panel Survey
GSS	Ghana Statistical Service
GTMC	Ghana Textiles Manufacturing Company
GTP	Ghana Textile Printing Company Limited
GVA	Gross Value Add
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
HND	Higher National Diploma
ICA	International Cooperative Alliance
ICRG	International Cooperative Research Group
ICT	Information and Communication Technology
IDEA	Institute for Democracy and Electoral Assistance
IDRC	International Development Research Centre
IDS	Institute of Development Studies
IFPRI	International Food Policy Research Institute

ILO	International Labour Organization
ILRG	Integrated Land and Resource Governance
IMF	International Monetary Fund
ING	International Needs Ghana
IPV	Intimate Partner Violence
ISM	Informal Savings Mechanisms
ISKNV	Infectious Spleen and Kidney Necrosis Virus
LBC	Licensed Buying Company
LEAP	Livelihood Empowerment Against Poverty
LID	Living Income Differential
LRC	Legal Resources Center
MASLOC	Microfinance and Small Loans Centre
MCC	Millennium Challenge Corporation
MESTI	Ministry of Environment, Science, Technology, and Innovation
MIWE	Mastercard Index of Women Entrepreneurs
MOFA	Ministry of Food and Agriculture
MoFAD	Ministry of Fisheries and Aquaculture Development
MoFEP	Ministry of Finance and Economic Planning
MoGCSP	Ministry of Gender, Children, and Social Protection
MOTI	Ministry of Trade and Industry
MSME	Micro, Small and Medium-Sized Enterprises
NAFPTA	National Fish workers and Traders Association of Ghana
NAP	National Action Plan
NAP	National Adaptation Plan
NBSSI	National Board for Small Scale Industries
NGGA	Northern Ghana Governance Activity
NGO	Non-Governmental Organisation
NIMD	Netherlands Institute for Multiparty Democracy
NPO	Non-Profit Organisation
OECD	Organisation for Economic Co-operation and Development
OHCHR	Office of the High Commissioner for Human Rights
OPML	Oxford Policy Management Limited
PDA	Participatory Development Associates
PFJ	Planting for Food and Jobs
PNDC	Provisional National Defence Council
PPE	Personal Protective Equipment
SDG	Sustainable Development Goals
SFMP	Sustainable Fisheries Management Project
SIWEE	System Innovation for Women's Economic Empowerment
SMEs	Small and Medium-Sized Enterprises
SPD	Seed Production Division
SRHR	Sexual and Reproductive Health Rights
SSA	Sub-Saharan Africa
STEM	Science, Technology, Engineering and Mathematics
UNDP	United Nations Development Programme
UN ECA	United Nations Economic Commission for Africa
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
USD	US Dollar
U.S. OCDC	United States Overseas Cooperative Development Council
VAWG	Violence Against Women and Girls
VSLA	Village Savings and Loan Association
WASH	Water, Sanitation and Hygiene
WEE	Women's Economic Empowerment
WIEGO	Women in Informal Employment: Globalizing and Organizing
WISE	Women's Initiative for Self-Empowerment
WRO	Women's Rights Organisations
WVE	Women's Vulnerable Employment

Key term	Definition
Cooperative	A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. Source: International Cooperative Alliance (ICA)
Economic violence	Economic violence is a form of gender-based violence, and can include acts perpetrated by systems and structures, as well as by individuals. It involves behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency. Source: Adams et al, 2008
Employment segregation	The unequal distribution of female and male workers across and within job types. Source: World Bank
Financial exclusion	Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong. Source: European Commission, 2008
Gender-based violence (GBV)	Harmful acts directed at an individual or a group of individuals based on their gender. It is rooted in gender inequality, the abuse of power and harmful norms. Source: UN Women
Gender norms	Accepted attributes and characteristics of male and female gendered identity at a particular point in time for a specific society or community. They are the standards and expectations to which gender identity generally conforms, within a range that defines a particular society, culture and community at that point in time. Gender norms are ideas about how men and women should be and act. Internalised early in life, gender norms can establish a life cycle of gender socialisation and stereotyping. Source: UNICEF

Key term	Definition
Gender wage gap	The gender wage gap is defined as the difference between median earnings of men and women relative to median earnings of men. Source: OECD
Productive employment	Productive employment is defined as employment yielding sufficient returns to labour to permit the worker and her/his dependents a level of consumption above the poverty line. Source: ILO
Resilience	The capacity of individuals, communities, institutions and systems to survive, cope and thrive in the face of shocks and stresses. Source: Mastercard Foundation
Sector and Sub-Sector	The Pathways study uses 'sector' to refer to a broad area of economic activity - an umbrella category that has other economic activities within it. A sector could entail any or all of the following economic activities: (i) primary activities (i.e., related to extraction of raw materials), (ii) secondary activities (e.g., manufacturing-related) or (iii) tertiary activities (i.e., related to services). Sub-sector is generally used to denote specific economic activities within a broad sector. While this may appear inconsistent, both terms are sometimes used interchangeably as sub-sectors are not purely divisions or components of a sector; sub-sectors can vary enough to be discussed and/or analysed independently, and a sub-sector in one report may be a sector in another. As our sectors and sub-sectors of focus were selected through consultations with local working groups in each country, we opted to stay as true to the language utilised by these working groups as possible. As such, our use of the word "sector" and "sub-sector," and the terminology for each sector depends on the country context. For instance, while 'agriculture' is a broad economic sector, specific sectors/sub-sectors within it include commodities such as rice, cocoa, or maize, or commodity groups such as horticulture. In other cases, sector names have been adapted to use those referenced by our working groups. In Ghana, for example, we speak of "textiles", while in South Africa we speak of "Clothing, textiles, footwear, and leather" (CTFL).

Key term	Definition
Social capital (vertical and horizontal)	Social capital refers to the institutions, relationships and norms that shape the quality and quantity of an individual and society's social interactions. It includes both vertical and horizontal[1] associations between people, and includes behaviour within and among organisations, such as firms. This view recognises that horizontal ties are needed to give communities a sense of identity and common purpose, but also stresses that without "bridging" ties that transcend various social divides (e.g. religion, ethnicity, socioeconomic status), horizontal ties can become a basis for the pursuit of narrow interests, and can actively preclude access to information and material resources that would otherwise be of great assistance to the community (e.g. tips about job vacancies, access to credit). Source: World Bank Cooperatives have a social network that combines both horizontal and vertical social ties. Horizontal ties represent the social relationships and interactions between cooperative members while vertical ties are the social connections between cooperative members and parties such as off-takers, processors/buyers etc. Source: Deng et al (2020)
Unpaid care and domestic work	Refers to care of persons and housework performed within households without pay, and unpaid community work. Source: OECD

[1]Vertical social capital refers to interactions with people/organisations of different (higher) socioeconomic standing (i.e. access to resources), while horizontal social capital refers to connections and relations between people/organisations of similar socioeconomic standing and with access to similar resources.

Key term	Definition
Violence against women and girls (VAWG)	Violence against women and girls is any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women and girls, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life. Violence against women and girls encompasses, but is not limited to, physical, sexual and psychological violence occurring in the family or within the general community. Source: UN Women
Women's economic empowerment (WEE)	Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society. Source: Calder et al., (2020)
Women's vulnerable employment (WVE)	Women's vulnerable employment is contributing female family workers and own-account workers as a percentage of total employment. It is derived using data from the International Labour Organization, ILOSTAT database. Source: World Bank

Executive summary

Prior to the COVID-19 pandemic, Ghana was the second largest economy in West Africa.[2] In the early 2000s, Ghana experienced consistent economic growth and reduced its poverty rate by more than half.[3] This followed a successful democratic transition that began in 1992,[4] as well as a low-barrier environment for trade, investment[5] and oil production at the turn of the 21st century.[6] Ghana's economic growth has been largely fuelled by the services sector, which was also among the hardest hit sectors by the economic impact of the COVID-19 pandemic.[7] The COVID-19 pandemic halted much of Ghana's economic progress and harmed micro, small and medium-sized enterprises (MSMEs), which employ the majority of the labour force in informal settings.[8] Women experienced the sharpest drop in employment and greater fluctuations in employment status compared to men.[9] However, recent evidence suggests that women's employment had fully rebounded to pre-pandemic levels by 2021, highlighting women's remarkable resilience in Ghana.[10]

[2] Britannica (2021) [3] The World Bank (2020) [4] Netherlands Institute for Multiparty Democracy - NIMD (2015 [5] The World Factbook (2022) [6] AFD (2019)
[7] United Nations Development Programme (2020a) [8] United Nations Development Programme (2020a) [9] Dzansi, J., Kim, M., Lagakos, J. and Telli, H. (2021)
[10] Dzansi, J., Kim, M., Lagakos, J. and Telli, H. (2021)

Building an inclusive and resilient economy is a key focus of national development efforts as articulated in the government's Long Term National Development Plan (2018-2057).[11] In practice, this requires creating an enabling environment and reducing barriers so that women can fully participate in economic growth and national development. Ghana has made great strides towards improved gender equality in educational attainment and health indices. However, regional inequalities mean women and girls in the north of the country have poorer educational and health outcomes than those in the South. Across the country, gaps remain in economic and political participation, meaning that while girls in Ghana are more likely to go to school than their mothers were, they still face significant barriers to transition to productive employment and decent work.

In 2021, female labour force participation (**FLFP**) **was estimated at 65% of the total female population**.[12] Across sectors, women's economic participation remains largely informal and concentrated in lower levels of value chains. Most women (78%) are engaged in vulnerable employment (including self-employed and contributing to family work) compared to 54.2% of men.[13] The scale of the informal economy presents challenges for women's economic empowerment, as informal workers are not sufficiently protected by Ghanaian labour regulations related to minimum wages, working conditions and rights to collective bargaining.[14]

Notably, the gender pay gap in Ghana is among the biggest in the Sub-Saharan Africa (**SSA**) **region; income for women in Ghana is 29.2% less than that of their male counterparts**.[15, 16] For female-headed households, women with disabilities and migrant women, these gender inequalities in labour force participation are even more pronounced. Across sectors, women's labour often remains unpaid, and their contribution to the sector rendered invisible by a lack of sufficient gender-disaggregated sectoral data.[17, 18]

Ghana has one of the highest rates of women business ownership globally.[19] However, most of these women-owned businesses are micro or small scale, informal and largely necessity-driven.[20] This is true across all sectors examined in this report. Women are very active in income-generating activities - largely out of economic necessity - but they remain concentrated in small and informal businesses at the lower levels of value chains (generally production or

[11] National Development Planning Commission (2016) [12] World Bank DataBank (2021) [13] Grameen Foundation USA & American Bar Association (2022) [14] Fairwork (2021) [15] World Economic Forum (2021) [16] While the source does not specify whether this gender pay gap covers both formal and informal sectors, it describes the gender wage gap as "the difference between male and female median wages divided by male median wages. Wages are computed for full-time equivalent dependent employees..." Source: World Economic Forum (2021) [17] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [18] Ameyaw, A. B., Breckwoldt, A., Reuter, H., & Aheto, D. W. (2020) [19] Mastercard Foundation (2018) [20] Mastercard Foundation (2018)

processing). Therefore, despite the relative size of female entrepreneurship, female entrepreneurs in Ghana report large gaps in profitability vis-à-vis their male counterparts, ranging from 23% to 73%.[21]

As Ghana emerges from the economic and social impacts of the COVID-19 pandemic, investing in **sustainable and inclusive solutions** to women's economic empowerment to address these critical gender gaps in labour market participation will be key to the nation's economic recovery.

This report presents an overview of issues affecting women's economic empowerment in Ghana and explores how specific barriers and enablers to women's economic empowerment manifest in several key sectors. Drawing on economic modelling, desk-based research, interviews[22] and expert reviews, the report explores available data and evidence on factors influencing women's economic empowerment in the Ghanaian context. The report applies a holistic conceptual framework for women's economic empowerment that identifies multiple and overlapping factors at three different levels, which combine and interact to influence the extent to which women can equally participate in and benefit from the economy:

- **Structural factors:** Including the policy and programming environment.
- **Normative factors:** Including social and gender-based norms which shape women's engagement in paid and unpaid work, as well as factors such as violence against women and girls (VAWG) which hinder active women's economic participation, rights and wellbeing.
- **Individual factors:** Including human, social and economic capital.

The report identifies key factors at each of these levels with relevance to all sectors. In addition, the report presents specific findings related to two broad sectors in Ghana: (i) Agriculture (covering Cocoa, and Fishing and Aquaculture) and (ii) Manufacturing (Textiles and Garments) selected in consultation with country-level stakeholders. Part of a series of reports commissioned on Sub-Saharan Africa (SSA), the report aims to provide practical recommendations for public and private sector partners to consider what would improve and expand women's economic opportunities and contribute meaningfully to their economic empowerment.

Key findings-related barriers and opportunities to women's economic empowerment in Ghana at each level of the conceptual framework are summarised below.

[21] USAID (2020) [22] 19 interviews were conducted with various stakeholders including industry associations, NGOs/INGOs, private companies, and cooperatives/collectives. Please refer to the Appendix for a detailed explanation of the methodology including the summary of stakeholders interviewed.

Structural factors

Ghana has a clear commitment to ensuring gender equality and citizens' rights through the national Constitution and various international conventions. The Ministry of Gender, Children, and Social Protection (MoGCSP) prioritises women's economic empowerment, and gender equality and equity as a part of its political, social and economic development initiatives.[23] Together with the Ministry of Finance and Economic Planning (MoFEP), MoGCSP has integrated gender-responsive budgeting (GRB) into the development agenda, with related measures rolled out to all ministries. Capacity-building efforts led by the CSO community have enabled multi-stakeholder collaboration and increased the overall capacity of GRB.[24] The government of Ghana has also committed to integrating a gender integration approach in efforts to address and adapt to climate change through the National Adaptation Plan (NAP).[25]

The government delivers a number of gender-sensitive programmes aimed at increasing women (and men's) economic opportunities. These include the establishment of the Microfinance and Small Loans Centre (2006), offering small-scale credit and loans to small and medium-sized enterprises (SMEs); the Local Enterprises and Skills Development Programme providing training, start-up equipment and financial support for unemployed youth; and the Livelihood Empowerment Against Poverty (LEAP) programme, which provides bi-monthly cash grants to poor households; and the Labour Intensive Public Works programme, which offers seasonal employment to both men and women.[26] The Ghana Enterprises Agency (GEA - formerly known as the National Board for Small Scale Industries (NBSSI)) also provides support for women-owned MSMEs across various sectors through various initiatives including a digitisation programme for increasing business/operational efficiency and the Women Entrepreneurs Rise (WERise) platform for networking and knowledge sharing among women.[27]

The 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".[28] The law also prohibits sexual harassment in the workplace. Furthermore, women are entitled to 12 weeks (84 days) of maternity leave with full pay.[29] However, policy implementation in these areas is limited by government resources and a lack of targeted coordination efforts.[30] Furthermore, Ghana's Labour (Domestic Workers) Regulations 2020 (L.I.2408) was adopted in 2020,[31] and provides for domestic workers' rights including the need for a

[23] Republic of Ghana: Ministry of Gender, Children and Social Protection (2019) [24] Akalbila, I., Ayifah, E., Hilt, L., & Muntaka, H. (2020)
[25] Environmental Protection Agency (2020) [26] Republic of Ghana: Ministry of Gender, Children and Social Protection (2015)
[27] Ghana Enterprises Agency (GEA) (2022) [28] Grameen Foundation USA & American Bar Association (2022) [29] AfricaPay (2021)
[30] Grameen Foundation USA & American Bar Association (2022) [31] International Labour Organization (ILO) NATLEX (n.d.)

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.[32]

Normative factors

Inequitable norms around unpaid care and domestic work, mobility, decision-making and GBV hinder women's economic opportunities and wellbeing. Women spend four times as much time in domestic and care work, in comparison to their male partners.[33] If the time spent in household production were valued, it would amount to about 14% of the country's GDP.[34] As a result of this unbalanced division of labour, women's health and mental wellbeing are also adversely impacted.[35]

Gender norms also contribute to significant segregation in employment and livelihood opportunities and tasks. For example, in cocoa farming, norms influence which productive tasks men and women typically engage in, so that while women represent a quarter of farmers, it is men who typically transport cocoa beans to be sold.[36] At the same time, even though women are more likely to be responsible for food crops, the income from sales of food crops is often controlled by men.[37]

Despite some recent progress, women in Ghana continue to face barriers participating in politics. Ghana continues to trail other SSA countries, which have higher female participation in politics.[38] Despite the United Nations' minimum recommended threshold of 30% women representation in decision-making roles at national and/or local level,[39], [40] there is no legally enforceable gender quota ensuring women's representation in parliament and politics.[41] The 1998 Affirmative Action Policy on this has been under legislative review since 2011, but the proposed bill is still yet to be passed into law (as at November 2022).[42] Women's political engagement is hindered by patriarchal attitudes towards women and economic inequalities in access to resources.[43, 44] Across sectors, gender norms also limit women's ability to participate in public life and leadership roles. In rural cocoa-farming communities, many women are not allowed to speak in public forums or address traditional leaders.[45]

Within the household, while women engage in intra-household discussions, their ability to influence decision-making depends on their socioeconomic background.[46] 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

[32] N. Dowuona & Company (2021) [33] Owoo, N. S., & Lambon-Quayefio, M. P. (2021) [34] Counting Women's Work (2016) [35] Owoo, N. S., & Lambon-Quayefio, M. P. (2021) [36] African Development Bank (AfDB) Group & UN ECA (2020) [37] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [38] World Economic Forum (2021) [39] ABANTU for Development (2020) [40] Ghana Today (2022) [41] International IDEA (2013) [42] ABANTU for Development (2020) [43] Odame, F. S. (2010) [44] The Nordic Africa Institute (2019) [45] Abeywardana et al. (2015) in Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [46] Osei-Tutu, E. M., & Ampadu, E. (2018)

of men's decision-making authority over management and expenditure.[47, 48] On the other hand, a study of smallholder farmers in semi-arid (northern) Ghana shows the broader benefits of joint decision-making for household wellbeing. The study found that where households practise joint decision-making, they are significantly more likely to be food secure than those households where men make decisions by themselves.[49]

Gender-based violence (GBV) is widespread across households, communities, workplaces and educational settings, limiting women's economic prospects and affecting their health and wellbeing. According to the most recent (2014) Demographic and Health Survey (DHS),[50] over a third of women (42.9%) had experienced violence in the last 12 months.[51] Such acts of violence are often justified as a result of social norms and traditions that also restrict women's mobility and control over assets.[52] Despite legal provisions to criminalise gender-based violence, poor rural women in particular have limited access to formal channels for obtaining access to justice, while lack of legal literacy, unaffordable legal costs, economic dependence upon husbands[53] and stigmatisation of survivors who report continue to deter women from coming forward.[54]

Individual factors

Ghana has made significant progress towards gender equality in education, achieving gender parity in primary and secondary rates. Girls' primary school enrolment rate has increased from 76% in 2001[55] to 95% in 2022.[56] At the same time, many more girls also continue to secondary school, with secondary enrolment rates at 78% in 2022.[57] However, opportunities to advance in tertiary education are more limited for young women in Ghana, and in 2021/2022 only 18% to 20% of young women had such opportunities.[58, 59, 60]

With science, technology, engineering and mathematics (STEM) graduates in Ghana being 20% female versus 80% male,[61] girls' and young women's participation in STEM subjects also remains lower than boys and young men, influenced by gender-inequitable attitudes/perspectives about suitable subjects and professions for boys versus girls.[62] In rural areas of Ghana especially, many girls are unable to pursue STEM-related subjects due to a lack of qualified teachers and few supporting STEM programmes in their areas.[63] However, to increase girls' participation in STEM-related courses in secondary schools and higher levels of education, STEM clinics are offering girls and young women the opportunity to interact

[47]Osei-Tutu, E. M., & Ampadu, E. (2018) [48]Osei-Tutu, E. M., & Ampadu, E. (2018) [49]Mohammed, K. (2020) [50]Note: Fieldwork for the DHS 2022 was underway as at the time of publication of this report. [51]Institute of Development Studies (IDS), Ghana Statistical Service (GSS), Ministry of Gender Children and Social Protection, & UK Aid (2016) [52]USAID (2020) [53]Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [54]CEDAW (2014) [55]World Bank DataBank (2020a) [56]World Economic Forum (2022) [57]World Economic Forum (2022) [58]World Economic Forum (2022) [59]Ghana Business News - GBN (2022) [60]Commission for Technical Education, Vocation & Training - CTVET (2021) [61]World Economic Forum (2022) [62]UNESCO (n.d.) [63]World Education (2022)

with role models and challenge negative perceptions and stereotypes.[64] Furthermore, several STEM-focused public and private mentorship and skills programmes are helping to narrow gender inequity in traditionally male-dominated sectors.[65]

Women's networks, women's groups and cooperatives are positively impacting women's social and economic capital in Ghana. For example, a study of 333 agribusiness entrepreneurs in Sekyere South District in the Ashanti region of Ghana found that **networks** of women entrepreneurs are positively impacting the economic growth of their businesses, often with broader economic benefits for local communities.[66] Similarly, smallholder farmer cooperatives, supported by local NGOs and funded by large international development organisations, have shown impact in improving socio-cultural norms that restrict women's economic empowerment. [67]

Access to formal financial services has increased over the past decade, as the launch of mobile money and digital financial services have improved levels of access for Ghanaians.[68] However, poor rural women continue to face barriers to financial inclusion,[69] and mostly rely on informal/self-help saving schemes such as Village Savings and Loans Associations. Despite women owning 80% of small businesses in the informal sector, women entrepreneurs continue to face barriers associated with accessing credit and business investments.[70] 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.[71]

Women have more limited access to land and other productive assets impacting their productivity and economic security. Women's lower access to agricultural extension services leads to lower productivity of women-owned farms (25% to 30% less productive).[72] Traditional systems of land tenure, and the fact that it is the landowners who are officially recognised as farmers, means that women are less likely to access training, extension services, access to finance, or to have access to passbooks.[73]

International and local stakeholders and women's rights organisations (WRO) are playing a critical role in enabling women to realise their legal rights to land and productive assets; for example, Feed the Future's Agricultural Development and Value Chain Enhancement (ADVANCE II) project has supported 3,000+ women in northern Ghana to access 5,000+ acres of land.[74] A combination of customary and patriarchal

[64] UNESCO (n.d.) [65] Vodafone Ghana (2022) [66] Osei, C. D., & Zhuang, J. (2020) [67] ACDI/VOCA (2020) [68] GSMA (2017) [69] Oxford Policy Management Limited (n.d.)a [70] Boateng, S., & Poku, K. O. (2019) [71] Buruku, B., & Kudowor, C. (2020) [72] World Cocoa Foundation (2019) in Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [73] Passbooks are issued to farmers (often the male landowners) for recording cocoa purchases or transactions. They are a requirement for selling cocoa to a Licenced Buying Company (LBC); Arhin, A. A. (2022) [74] Williamson, J. (2021)

norms still favours male ownership of assets and property. Despite efforts to improve the inclusiveness of land administration systems, customary land tenure remains mostly undocumented, and women smallholders are vulnerable to land and asset dispossession.[75] Lack of formal land ownership also limits women from being acknowledged as farmers, constrains their access to resources and registration as members of farmers' groups.[76] To address these challenges and provide legal aid (where needed), some support is being provided by both state and non-state organisations such as the International Federation of Women Lawyers Ghana (FIDA-Ghana),[77] a non-profit organisation (NPO) focused on addressing discriminatory practices towards women in Ghana including on land matters. These measures are also pivotal role to strengthening local-level GBV response.[78]

Implications and recommendations

Based on the key findings, a number of practical recommendations and considerations are aimed at donors, policy makers, community leaders, programmers and researchers - including those engaged in WEE-focused programmes and initiatives, as well as those involved in more general economic development programming which may not have women's economic empowerment as a central aim.

Note: Sector-specific recommendations for consideration are presented in sector briefs in section 5.

Key implications and recommendations for consideration across three key areas - (i) Policy/Advocacy; (ii) Programming; and (iii) Research, Monitoring and Evaluation - are very broadly summarised below. Please refer to section 6 for a more detailed breakdown of these implications and recommendations (including suggested strategies).

Noteworthy is that no single actor can independently address all the barriers/implement all the suggested recommendations to women's economic empowerment, and a coordinated, multi-pronged and multi-stakeholder approach to tackle barriers and execute solutions is required.

[75] Hennings, A. (2021) [76] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [77] Yirrah, N. A. (2019) [78] Yirrah, N. A. (2019)

Policy and advocacy recommendations

1. **Address key policy gaps to improve protection of the informal workforce and improve the implementation of existing WEE-related commitments, legislation and programmes**

Recommended strategies for consideration include:

a. Extend labour rights and/or social protection provisions to informal workers and informal enterprises.
b. Strengthen local level enforcement and implementation of legislation tackling gender-based violence, child marriage, female genital mutilation and other harmful practices.
c. Support gender and inclusion benchmarking initiatives of employers to improve monitoring and enforcement of labour rights legislation.
d. Prioritise monitoring and reporting of policy level initiatives and commitments towards women's economic empowerment at the national level.

Finally, it is important that commitments to gender equality explicitly include actions that create opportunities for women to occupy leadership positions at various levels, including within cooperatives or societies, in their communities, and in local governance.

2. Undertake capacity building and advocacy around existing legislation to strengthen women's rights

Recommended strategies for consideration include:

a. Training and capacity building of key duty bearers regarding women's right to land ownership and GBV legislation.
b. Working with the government and local women's rights organisations to document and track women's rights violations, prioritising the most marginalised women including female-headed households, migrant women and women with disabilities.

3. **Advocate to remove gender-based barriers to finance and promote women-friendly financial services and products**

Recommended strategies for consideration include:

a. Exploring partnerships between microfinance institutions and NGOs to support women-led SMEs to become bankable.
b. Engaging women meaningfully in the design of financial services and products.
c. Developing targeted programmes that aim to increase women's access to financial services and improve financial literacy.

Programming recommendations[79]

1. **Work with women and girls holistically to improve their human capital and wellbeing**

Recommended strategies for consideration include:

a. Strengthen "education to employment" pathways for adolescent girls and young women through internships, vocational training and apprenticeships.
b. Address barriers to girls' education and factors influencing school dropout.
c. Work with women entrepreneurs through focused skills-building interventions to contribute to self-driven efforts to move women up the value chain and into more lucrative/productive sectors.

2. **Work with communities to shift social norms and to improve women and girls' wellbeing**

Recommended strategies for consideration include:

a. Implement behaviour-change communications focusing on gender-equitable attitudes, as well as promoting positive non-violent relationships.
b. Supporting household- and community-level interventions addressing women's unpaid care and domestic work burdens. Develop household-focused approaches which explicitly stimulate discussions, promote gender-equitable attitudes and norms, and support families to negotiate gender roles and norms which guide intra-household decision-making and labour.
c. Working with religious and community leaders to function as "care champions" modelling the benefits of shared household responsibilities.
d. Build on existing efforts to improve understanding of what works to increase women's access to and control over land and other assets.

3. **Work with and grow women's collectives to build social, human and economic capital, and tackle normative barriers**

Recommended strategies for consideration include:

a. Leverage existing Village Savings and Loan Associations (VSLAs), cooperatives and women's groups to support women to overcome challenges associated with accessing agriculture extension services and market opportunities.
b. Support livelihood and economic empowerment initiatives. These should be coupled with various gender-transformative interventions including those which: (i) Increase women's access to and control over economic assets; (ii) Improve their access to financial services; (iii) Promote their financial independence; (iv) Reduce their vulnerability to economic and other forms of gender-based violence; and (v) Support women's ability to seek relevant GBV support services (i.e. health, legal assistance, etc.).

[79] For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels.

Research recommendations

1. **Work with relevant government departments to strengthen their ability to collect, analyse and use gender-disaggregated data** to improve the gender responsiveness of sectoral policies and programmes.

2. **Commission and undertake research and evaluations to address research gaps** including:

a. Studies to understand the impact of existing economic development programmes on WEE outcomes. For example, commission a gender analysis of broad economic growth strategies and initiatives such as the One District One Factory (1D1F) policy[80], [81] to understand the extent to which they are gender inclusive and currently benefiting women, with the aim of making practical recommendations to improve the impact of these initiatives.

b. Research on prevalence and dynamics of economic violence against women, and action research to understand what works to address it.

c. Undertake research and survey efforts to draw clear and meaningful insights on women's time use and unpaid domestic and care work.

d. Commission mixed-methods research and evaluations on these issues (e.g. economic violence, unpaid domestic and care work, etc.) to understand how and why change happens, and to better understand women's lived realities through participatory qualitative research and theory-based evaluations.

3. **Incorporate measures of key factors enabling or constraining women's economic empowerment in these studies** including gender-specific measures focused on women's capabilities and agency, household relations and gender norms and attitudes. These studies should also include tracking signs of potential backlash including increased rates of intimate partner violence.

4. **At a minimum, disaggregate research findings/results by gender** and include disaggregated targets. Wherever possible, programmes and research should further disaggregate by other socioeconomic characteristics including income, age, disability, migratory status and geographic location.

5. **Monitor, track and mitigate against any signs of potential backlash** during programme implementation, including increased rates of violence against women.

[80]The One District One Factory policy is part of the industrial transformation plan of the government of Ghana. It targets poverty alleviation especially in rural areas through private sector investment in rural development activities, with the aim of establishing at least one medium to large scale factory ins each administrative district in Ghana. See: Ministry of Trade & Industry (n.d.) https://www.moti.gov.gh/oldcontent/1d1f/about.php [81]Ministry of Trade & Industry (n.d.)

Source: U.S. Agency for International Development (USAID) – Louis Stippel, Photographer

1. Introduction

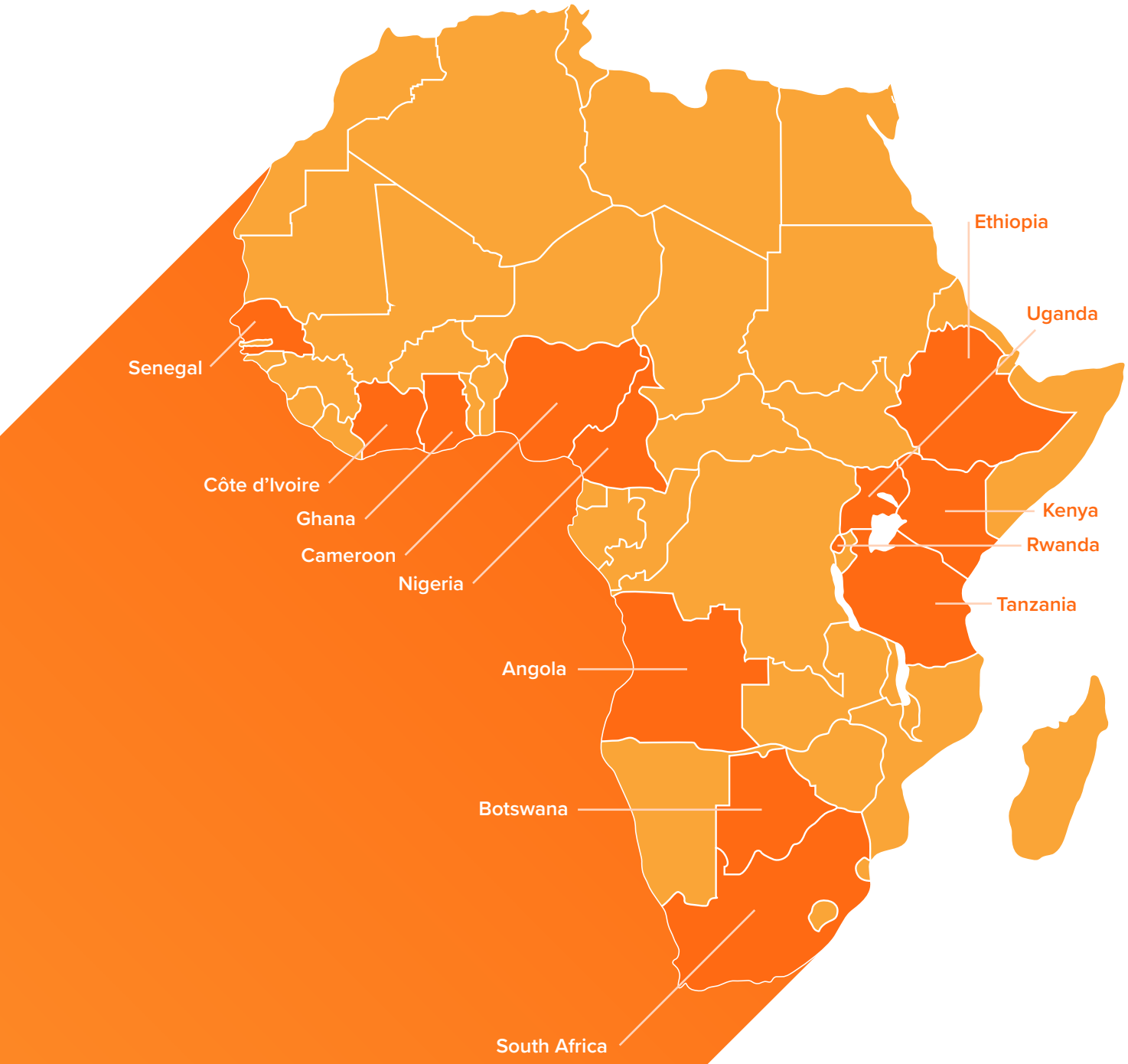
Background and objectives

A study leveraging strong coalition to develop and implement country-level strategies to strengthen women's economic empowerment in Sub-Saharan Africa

Euromonitor International in partnership with six other global organisations: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); and (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA)[82] (the Steering Committee) launched the Pathways Study in 2020. The aim was to assess which sectors hold the highest potential for women's economic empowerment, explore how women's prospects in these sectors can be strengthened in light of various barriers and drivers, and identify which stakeholders (public and private) are key to achieve this.

[82] International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC), United States Agency for International Development (USAID), Mastercard Foundation, International Development Research Centre (IDRC), United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA). These seven organisations (including Euromonitor International) constituted the Steering Committee (SC).

13 countries covered by the Pathways Study research project, including Ghana



The Steering Committee selected 13 countries in Sub-Saharan Africa (SSA) for this exploration of the challenges and opportunities (sectoral and general) of the sub-continent related to women's economic empowerment. Three sub-regions were covered: East Africa, West Africa and Southern Africa, with the country selection including the major economic and political hubs in the SSA region. The Steering Committee's capabilities, country presence and areas/themes of interest (in terms of programming, research and advocacy efforts) were also considered to ensure uptake of the defined actionable solutions.

The Pathways Study programme addresses three key objectives per focus country. These are:

1. **Identifying the sectors with the most potential**
   - Which sectors are forecast to grow fastest over 2020 -2030?
   - Which sectors have the greatest prospects for women's economic empowerment?
   - Which sectors would benefit the most from improved economic participation of women?
2. **Understanding the challenges and drivers for women's opportunities in key sectors**
   - What is the role of women within priority sectors and what are their prospects for expanded opportunities?
   - What are the sector-specific drivers and barriers for women's employment, entrepreneurship and advancement?
   - What works to improve/leverage these drivers and overcome these barriers?
3. **Developing sector-specific solutions**
   - What are the actionable and sector-specific solutions, tailored to each country's/sector's context?
   - Which stakeholders are well positioned to implement or advocate for these solutions?

Methodology summary

Euromonitor International designed the Pathways Study to have a sustained impact in each country by ensuring that results are locally relevant and actionable. From research design and scoping to development of recommendations, mixed methods (economic modelling, desk/secondary research, interviews and expert reviews) were utilised to develop findings and validate the proposed recommendations. The Steering Committee and selected country partners also reviewed the analysis of findings and solutions to ensure the recommendations lead to action, and action leads to positive change/impact for women.

The methodology workflow is shown below, while a detailed explanation of the methodology is included in the Appendix.

1. Scoping Study and Modelling

Preliminary research and economic modelling

Euromonitor International Research and Analytics Team

2. Selection of 2-3 Focus Sectors

Sector Prioritisation Workshop

Country Working Group Participants

3. Stakeholder Mapping

Secondary Research and Interviews

Participatory Development Associates (PDA - Country Partner)

4. Sector Deep Dives – Primary and Secondary Research

Secondary Research and Interviews

Participatory Development Associates (PDA - Country Partner)

5. Analysis of Findings

Qualitative Analysis, Report Writing

Participatory Development Associates (PDA - Country Partner), Kore Global

6. Report Finalisation

Recommendations Workshop, Expert Reviews

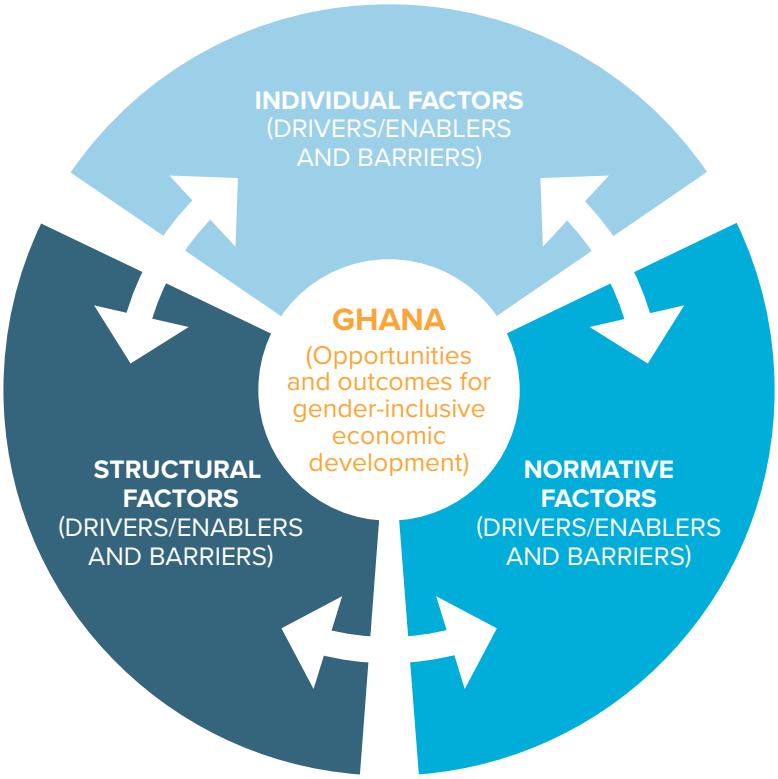
Country Working Group Participants, Participatory Development Associates (PDA - Country Partner), Kore Global, Thematic and Sector Experts, Steering Committee

2. Conceptual framework for understanding women's economic empowerment

Women's economic empowerment can be understood as: "*Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader well-being and position in society.*"[83] Women's economic empowerment is much broader than labour market participation.[84] It involves both women's acquisition of resources and the exercise of power and agency in all economic domains and market-related interactions.[85] It recognises that individual women operate within contexts of both informal (normative) and formal (structural) barriers and enablers.[86] And, as a result, women's economic empowerment is highly context-specific both in terms of women's aspirations and the enablers and barriers that they experience.[87]

[83] Calder et al. (2020) [84] Nazneen et al. (2019) [85] Earning, spending, and saving income; buying, owning, and selling assets; holding and inheriting wealth; starting and operating a business; acquiring a bank account or credit (Fox and Romero, 2017) [86] Kabeer (2021); Fox and Romero (2017) [87] Calder and Boost (2020) unpublished; Fox and Romero (2017); Field et al. (2010); Hanmer and Klugman (2016)

Conceptual framework for understanding women's economic empowerment



This report applies a holistic framework to understand barriers and enablers to women's economic empowerment in Ghana at three distinct levels: (i) Structural; (ii) Normative; and (iii) Individual. Factors at these three levels combine and interact to influence WEE opportunities and outcomes. For example, barriers at different levels can interact to limit women's opportunities to collectively engage in and shape market institutions; their access to suitable services and assets; and their choices relative to men's, thereby leading to greater engagement in marginal, unregulated and precarious forms of work with low and unstable earnings, and no social protection. Segregation and discrimination can occur along several fronts - employment, status in value chains, profit potential and level of risk - and is stubbornly persistent in informal labour markets despite low barriers to entry. All these due to the vicious interplay between individual, normative and structural constraints.

Structural factors

Government policies, laws and regulations - whether formulated at the national or sub-national level - create a structure that directly or indirectly constrains women's participation in the economy. Macro-level economic policies are often thought of as "gender neutral', as they cover policy areas such as public and private investment, macroeconomic stability, rules for international trade, financial regulatory powers and policies, and public expenditure allocation and management. In most cases, these policies are not designed with WEE outcomes in mind, but they affect women and men differently because of their different positions in the economy and society, shaped and reinforced by existing gender norms.

Examples of policies that directly influence women's ability to start, run and grow their businesses include:

- Macro-level economic policies around trade and taxation;
- Credit and finance policies;
- Regulations around access to markets; and
- Laws (including customary law) on property ownership and inheritance.

Policies can also indirectly influence women's economic empowerment. These may include:

- Policies on the marketisation and subsidisation of the care economy and the recognition of unpaid care responsibilities;
- Education policies that support girls' and young women's participation and achievement, and their pathways to employment; and
- Prevention and response mechanisms to gender-based violence (GBV).

Normative factors

Gender norms circumscribe women's capabilities well before they enter the labour market, as norms affect the whole skill development process of children and youth; for example, how much and what kind of education and other learning opportunities are made available.[88] Norms invest dominant household members, usually men, with the authority to determine how resources are allocated and how women and girls use their time.[89] The role of gender norms and relational agency is thus important to examine as a factor enabling or constraining women's economic outcomes.

Social and gender norms around women's economic empowerment are not static, and large-scale macro level changes in for example educational levels or conflict situations, as well as the hard work and advocacy of women's rights movements, can drive positive shifts in behaviour and attitudes over time.

[88] Calder et al. (2021) [89] Kabeer (2021)

Norms play an important role in explaining many labour market phenomena, such as persistent gender segregation, low or declining female labour force participation, women's lower returns to human capital and experience in the world of work, women's double burden of paid and unpaid work, household decision-making, the aspirations of women and girls,[90] and the availability of relevant products and services for women in the market (for example, financial products and services, good quality affordable childcare and private/domestic infrastructure). These gendered norms focus on five key areas:

- **Women's time use**, including responsibilities assigned to women for domestic and unpaid care, paid work, and leisure time;
- **The desirability, suitability and respectability of different types of activity and work** for men and women, including whether girls and young women should attend school, acquire certain skills (e.g. digital literacy), whether women should work outside of the home, work in mixed gender environments and run a business;
- **Voice, representation and leadership in decision-making** in the household, the community, the market and the state;
- Women's **freedom of mobility**; and
- The **frequency, intensity and acceptability of violence against women and girls (VAWG) including sexual harassment**.

Individual capital factors

Capital can be embedded in human beings (human capital), embedded in society (social capital), or possessed in the form of a tangible asset, by an individual, a household, or a group (economic capital). Capital is especially important for women entrepreneurs to navigate the "structures of constraint" they face in doing business. Yet evidence suggests that women suffer capital deficits relative to men, and that this affects their performance.[91]

Human capital includes business, entrepreneurial, vocational, and sectoral information, knowledge and skills, and an understanding of rights, key policies and regulations; basic cognitive skills such as literacy and numeracy; financial and digital skills; and social-emotional skills such as aspiration, self-esteem, goal setting and communication. Uneven investments in girls' and young women's human capital create "pre-existing" constraints that are exacerbated through unequal access to market services, opportunities and economic and social capital.[92]

[90] Marcus (2021) [91] McKenzie et al. (2021); Batista et al. (2021) [92] Calder et al. (2021)

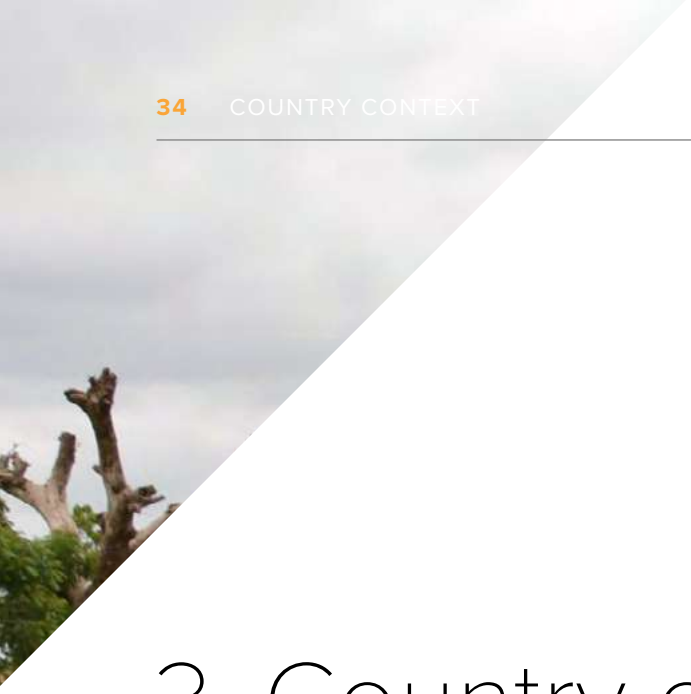
The exercise of individual choice is significantly enabled by stores of social capital. Social capital refers to networks, rooted in norms and social trust, that facilitate coordination and cooperation for mutual benefit, that are informed by long-standing values of solidarity and mutuality.[93] Women are often further constrained by their disproportionate reliance on horizontal social networks - connections and relations between those in similar socioeconomic situations - as compared to vertical networks with people of different socioeconomic standing. However, horizontal social capital can be valuable to women insofar as it enables them to join with others in collective action, for example through collective enterprises.

Finally, economic empowerment requires women to access and control economic capital, including financial assets such as earnings, savings and investments; productive assets such as business equipment (including phones), inventory and inputs, livestock and land; and private/domestic infrastructure assets such as fuel-efficient stoves, durable housing and solar power that increase women's ability to engage in paid work.[94]

Given an enabling environment, these interlinked forms of capital support women to exercise greater choice and agency in relation to their work. Therefore, the lack of capital is more of a problem for women. Firstly, because systemic and structural constraints allocate more opportunities to build capital to men. And secondly, because women need more capital than men simply to overcome structural constraints and engage in markets productively and profitably.[95]

[93] Adato and Hoddinott (2008) in Calder and Tanhchareun (2014) [94] Calder et al. (2021) [95] Calder et al. (2021)

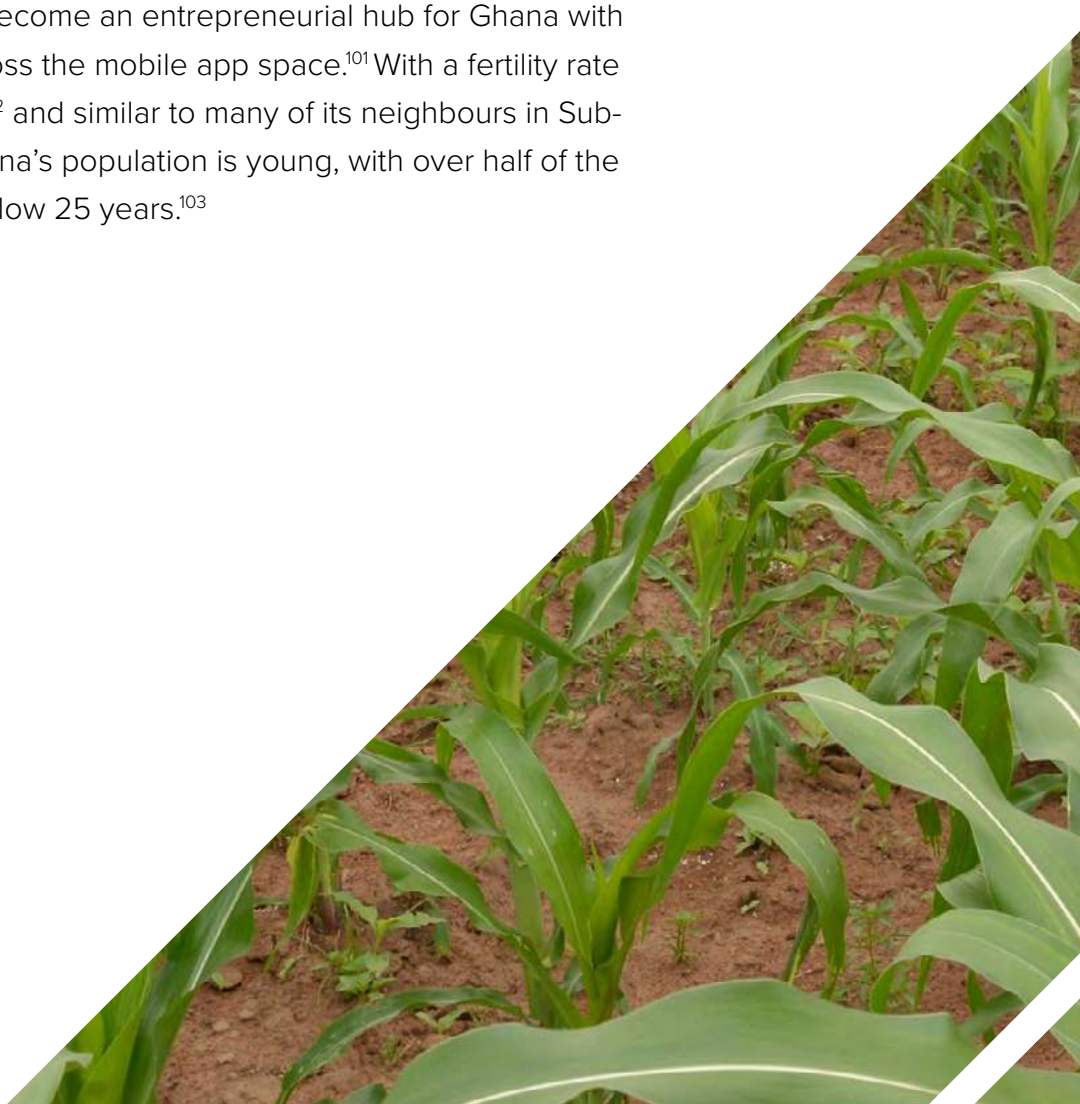
Source: Getty Images, Olivier Blaise



3. Country context

3.1 Demographics and geography

Ghana's population is young and rapidly urbanising.[96] Ghana is a West African country, bordered by Côte d'Ivoire, Burkina Faso and Togo.[97] Its population, estimated at 30.8 million people in 2021,[98] is largely concentrated in the southern half of the country.[99] The country's capital Accra on the southern coast is home to nearly two million people.[100] In recent years, Accra has become an entrepreneurial hub for Ghana with significant innovation across the mobile app space.[101] With a fertility rate of 3.8 births per woman,[102] and similar to many of its neighbours in Sub-Saharan Africa (SSA), Ghana's population is young, with over half of the population (57%) aged below 25 years.[103]



96. Ghana Statistical Service (2022)
97. The Commonwealth (2022)
98. Ghana Statistical Service (2021)
99. Ghana Statistical Service (2021)
100. ITA. (2022)
101. Startup Blink (2020)
102. World Bank DataBank (2020)
103. Ghana Statistical Service (2022)

Source: U.S. Agency for International Development (USAID) – International Center for Soil Fertility (IFDC)

Spotlight: Challenges facing Ghana's migrant women

As most businesses and entrepreneurship are concentrated in the southern regions, many Ghanaians from the North are moving southwards for jobs. Most internal migrants are women at (58%), whose main motivation to migrate relates to family or work.[104] These female migrants face challenges accessing employment opportunities, are vulnerable to poverty and health-related risks, and are often discriminated against when it comes to wages.[105]

Ghana has a diverse ethnic composition and culture. According to the most recent 2014 demographic and health survey (DHS), the main ethnic groups in Ghana include the Akan (48%), Mole-Dagbani (17%), Ewe (14%), Ga/Dangme (7%) and Others (14%),[106] with further sub-divisions among each of these groups with shared culture, heritage, history, language and origins.[107] While English is the official language, Ghana is a multilingual country with over 50 indigenous languages with Akyem the dominant language of the South, while Dagbani is the most widely spoken language in the North.[108] According to the 2014 DHS data, the majority of the population identifies itself as Christian. Nearly 41% women and 32% men are Pentecostal/Charismatic. Furthermore, 39% of women and 42% of men are Catholic, Anglican, Methodist, Presbyterian, or other Christian groups. Approximately 15% of women and 18% of men are Muslim.[109]

Ghana welcomed more than 460,000 international migrants into the country in 2019. Major pull factors include favourable socioeconomic conditions and political environment to seek employment.[110] The country is also home to 13,500 refugees and asylum seekers from Côte d'Ivoire, Togo, Liberia, Sudan and Syrian Arab Republic.[111] Regional protocols such as the Economic Community of West African States' (ECOWAS) Protocol on Free Movement of Persons, have resulted in a large number of people migrating. In 2019, this included migrants from Togo (101,677), Nigeria (79,023) and Côte d'Ivoire (72,728).[112] However, the net migration rate[113] of the country remains at -0.4 per 1,000 inhabitants. In 2019, almost one million Ghanaians were recorded as living and working outside of the country.[114]

[104] IOM (2020) [105] IOM (2020) [106] Ghana Statistical Service & Ghana Health Service (2015) [107] Country Studies (n.d.)
[108] World Factbook (2022) [109] Ghana Statistical Service & Ghana Health Service (2015) [110] Migrant & Refugees (2020)
[111] Migrant & Refugees (2020) [112] IOM (2020) [113] The net migration rate refers to the difference between the number of immigrants (people coming into an area) and the number of emigrants (people leaving an area) throughout the year. [114] IOM (2020)

3.2 Human development

Ghana is ranked 138 out of 189 countries and territories, and 13 out of 66 SSA countries[115] as per the 2020 Human Development Index (HDI).[116], [117] With an index value of 0.611,[118] the country is positioned in the medium Human Development Category.[119] The HDI value of the country has increased by 31.4% between 1990 and 2019.[120] These improvements have been driven by increased life expectancy at birth (increased by 7.3 years), mean years of schooling (increased by 2.4 years), expected years of schooling (increased by 3.9 years) and an overall increase in the county's Gross National Income (GNI) by 127.6%.[121]

Overall 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 of the country persist. The share of people living under the national poverty line halved from 52% to approximately 24% over 1992-2012.[122] In subsequent years, declines in poverty rates have stabilised and by 2016, nearly 23.4% of the population lived in poverty.[123] More recent data highlights significant regional inequalities in access to essential services and employment. In total, 64.6% of the rural population experience multidimensional poverty,[124] compared with 27.0% of the urban population.[125] In the Northern Region of Ghana, as much as 80% of the population live in multidimensional poverty.[126] Inhabitants from the Northern Region have restricted access to transportation, markets, arable land, and industrial centres, and consequently have lower school enrolment rates and employment opportunities.[127]

Over a third of all households (34.8%) in Ghana are headed by women.[128] Female-headed households have fewer assets and more restricted livelihoods than male-headed households and suffered more during the COVID-19 pandemic.[129]

According to official statistics 3.7% of the population are living with some form of disability.[130] However, global estimates suggest that disability prevalence is more likely to be in the range of 12% to

[115]The Vaultz News (2020) [116]The HDI indicators are compiled into a single number between 0 and 1.0, with 1.0 being the highest possible human development. HDI is divided into four tiers: very high human development (0.8-1.0), high human development (0.7-0.79), medium human development (0.55-0.70), and low human development (below 0.55). [117]United Nations Development Programme (2020) [118]These indicators are compiled into a single number between 0 and 1.0, with 1.0 being the highest possible human development. HDI is divided into four tiers: very high human development (0.8-1.0), high human development (0.7-0.79), medium human development (0.55-0.70), and low human development (below 0.55). [119]United Nations Development Programme (2020) [120]United Nations Development Programme (2020) [121]United Nations Development Programme (2020) [122]The World Bank (2020) [123]The World Bank (2020) [124]Multidimensional poverty encompasses the various deprivations experienced by poor people in their daily lives - such as poor health, lack of education, inadequate living standards, disempowerment, poor quality of work, the threat of violence, and living in areas that are environmentally hazardous, among others. A multidimensional measure of poverty can incorporate a range of indicators that capture the complexity of this phenomena to inform policies aimed at reducing poverty and deprivation in a country. Depending on the context of a country and the purpose of the measure, different indicators can be chosen to reflect the needs and priorities of a nation, as well as its constituent regions, districts, provinces, among others. [125]United Nations Development Programme. UNDP (2020b) [126]United Nations Development Programme. UNDP (2020b) [127]The World Factbook (2022) [128]World Bank DataBank (2019) [129]Bukari, C., Aning-Agyei, M. A., Kyeremeh, C., Essilfie, G., Amuquandoh, K. F., Owusu, A. A., Otoo, I. C., & Bukari, K. I. (2022) [130]Seidu, A.-A., Malau-Aduli, B. S., McBain-Rigg, K., Malau-Aduli, A. E. O., & Emeto, T. I. (2021)

20%.[131] People with disabilities are socially and economically marginalised in Ghana, and experience high levels of stigma and discrimination. The situation is worse in the case of the women and girls, and aggravated by religious beliefs around disability being viewed as a "curse".[132] Furthermore, women and girls with disabilities experience specific obstacles to accessing education and employment, leading to "double discrimination", based on their gender and disability status.[133]

3.2.1 Gender indices

Ghana has made significant gains in gender-inclusive educational attainment and health and survival indices, but gaps remain in women's economic participation and political participation. In 2022, Ghana was ranked 108 out of 146 countries in the World Economic Forum's Global Gender Gap Report.[134] Key areas of progress include gender parity in primary and secondary education, women's institutional access, and labour force participation. Clear gaps and challenges emerging across women's political participation, and workplace and legal protection for women. Notably, the gender pay gap is among the biggest in the region; regionally Ghana is one of only two countries (alongside Mali) where women's income is less than 30% of that of men.[135, 136]

The following table provides an overview of Ghana's ranking according to global and regional gender indices.

[131] Faces of Inequality, Ghana Federation of Disability Organisations, & Global Call to Action Against Poverty (2020) [132] Faces of Inequality, Ghana Federation of Disability Organisations, & Global Call to Action Against Poverty (2020) [133] Faces of Inequality, Ghana Federation of Disability Organisations, & Global Call to Action Against Poverty (2020) [134] World Economic Forum (2022) [135] World Economic Forum (2021) [136] While the source does not specify whether this gender pay gap covers both formal and informal sectors, it describes the gender wage gap as "the difference between male and female median wages divided by male median wages. Wages are computed for full-time equivalent dependent employees..." Source: World Economic Forum (2021)

Index	Score	Insights on score
Gender Inequality Index (2019) Composite measure reflecting inequality in reproductive health, empowerment and labour *(lower score is better)* **Global average: 0.436 | SSA average: 0.570**[137]	0.538	The index highlights nearly 63% women's labour force participation rate; and 55.7% female population with at least some secondary education.
Global Gender Gap Report (2022) Economic participation and opportunity, educational attainment, health and survival, and political empowerment *(higher score is better)* **Global average: 0.681 | SSA average: 0.697**[138]	0.672	Scores high on women's workforce participation and enrolment in primary and secondary education. Continues to face challenges associated with improving women's income-earning potential and political representation. Ghana ranks 21st among 36 SSA countries covered, and 108th among 146 countries globally.
Women's Workplace Equality Index (2018) Accessing institutions, building credit, getting a job, going to court, protecting women from violence, providing incentives to work and using property *(higher score is better)* **Global average: 64.79 | SSA average: 57.86**[139]	60.4	Scored 100/100 for accessing institutions and scores above average on women being able to protect women from violence (62/100). However, it falls short in enabling credit access for women and providing them incentives to work. The country ranks 19th out of 47 SSA countries.

= Among the top scoring countries in SSA
= Among the lowest scoring countries in SSA
= Average score based on SSA averages

[137]United Nations Development Programme (2019) [138]World Economic Forum (2022) [139]CFR (2018)

Index	Score	Insights on score
Gender Parity Score (2019) Measures distance from gender parity and takes into consideration gender equality at work and in society *(higher score is better)* **Africa average: 0.58**[140]	0.59	Ghana was seventh for all Sub-Saharan Africa on gender parity in education, with a score of 61%. However, the country performs poorly on indicators on gender equality at work (0.52), including extreme gender disparity in terms of unpaid care work (0.31).
Women, Business and the Law (2021) Measures legal regulations affecting women's economic opportunity via eight indicators: mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets and pension *(higher score is better)* **Global average: 76.1 |** **SSA average: 71**[141]	75	The overall score for Ghana is higher than the regional average observed across Sub-Saharan Africa. Ghana gets a perfect score on constraints on freedom of movement, laws affecting women's decisions to work, and constraints related to marriage. However, it experiences challenges around laws affecting women's pay, laws affecting women's work after having children, constraints on women starting and running a business, gender differences in property and inheritance, and laws affecting the size of a woman's pension.[142]
Africa Gender Index (2019)[143] Composite index on the status of gender equality progress in Africa on closing gender gaps - education, jobs, wages, participation in politics and leadership roles. *(closer value to 1 indicates less inequality; score of 1 implies parity between men and women)* **Africa average: 0.486**	0.517	Ghana scores high on social dimensions at 98.4%, and has made clear progress in improving educational attainment for women and girls. However, it continues to face sector-specific challenges, including women's limited decision-making in cash crop agriculture.
SDG Gender Index (2022) 14 of the 17 Sustainable Development Goals (SDGs) and 51 issues ranging from health, gender-based violence and climate change *(higher score is better)* **Global average: 67.8 |** **SSA average: 52.0**[144]	59.9	With an increase in score of 3.8 points, Ghana was classified as having made fast progress (from 2015 to 2020), ranking 103rd globally.[145]

= Among the top scoring countries in SSA
= Among the lowest scoring countries in SSA
= Average score based on SSA averages

[140] Moodley, L., Kuyoro, M., Holt, T., Leke, A., Madgavkar, A., Krishnan, M., & Akintayo, F. (2019) [141] World Bank Group (2021)
[142] World Bank Group (2021) [143] African Development Bank (AfDB) & UN ECA (2019) [144] Equal Measures 2030 (2022) EM2030
[145] Equal Measures 2030 (2022) EM2030

Ghana has witnessed significant transformation of its education system through universal free basic education which has drastically increased girls' access to education. The country is ranked 104 out of 146 countries addressing the gender gap in education. There is gender parity in primary (female enrolment at 94.9% compared to 93.1% among males) and secondary enrolment (female enrolment at 77.8% compared to 77.5% among males).[146] However, there remains a gender gap in higher levels of education with 17.7% of girls compared to 19.6% of boys enrolled in tertiary education.[147] Girls are also under-represented in enrolment for science, technology, engineering and mathematics (STEM) subjects.[148] National averages mask regional inequalities, with girls in northern rural communities facing more barriers to education, particularly at higher levels. Despite high enrolment, many girls do not complete school and crucially fail to transition to employment. Adolescent girls face significant barriers to completing their education, including adolescent pregnancy, which is a leading cause of school dropout.[149] Furthermore, teaching practices and teaching and learning materials continue to perpetuate gender inequalities;[150] for example, some teaching materials include depictions that implicitly convey social norms and expectations about the roles and potential professions of boys and girls - the former as lawyers and managers, and the latter in caregiving and domesticated roles/jobs.[151]

Adolescent girls and young women face challenges realising their sexual and reproductive health rights (**SRHR**). According to the most recent 2014 Demographic and Health Survey (DHS), just over a quarter of married women aged 15-49 (27%) are using modern contraception.[152] The DHS 2014 also found that 30%[153] of women in Ghana have an unmet need for contraception.[154] Unmet need for contraception varies with age, location, education status and household wealth/income status, and it is highest among the 15-19 years age cohort at 50.7%.[155] Key barriers to contraceptive use include women's limited knowledge, health concerns, fear of potential side effects and objections from husbands.[156] Furthermore, despite liberal abortion laws, many women risk their lives by undertaking unsafe abortions due to a myriad of social factors including stigma and misinformation.[157] While policy implementation has been slow, efforts have been made to reduce maternal mortality caused by unsafe abortions.[158] The maternal mortality ratio has fallen from 484 deaths in 2000 to 308 deaths per 100,000 live births in 2017.[159]

[146] World Economic Forum (2022) [147] World Economic Forum (2022) [148] United Nations Development Programme (UNDP) Ghana (2022) [149] Africa Education Watch (2022) [150] Neltoft, C. L. (2021) [151] Neltoft, C. L. (2021) [152] Ghana Statistical Service & Ghana Health Service (2015) [153] Ghana Statistical Service & Ghana Health Service (2015) [154] Unmet need for family planning is defined as the percentage of women who do not want to become pregnant but are not using contraception. [155] Ghana Statistical Service & Ghana Health Service (2015) [156] Wemakor, A., Garti, H., Saeed, N., Asumadu, O., & Anyoka, B. (2020) [157] Guttmacher Institute (2020) [158] Aniteye, P., & Mayhew, S. H. (2019) [159] World Bank DataBank (2017)

Gender-based violence (GBV) continues to restrict women's opportunities and wellbeing. According to data from 2015, 71.5% of women aged 15-60 had experienced at least one form of violence over their lifetime and over a third (42.9%) had experienced violence in the last 12 months.[160] Furthermore, 28% of women had experienced at least one form of violence perpetrated by a family member during the past 12 months.[161] In addition to this, rates of female genital mutilation (FGM) have been estimated at 11.7% in Ghana, with the highest prevalence in the Upper West Region of the country (50.5%).[162]

Women and girls also face barriers in reporting violence due to cultural beliefs, norms and attitudes dictating that sexual violence is a private matter and does not demand the involvement of the criminal justice system.[163] In response, the Ghanaian government has established the Domestic Violence and Victim Support Unit (DOVVSU).[164] A specialised department within Ghana's police service, the unit protects the rights and promotes the welfare of women and children.[165] The unit is also working with non-government organisations (NGOs) to deliver gender-sensitive workshops with local communities directed at addressing sexual assault against women and children.[166]

Child marriage continues to remain a challenge in Ghana. Approximately two in every 10 girls are married as children.[167] Girls who never attend school and girls belonging to the lowest wealth quintile are the most likely to marry young.[168] The main drivers of child marriage are poverty, high level of teenage pregnancies and inequitable social norms.[169] Response strategies towards curbing child marriage include setting up of the Child Marriage Unit in 2014 to promote and coordinate national initiatives aimed at ending child marriage in Ghana.[170] Also, in partnership with United Nations Children's Fund (UNICEF) and other key stakeholders, a strategic framework for ending child marriage in Ghana was developed to improve collaboration between state and non-state institutions.[171]

3.3 Status of the economy, labour force participation and employment

Prior to the COVID-19 pandemic, Ghana was the second largest economy in West Africa.[172] In 2019, Ghana was rated by the International Monetary Fund (IMF) as the "world's fastest-growing economy".[173] In the early 2000s, Ghana experienced consistent economic growth and reduced its poverty rate by more than half.[174] This followed a successful democratic transition that began in

[160] Institute of Development Studies (IDS), Ghana Statistical Service (GSS), Ministry of Gender Children and Social Protection, & UK Aid (2016) [161] Institute of Development Studies (IDS), Ghana Statistical Service (GSS), Ministry of Gender Children and Social Protection, & UK Aid (2016) [162] Alhassan, A. R., & Anyinzaam-Adolipore, J. N. (2021) [163] Campbell, J. (2016) [164] Campbell, J. (2016) [165] Campbell, J. (2016) [166] Campbell, J. (2016) [167] Ahonsi, B., Fuseini, K., Nai, D., Goldson, E., Owusu, S., Ndifuna, I., ... & Tapsoba, P. L. (2019) [168] Ahonsi, B., Fuseini, K., Nai, D., Goldson, E., Owusu, S., Ndifuna, I., ... & Tapsoba, P. L. (2019) [169] Ahonsi, B., Fuseini, K., Nai, D., Goldson, E., Owusu, S., Ndifuna, I., ... & Tapsoba, P. L. (2019) [170] Ahonsi, B., Fuseini, K., Nai, D., Goldson, E., Owusu, S., Ndifuna, I., ... & Tapsoba, P. L. (2019) [171] Ahonsi, B., Fuseini, K., Nai, D., Goldson, E., Owusu, S., Ndifuna, I., ... & Tapsoba, P. L. (2019) [172] Britannica (2021) [173] World Economic Forum (2019) [174] The World Bank (2020)

1992,[175] as well as a low-barrier environment for trade, investment[176] and oil production at the turn of the 21st century.[177]

Spotlight: "One District One Factory" – boosting private sector investment

The government of Ghana aims to transform the economy from one which is dependent on import and export of raw materials to one which is focused on manufacturing, value addition and export of processed goods. Through the One District One Factory (1D1F) initiative, the government is working with the private sector to boost investment in Ghanaian-led enterprises and create much-needed job opportunities across underserved districts especially in rural areas.[178]

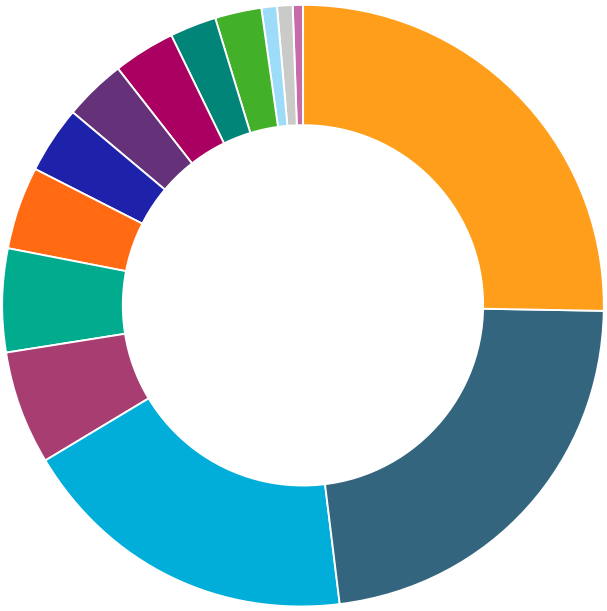
In early 2021, Ghana's provisional GDP estimates showed a growth rate of 5.4% compared to 0.5% in 2020.[179] Economic growth has been largely fuelled by the services sector, which contributed 54.3% of GDP in Gross Value Added (GVA) terms in 2019. This was followed by the industrial sector (27.1%), and agriculture, forestry and fishing (18.7%).[180] Ghana's economy is more diversified than many of its Sub-Saharan Africa neighbours. The country's export base, particularly for gold (the main export), crude petroleum and cocoa beans has also added to government revenues. However, Ghana's economy is highly susceptible to their price fluctuations, with cocoa and gold prices having dropped in the late 1990s and risen in the mid-2000s.[181]

At a broad economic level, in 2019, Ghana's services sector employed 52.2% of the country's full-time working population, followed by agriculture, forestry and fishing (25.3%) and industry (22.6%).[182]

In 2021, female labour force participation was estimated at 65% of the total female population compared to 72% of the total male population.[183] In 2019, services employed 57% of the full-time female workforce, followed by the industrial sector (24%), and agriculture, forestry and fishing sector (19%).[184] Still across these broad sectors, women's economic participation remains largely informal and concentrated in the lower levels of value chains.

[175] Netherlands Institute for Multiparty Democracy - NIMD (2015 [176] The World Factbook (2022) [177] AFD (2019) [178] Ministry of Trade & Industry (n.d.) [179] Ministry of Finance (2022) [180] Euromonitor International (2020) [181] AFD (2019) [182] Euromonitor International (2020) [183] World Bank DataBank (2021) [184] Euromonitor International (2020)

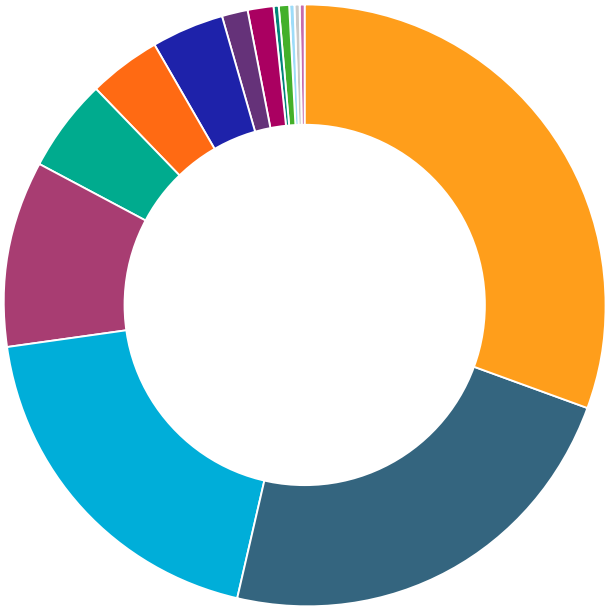
Breakdown of Full-Time Total Labour by Sector (2019)



- Agriculture, Forestry and Fishing – 25.3%
- Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles – 22.9%
- Manufacturing – 18.3%
- Accommodation and Food Service Activities – 6%
- Education – 5.6%
- Other Services – 4.5%
- Transport Storage and Communication – 3.6%
- Human Health and Social Work Activities – 3.4%
- Construction – 3.3%
- Public Administration and Defence; Compulsory Social Security –2.4%
- Real Estate Business and Administrative Activities – 2.4%
- Mining and Quarrying – 0.9%
- Financial and Insurance Activities – 0.9%
- Utilities – 0.4%

Source: International Labour Organisation (ILO) estimates

Breakdown of Full-Time Female Labour Force by Sector (2019)



- Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles – 30.6%
- Manufacturing – 23.3%
- Agriculture, Forestry and Fishing – 19.9%
- Accommodation and Food Service Activities – 10.1%
- Education – 4.9%
- Human Health and Social Work Activities – 3.9%
- Other Services – 3.9%
- Public Administration and Defence; Compulsory Social Security –1.5%
- Real Estate Business and Administrative Activities – 1.2%
- Financial and Insurance Activities – 0.5%
- Transport Storage and Communication – 0.4%
- Construction – 0.3%
- Mining and Quarrying – 0.2%
- Utilities – 0.2%

Source: International Labour Organisation (ILO) estimates

Spotlight: Climate change and rural women

Ghana's economy relies heavily on climate-sensitive sectors. About 70% of the population depends directly or indirectly on agriculture and the forestry sector.[185] Temperatures in Ghana have risen by approximately 1°C since the 1960s making the country more vulnerable to water scarcity and droughts.[186] Northern populations living in a semi-arid savanna zone where economic activities are driven by rain-fed agriculture are especially vulnerable to the impacts of climate change. Nearly 70% of the population in northern Ghana is rural, with most of the rural population contributing to smallholder farms.[187]

The severity of climate change is felt by the most marginalised groups including women farmers. Ghanaian women produce 70% of the nation's subsistence crops and serve as the primary energy and water providers.[188] They hold first-hand experience in sectors critical for addressing climate change - namely agriculture and renewable energy.[189] However, in northern Ghana, women's unpaid contribution in these areas remains unaccounted for and undervalued, with the situation only exacerbated by climate change contributing to women's longer working hours and time poverty.[190]

The informal sector dominates employment in Ghana, which is vulnerable to regulatory loopholes and overtime abuses and was seriously affected by the COVID-19 pandemic. Ghana's relatively low unemployment rate of 4.7% in 2021[191] does not fully reflect the country's high underemployment and informal employment. The unregulated informal sector accounts for more than 80% of Ghanaian jobs, with the majority of labourers earning less than USD48/month[192] for an average 54-hour working week. Informal workers include self-employed contributing family members, casual wage workers, home-based workers and street vendors.[193] Most women (78%) are engaged in vulnerable employment (including self-employed and contributing to family work) compared to 54.2% men.[194] The scale of the informal economy presents challenges for women's economic empowerment, as informal workers are not sufficiently protected by Ghanaian labour regulations relating to minimum wages, working conditions and rights to collective bargaining.[195]

[185] UNEP & UNDP (n.d.) [186] Relief Web (2021) [187] Grameen Foundation USA & American Bar Association (2022) [188] United Nations Development Programme (UNDP) Ghana (2021) [189] United Nations Development Programme (UNDP) Ghana (2021) [190] United Nations Development Programme (UNDP) Ghana (2021) [191] World Bank DataBank (2021) [192] AFD (2019) [193] Ghana Statistical Service (2014) [194] Grameen Foundation USA & American Bar Association (2022) [195] Fairwork (2021)

The 2018 Mastercard Index of Women Entrepreneurs (MIWE) found that Ghana has the highest rate of women business ownership (46.4%) among 57 countries measured in the world. However, most of these women-owned businesses are micro or small scale, informal and largely necessity-driven.[196] This is true across all sectors examined in this report: women are very active in income-generating activities - largely out of economic necessity - but they remain concentrated in small and informal businesses at the lower levels of value chains (generally production or processing.) Therefore, despite the relative size of female entrepreneurship, female entrepreneurs in Ghana report large gaps in profitability vis-à-vis their male counterparts, ranging from 23% to 73%.[197]

These gender inequalities in the labour market contribute to a significant gender wage gap between women and men. Women's income is less than 30% of that of men.[198, 199] These inequalities in pay cut across both formal and informal work, with the pay gap largest for women with lower levels of education.[200]

The COVID-19 pandemic halted much of Ghana's economic progress and harmed micro, small and medium-sized enterprises (MSMEs), which employ most of the labour force in informal settings. About 51% of firms continue to face difficulties in sourcing inputs and 75% have seen a decline in their cash flow.[201] Nearly 36% of firms are estimated to have closed during periods of lockdown and 16% have permanently closed. The hardest-hit sectors by the pandemic include services, accommodation and food sectors, sectors dominated by women.[202] With a high concentration of employment in the services sector, Ghana had recorded wage reductions for 770,000 workers and 42,000 layoffs by August 2020.[203] Given women's disproportionate representation in vulnerable employment, women experienced a sharper drop in employment and greater fluctuations in employment status than men.[204] The government has responded to these economic repercussions with the Coronavirus Alleviation Programme to protect jobs, livelihoods and support small businesses.[205] Recent evidence suggests that women's employment had fully rebounded to pre-pandemic levels by 2021 highlighting women's resilience.[206]

[196] Mastercard Foundation (2018) [197] USAID (2020) [198] World Economic Forum (2021) [199] While the source does not specify whether this gender pay gap covers both formal and informal sectors, it describes the gender wage gap as "the difference between male and female median wages divided by male median wages. Wages are computed for full-time equivalent dependent employees..." Source: World Economic Forum (2021) [200] Boahen, E.A. and Opoku, K. (2021) [201] United Nations Development Programme (2020a) [202] United Nations Development Programme (2020a) [203] World Bank (2020) [204] Dzansi, J., Kim, M., Lagakos, J. and Telli, H. (2021) [205] World Bank (2020) [206] Dzansi, J., Kim, M., Lagakos, J. and Telli, H. (2021)

Spotlight: Supporting women SMEs post-pandemic

Women's Haven Africa is partnering with Plan International Ghana in supporting 50 women SME owners whose businesses have been impacted by the pandemic. The initiative includes vocational and business skills followed by an incubation period where women develop prototypes to be presented to impact investors for support. Women business owners have been provided with mentors and linked to ABSA Bank to facilitate the opening of savings accounts to help build their financial resilience.

Source: Pathways Study Interview, Representative of Community-Based Organisation

3.4 Structure and functions of government

Ghana at a glance

Type of government	Presidential Republic
Executive	President and Government 20% women (10/50 Ministers)
Legislature	Unicameral Parliament National Assembly – 14.6% women (40/274 members)
Judiciary	Supreme Court, the Court of Appeal, and the High Court and Regional Tribunals
Political parties	Multi-party system since 1957 27 registered political parties as at 2020 elections[207] Ruling party: New Patriotic Party (NPP), in power since 2017
Governance	Decentralised Republic **with two levels of government**: Central, District Assemblies
Voting system	First-past-the-post voting

[207]Electoral Commission Ghana (n.d.)

Ghana became the first British colony in Sub-Saharan Africa to win independence in 1957.[208] Following decades of alternating military and civilian rule, a national vote on 29 April 1992 led to a new Constitution that formed the fourth Ghanaian Republic.[209] The Republic is based on a decentralised state with a presidential administration, as well as the protection of press freedom and basic human rights.

Ghana is organised into 16 regions, each of which is divided further into 260 districts.[210] Most (70%) members of District Assemblies are elected by the population, while the remaining 30% are elected by Presidential Authority in collaboration with traditional chiefs and special interest groups.[211]

Chieftaincy is one of Ghana's oldest traditional institutions. According to Article 270 of Ghana's 1992 Constitution, the chieftaincy institution is recognised as part of the country's governance system.[212] This has created a bifurcated state where constitutional law and customary law are implemented at the same time. Over the years, the interaction between both systems of governance has been seen mostly in land administration, local governance and development**.** Chiefs are identified as playing significant roles in state development and investment promotion through land administration, acting as gatekeepers between the central government and their subjects, promoting solidarity and using their influence and expertise to introduce sustainable development initiatives in their localities.[213] However, conflicts and land mismanagement have been areas of contention in recent years, affecting their influence and relevance.[214] According to the latest (2021) Afrobarometer survey, traditional leaders in Ghana have strong influence in the context of solving disputes (80%) and land allocation (81%).[215] They have below average influence in community governance and weak influence over the voting choice.[216]

Spotlight: Ghana's Queen Mothers

Traditional female leaders known as "queen mothers" also have an influential role on women's and children's issues. There are an estimated 10,000 queen mothers active across the country, working on issues including climate change, girls' education and child labour. In recent years, they are gaining formal and legal recognition. However, while they are allowed to attend chiefs' meetings, they are currently not permitted to vote.[217]

[208] Aljazeera (2017) [209] Constitute Project (1996) [210] Constitute Project (1996) [211] Constitute Project (1996) [212] Bukari, K. N., Osei-Kufour, P., & Bukari, S. (2021) [213] Mawuko-Yevugah, Lord, & Attipoe, H. A. (2021) [214] Mawuko-Yevugah, Lord, & Attipoe, H. A. (2021) [215] Logan, C., & Katenda, L. M. (2021) [216] Logan, C., & Katenda, L. M. (2021) [217] Social Films (n.d.)

3.5 Selected stakeholders - overview of focus areas

Civil society organisations have successfully influenced gender-based policy and laws in Ghana across religious and traditional lines. They have been instrumental in advocating for gender-sensitive legislation and improving the position of women in society. For example, the National Coalition on Domestic Violence Legislation was established in 2003 specifically to push for the passage of the domestic violence bill.[218] The Legal Resources Center (LRC)'s activism to repeal a law disproportionately affecting Muslim women, or the work of International Needs Ghana (ING) to repeal traditional enslavement practices[219] have shown the importance of civil society activism, which was acknowledged in the National Gender Policy. Some notable organisations in the WEE space are shown in the table.

Organisation	Scope	Advocacy	Research	Programming
Women's Initiative for Self-Empowerment (WISE)	Support for victims of violence (women and children), training to address economic and career problems faced by victims. Also, media-linked advocacy for awareness building and policy influencing for survivors.	✓	✓	✓
International Federation of Women Lawyers Ghana (FIDA-Ghana)	Non-profit organisation focused on addressing discriminatory practices towards women, children and other vulnerable groups including protecting their rights. FIDA leverages and disseminates the provision of laws to improve the welfare of women and other marginalised groups in Ghana.	✓	✓	✓
Network for Women's Rights in Ghana	Civil society network advocating gender mainstreaming and political participation for women.	✓		
Gender Studies and Human Rights Documentation Centre)	Social science research on violence against women and children in Ghana.	✓	✓	

[218] Ampofo, A. A. (2008) [219] Dowuona-Hammond, C., Atuguba, R. A., & Tuokuu, F. X. D. (2020)

4. Barriers and enablers to women's economic empowerment in Ghana

This section of the report provides a detailed analysis of cross-cutting barriers and enablers to women's economic empowerment in Ghana. The findings are presented by each domain of the conceptual framework, beginning with structural factors before moving on to normative and individual factors affecting women in Ghana's economic empowerment opportunities and outcomes.

4.1 Structural Factors

4.1.1 Legal and policy commitments

Ghana has a clear commitment to ensuring gender equality and citizens' rights. According to the Constitution of the Republic of Ghana 1992, Article 17(1) and (2) of the 1992,[220] all citizens are equal before the law and cannot be discriminated against on gender, race, colour, ethnicity, religion, creed or socioeconomic status.[221] The state is also committed to protecting freedom, equality, justice, probity and accountability as enshrined in Chapter 5 of the Constitution.[222]

At the international level, Ghana has ratified all main conventions on women's rights. These include the Convention on Elimination of All Forms of Discrimination Against Women (ratified in 1981),[223] the Convention on the Rights of Child (ratified in 1991)[224] and the Convention on the Rights of Persons with Disabilities (ratified in 2010).[225]

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.[226] MoGCSP was set up in January 2013, with the primary objective of policy formation, coordination, and the monitoring and evaluation of gender, children and social protection issues.[227] The Ministry focuses on the development of children, addressing the needs of vulnerable sections of the population (for example, persons living with disability) and facilitating the participation of historically marginalised groups within national development programmes and processes.[228] As a part of its social development agenda, it also explicitly prioritises women's economic empowerment, and gender equality and equity as a part of its political, social and economic development initiatives.[229]

As a part of its gender-responsive budgeting (GRB) efforts, in 2007, the government of Ghana approved a joint proposal from the Ministry of Finance and Economic Planning (MoFEP) and MoGCSP to initiate integration and implementation of gender-responsive budgeting into the development agenda.[230] The initial focus was on three ministries: Food and Agriculture; Health; and Education. By 2010, the budget guidelines expanded this mandate to all ministries stipulating that the collection of gender-disaggregated data to support implementation of gender-responsive budgeting. The guidelines suggest methodological and analytical considerations to address the sectoral needs

[220] Republic of Ghana: Ministry of Gender, Children and Social Protection (2015) [221] UN Women (2021) [222] UN Women (2021) [223] OHCHR (n.d.) [224] OHCHR (n.d.) [225] OHCHR (n.d.) [226] Republic of Ghana: Ministry of Gender, Children and Social Protection (2022) [227] Republic of Ghana: Ministry of Gender, Children and Social Protection (2022) [228] Republic of Ghana: Ministry of Gender, Children and Social Protection (2022) [229] Republic of Ghana: Ministry of Gender, Children and Social Protection (2019) [230] Akalbila, I., Ayifah, E., Hilt, L., & Muntaka, H. (2020)

of women, men, boys and girls.[231] It further articulates the need to align and monitor budgets and resources while adopting gender-sensitive policies and undertaking supportive assessments of outcomes to understand the extent to which gender-equality commitments have been met.[232]

While clear efforts have been made to put in place GRB measures, challenges persist in designing and implementing formal and policy-focused measures. According to a recent Oxfam report on the status of gender-responsive budgeting in Ghana, there is limited capacity and expertise among government officials on gender equality broadly, and gender-responsive budgeting specifically.[233] However, civil society organisations (CSOs) and non-government organisations (NGOs) play a pivotal role in advocating for budget processing and budgets at the decentralised levels.[234] Additional capacity-building efforts led by the CSO community have enabled multi-stakeholder collaboration and increased the overall capacity of gender-responsive budgeting.[235]

To address climate change-related challenges and issues, the government of Ghana has put in place a National Adaptation Plan (NAP). Led by the Environment Protection Agency (EPA), a part of the Ministry of Environment, Science, Technology and Innovation (MESTI), the adaptation strategy is committed to adopting a gender-integration approach that responds to women and men's different climate vulnerabilities and needs.[236] The strategy document articulates: (i) how intersectional vulnerabilities impact different people's adaptive capacities; (ii) the importance of women's unpaid and informal work in building household and community level resilience; (iii) how different strategies such as - behaviour-change campaigns, dialogues, direct engagement of men and multi-sectoral dialogue can help address social norms and practices; (iv) the need to address and prioritise women's under-representation and decision-making at household, community and national levels; and (v) the need for collecting disaggregated data by gender, age, wealth and ethnicity to address women's and other marginalised groups.[237]

4.1.2 Policy environment

As a part of its implementation activities, MoGCSP, is responsible for the implementation of the National Gender Policy (2015). The goal of this policy is to mainstream gender equality into national development processes.[238] It also aims to improve the social, legal, civil, political, economic and socio-cultural needs of women and girls, children, people with special needs; persons with disability and the marginalised.[239] As a part of its WEE

[231] Akalbila, I., Ayifah, E., Hilt, L., & Muntaka, H. (2020) [232] Akalbila, I., Ayifah, E., Hilt, L., & Muntaka, H. (2020) [233] Akalbila, I., Ayifah, E., Hilt, L., & Muntaka, H. (2020) [234] Akalbila, I., Ayifah, E., Hilt, L., & Muntaka, H. (2020) [235] Akalbila, I., Ayifah, E., Hilt, L., & Muntaka, H. (2020) [236] Environmental Protection Agency (2020) [237] Environmental Protection Agency (2020) [238] Republic of Ghana: Ministry of Gender, Children and Social Protection (2015) [239] Republic of Ghana: Ministry of Gender, Children and Social Protection (2015)

agenda, the policy calls for greater inclusion, visibility, and equal voice of both men and women in the labour market; introduce measures to close gender gaps in accessing economic opportunities and earnings; develop a database to track both formal and informal needs of women workers; conduct a review of skills development programmes for women and girls; ensure access to financial, business services and entrepreneurial skills for women and girls; and strengthen legal and administrative measures to support women's legal labour rights (including maternity and paternity leaves).[240] However, implementation of the 2015 National Gender Policy has been hindered by competing government strategies, a lack of a clear gender mainstreaming strategy, insufficient monitoring, evaluation and learning, and a lack of guidance to support regional implementation.[241]

Ongoing gender-sensitive initiatives are being delivered under the 2015 National Gender Policy. These include the establishment of the Microfinance and Small Loans Centre (2006), offering small-scale credit and loans to small and medium-sized enterprises (SMEs); the Local Enterprises and Skills Development Programme providing training, start-up equipment and financial support for unemployed youth; and the Livelihood Empowerment Against Poverty (LEAP) programme, which provides bi-monthly cash grants to poor households; and the Labour Intensive Public Works programme, which offers seasonal employment to both men and women.[242]

In terms of impact, since its inception in 2007, the LEAP programme reached out to over 130,000 beneficiaries by 2017.[243] The Public Works programme offered employment to 168,791 beneficiaries, with women representing 61% of its beneficiary pool.[244] According to an evaluation of the programme conducted by UNICEF in 2018, the programme was able to raise household consumption and decrease overall poverty. It also positively impacted dimensions of economic productivity and savings, as well as determinants of child health and nutrition.[245] Households also reported improvements in food security and dietary diversity. As a result of increased economic capacity, the programme also benefited women and reportedly reduced the frequency of intimate partner violence (IPV).[246]

As a part of its social protection efforts, Ghana has introduced a National Health Insurance Scheme and put in place a Free Maternal Healthcare Policy. An evaluation of the programme shows that the national insurance scheme has achieved some impact in terms of lowering the costs of care for pregnant women, as well as increasing the frequency of antenatal care and skilled birth

[240] Republic of Ghana: Ministry of Gender, Children and Social Protection (2015) [241] Grameen Foundation USA and the American Bar Association (2021) [242] Republic of Ghana: Ministry of Gender, Children and Social Protection (2015) [243] UNICEF (2020) [244] Dadzie, C. E., & Ofei-Aboagye, E. (2021) [245] UNICEF (2020) [246] UNICEF (2020)

attendance.[247] Other supportive programmes include the Education Strategic Plan (2010-2020),[248] which aims to achieve gender parity in educational outcomes; the National Adolescent Reproductive Health Policy (2000),[249] which focuses on sex education; and the Affirmative Action Policy of 1998, which mandated a 40% quota for women on all government and public boards, commissions, councils, committees and official bodies.[250] The 1998 Affirmative Action Policy has been under review since 2011, but is still yet to be passed into law (as at November 2022).[251]

The Gender Education Unit within the Ministry of Education has been pivotal in reducing the gender gap in education, as well as providing teacher training for female teachers.[252] Supportive policies and programmes, such as the Education Strategic Plan (2018-2020)[253] and Declaration and Action Plan from the National Summit on Tertiary Education in Ghana on National Council for Tertiary Education,[254] have been enacted to increase women's enrolment and opportunities.[255]

While Ghana does not have a stand-alone, country-level policy on unpaid care, caregiving is referenced as an important area in the Medium-Term National Development Policy Frameworks, including the current "Agenda for Jobs: Creating Prosperity and Equal Opportunity for All" (2018-2022).[256] Furthermore, the National Gender Policy has articulated the inclusion of women's unpaid work in all national and regional GRB processes.[257] Moreover, through conditional cash transfers, the previously discussed LEAD programme supports the caregivers of persons living with human immunodeficiency virus (HIV) infection, acquired immune deficiency syndrome (AIDS) and people with a disability/disabilities in extremely poor households.[258] Policy endeavours are supported by international development agencies and country-level NGOs. For example, ActionAid launched an Unpaid Care Work Toolkit to successfully integrate unpaid care work as a key area of focus in development plans.[259]

The Labour Act, 2003 (Act 651) clearly states that everyone has the right to equal pay for equal work "without distinction of any kind".[260] The law also prohibits sexual harassment in the workplace. Furthermore, women are entitled to 12 weeks (84 days) of maternity leave with full pay.[261] Ghana is also working on passing legislation to mandate five days of paternity leave.[262] Furthermore, while Act 651 mainly targets formal sector workers, in 2020, Ghana's Labour (Domestic Workers) Regulations 2020 (L.I.2408) was adopted.[263] The L.I.2408 provides for domestic workers' rights including the need for a written

[247] Awortwi, N. (2020); Dawda, T. D., & Dapilah, F. (2013); Okoroh, J., Essoun, S., Seddoh, A., Harris, H., Weissman, J. S., Dsane-Selby, L., & Riviello, R. (2018) [248] Government of Ghana: Ministry of Education (2012) [249] Republic of Ghana (2000) [250] ABANTU for Development (2020) [251] ABANTU for Development (2020) [252] Lamm, L. (2018) [253] Republic of Ghana (n.d.) [254] Republic of Ghana (n.d.) [255] IDRC (n.d.) [256] ActionAid (2020) [257] ActionAid (2020) [258] ActionAid (2020) [259] ActionAid (2020) [260] Grameen Foundation USA & American Bar Association (2022) [261] AfricaPay (2021) [262] Globalization Partners (n.d.)

employment contract to be lodged with the relevant District Labour Office, 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.[264]

The Criminal Code, 1960 (Act 29) also has a provision on indecent assault which includes sexual bodily contact with another person without the consent of the other person or sexual violation of the body.[265] Furthermore, the Criminal Code Amendment Act, 1998 (Act 554) prohibits female circumcision. However, policy implementation in these areas is limited by government resources and a lack of targeted coordination efforts.[266]

While some provisions are in place, implementation challenges continue to hinder women's economic security and rights.[267] The majority of female employment occurs in the informal economy, where social protection mechanisms do not exist. Furthermore, while there have been legal provisions criminalising domestic violence since 2007, women experience administrative court delays and have trouble accessing the justice system. There is also limited awareness and knowledge about legal services and legal aid among women.[268]

4.2 Normative Factors

4.2.1 Norms around paid and unpaid labour

In addition to their high labour force participation, Ghanaian women are disproportionately burdened with unpaid care and domestic work, resulting in them working on average "double shifts" compared to men.[269] Community expectations and prevalent social norms are the prime reasons for women's unequal workload.[270] Based on data analysed from the 2014 Ghana Socioeconomic Panel Survey (GSEPS), women spend four times as much time in domestic and care work, in comparison to their male partners.[271] The majority (78%) of all tasks associated with household-level production are performed by women and girls.[272] Consequently, women are likely to spend close to 3.5 hours a day on household chores and care work. This amounts to women being responsible for 72% of child and elderly care in Ghana.[273] It was estimated that if the time spent in household-level production by both men and women was valued, it would amount to about 14% of the country's GDP.[274] Furthermore, when women engage in paid work the majority of them (88.4%) are own-account workers (self-employed persons without paid employees)[275] or contributing family

[263] International Labour Organization (ILO) NATLEX (n.d.) [264] N. Dowuona & Company (2021) [265] AfricaPay (2021a) [266] Grameen Foundation USA & American Bar Association (2022) [267] Grameen Foundation USA & American Bar Association (2022) [268] Grameen Foundation USA & American Bar Association (2022) [269] Amporfu, E., Sakyi, D., Frimpong, P. B., Arthur, E., & Novignon, J. (2018) [270] Owoo, N. S., & Lambon-Quayefio, M. P. (2021) [271] Owoo, N. S., & Lambon-Quayefio, M. P. (2021) [272] Counting Women's Work (2016) [273] Counting Women's Work (2016) [274] Counting Women's Work (2016) [275] OECD (2003) Glossary of Statistical Terms - Own account Workers ILO https://stats.oecd.org/glossary/detail.asp?ID=1986

workers (self-employed in a business owned by someone in the same household).[276], [277] As a result of this unbalanced division of labour, women's health and mental wellbeing are also adversely impacted.[278]

4.2.2 Voice, representation and leadership in decision-making

Ghana has recently made more progress in terms of women's political (and judicial) representation. In the 2020 elections, 38 women[279] were elected to parliament, up from 30 women in 2012.[280] In December 2019, President Nana Addo Dankwa Akufo-Addo, exercised his constitutional mandate (Article 144(2)[2] of the 1992 Constitution) and appointed 30 women and 18 men to the three apex courts of the Supreme Court (three women), Court of Appeal (five women and six men) and High Court (22 women and 12 men).[281] Furthermore, most of the 27 registered political parties (as at 2020 elections)[282] had manifestos that include issues of gender and policy aspects for eliminating discrimination and violence against women and girls. Despite this, Ghana ranks relatively low among other African countries,[283] which have higher female participation in politics,[284] and there is no legally enforceable gender quota ensuring women's representation in parliament and politics.[285]

Women's political engagement is hindered by patriarchal attitudes towards women and economic inequalities. The general public's lack of confidence in women's abilities is found to be the main barrier for women to engage in politics, and consequently many people still believe that politics is a space exclusively for men.[286] Furthermore, in addition to these attitudinal barriers, the monetisation of politics implies high electoral campaign costs with women typically being unable to spend as much as male candidates.[287] Furthermore, the stereotypical portrayal of women as wives and girlfriends with mostly domestic interests actively discourages many women from entering politics, or these stereotypes are used to undermine women candidates.[288]

Within the household, women's decision-making capacity and potential is influenced by gender and religious norms. While community structures generally confer men with power and privilege in household decision-making, women continue to actively engage in intra-household conversations, dialogues and resolutions.[289] However, the extent to which this is possible is governed by education, age, marital status and income-earning potential.[290] According to a qualitative study conducted in Accra (Greater Accra Region) and Tamale

[276] OECD (2003) Glossary of Statistical Terms - Contributing Family Worker https://stats.oecd.org/glossary/detail.asp?ID=443
[277] Boahen, E., and Opoku, K. (2021) [278] Owoo, N. S., & Lambon-Quayefio, M. P. (2021) [279] Emmanuel, K. (2021) [280] Bauer, G. (2017)
[281] Asuah-Kwasi, A. (n.d.) [282] Electoral Commission Ghana (n.d.) [283] With a share of ~15% for "women in parliament as at 2021", Ghana ranks 39th out of 52 African countries covered. See: International IDEA (Institute for Democracy and Electoral Assistance) (2021)
[284] World Economic Forum (2021) [285] International IDEA (2013) [286] Odame, F. S. (2010) [287] The Nordic Africa Institute (2019)
[288] The Nordic Africa Institute (2019) [289] Fuseini, K., Kalule-Sabiti, I., & Lwanga, C. (2019) [290] Osei-Tutu, E. M., & Ampadu, E. (2018)

(Northern Region), women employ tactics such as "taking decisions without their partners' consent", "involving others" and "nagging" to turn decisions in their favour. However, these strategies may result in their increased exposure to violence as a form of punishment.[291]

In rural households, gender norms and individual beliefs influence decision-making authority over different crops among farming households. In rural agricultural households, men tend to have greater decision-making control over cash crops, while food crops are seen as women's responsibility. Similarly, these same norms dictate that the higher the contribution of crops to household income, the greater the degree of men's decision-making authority over management and expenditure.[292] On the other hand, a study of smallholder farmers in semi-arid (northern) Ghana shows the benefits of joint decision-making. The study found that where households practise joint decision-making, they are significantly more likely to be food secure than those households where men make decisions by themselves.[293]

4.2.3 Women's mobility

According to the Ghana Living Standard Survey, while both men and women are equally likely to migrate, men are more likely to relocate for economic reasons.[294] However, in many areas women's mobility is primarily linked to social reasons such as marriage.[295] Because men are more likely to be able to move for economic reasons, they are more resilient to economic shocks.[296] While research and evidence around social norms around women's mobility is limited in Ghana, small-scale studies suggest that women's economic opportunities may be restricted by social norms which limit their mobility. For example, among the Talensi community, norms around women's mobility restrict them from working with men who are not their family members.[297] In addition, there are challenges associated with the quality of physical infrastructure supporting women's employment migration and movement.[298]

4.2.3 Gender-based violence (GBV)

Gender-based violence significantly limit's women's health and social outcomes and is intrinsically linked to women's employment and earning potential, along with access to resources. Violence against Ghanaian women is widespread across households and is also

[291] Fuseini, K., Kalule-Sabiti, I., & Lwanga, C. (2019) [292] Osei-Tutu, E. M., & Ampadu, E. (2018) [293] Mohammed, K. (2020) [294] Orkoh, E., & Stolzenburg, V. (2020) [295] Orkoh, E., & Stolzenburg, V. (2020) [296] Orkoh, E., & Stolzenburg, V. (2020) [297] Koomson, E. (2017) [298] Adom-Asamoah, G., Amoako, C., & Adarkwa, K. K. (2020)

prevalent in workplaces and educational institutions. According to the most recent (2014) Demographic and Health Survey (DHS), over a third of women (42.9%) had experienced violence in the last 12 months.[299] In 2019, nearly 25% of women in Ghana reported workplace violence, and 50% reported being subjected to some form of violence at educational institutions.[300] Such acts of violence are often justified because of social norms and traditions that also restrict women's mobility and control over assets.[301]

Despite legal provisions to criminalise gender-based violence, women have limited knowledge of and access to justice mechanisms. Poor rural women have limited access to formal channels for obtaining access to justice, while lack of legal literacy, unaffordable legal costs and stigmatisation of survivors who report continue to deter women from seeking support.[302] Additionally, women may choose not to report intimate partner violence (IPV) to the police as they fear they would be stigmatised in the community and affect their economic livelihoods, since husbands tend to control the income that provides for their children.[303]

4.3 Individual Factors

4.3.1 Human capital

Ghana has made significant progress towards gender equality in education. In 2019, Ghana was ranked seventh out of 17 countries within Sub-Saharan Africa for its score on gender parity in education.[304] Girls' enrolment in primary and secondary education has steadily increased over the last 20 years.[305] During this period, girls' primary school enrolment has increased from 76% in 2001[306] to 95% in 2022.[307] Many more girls also continue to secondary school, with secondary enrolment rates at 78% in 2022.[308]

Approximately only 18-20% of young women are enrolled in tertiary education.[309, 310, 311] The cost of education remains high.[312] This is particularly relevant because having an advanced degree is a prerequisite for accessing and occupying senior leadership positions, especially in public administration and bureaucratic roles.[313] Girls' and young women's participation in science, technology, engineering and mathematics (STEM) subjects remains lower than boys and young men (20% of STEM graduates are female versus 80% male),[314] influenced by gender-inequitable attitudes around suitable subjects and professions for boys versus girls.[315] To increase girls' participation in STEM-related

[299] Institute of Development Studies (IDS), Ghana Statistical Service (GSS), Ministry of Gender Children and Social Protection, & UK Aid (2016) [300] ISSER, Ipsos MORI, International Centre for Research on Women (ICRW), & NUI Galway (2019) [301] USAID (2020) [302] CEDAW (2014) [303] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [304] Neltoft, C. L. (2021) [305] UNESCO (2020) [306] World Bank DataBank (2020a) [307] World Economic Forum (2022) [308] World Economic Forum (2022) [309] World Economic Forum (2022) [310] Ghana Business News - GBN (2022) [311] Commission for Technical Education, Vocation & Training - CTVET (2021) [312] United Nations Development Programme (2022) [313] Abate, G. B., & Woldie, A. T. (2022) [314] World Economic Forum (2022) [315] UNESCO (n.d.)

courses in secondary schools and higher levels of education, STEM clinics offer girls and young women the opportunity to interact with role models and challenge negative perceptions and stereotypes. Delivered by the UNESCO Accra Office and partners in selected districts in Ghana, these STEM clinics are run on a quarterly basis with the goal of increasing girls' interest and engagement in STEM fields.[316]

Science, technology, engineering and mathematics (STEM)-focused public and private mentorship and skills programmes are helping to narrow gender inequity in traditionally male-dominated sectors.[317] For example, the U.S. Millennium Challenge Corporation (MCC) is supporting the government of Ghana to increase women's employment and participation in the power sector.[318] A USD308 million compact[319] will provide more reliable power to Ghanaian businesses and households.[320] In addition to providing direct jobs to women, the programme commissions studies to build the evidence base that companies with more women in leadership perform better and can achieve greater impact.[321] The programme's 2019 cohort included 186 female students from public universities and technical and vocational institutes from across the country.[322]

Programmes such as the Campaign for Female Education (CAMFED) in partnership with the Mastercard Foundation have helped to improve school enrolment and retention rates for women and girls.[323] CAMFED is a pan-African movement that aims to tackle inequality, poverty and injustice through girls' education and women's leadership. The programme provides scholarships to rural Ghanaian girls and pays for examination registration fees, uniform costs, educational materials and financial packages.[324]

4.3.2 Social capital

Social capital enhances women entrepreneurs' growth, which has positive impacts on poverty alleviation. A study of 313 women agribusiness entrepreneurs across 15 communities in Sekyere South District in the Ashanti region of Ghana[325] found that women's networks and social interactions positively impact their entrepreneurship growth. Women who can engage customers, community people, and opinion leaders are able to enhance business growth and welfare.[326] Furthermore, women's social capital contributes towards their ability to identify new ideas, new markets, products, strategies and opportunities.

[316] UNESCO (n.d.) [317] Vodafone Ghana (2022) [318] Dejene, Y. (2020) [319] The "compact" refers to voluntary commitments from Member States and stakeholders, including companies, regional and local governments, NGOs and other relevant actors, outlining specific actions they will take to advance progress towards SDG 7 and net-zero emissions. [320] Dejene, Y. (2020) [321] Dejene, Y. (2020) [322] Dejene, Y. (2020) [323] Lamm, L. (2018) [324] Lamm, L. (2018) [325] The entrepreneurs were involved in marketing and production of various commodities including cereals and legumes, fruits and vegetables, poultry feed and agro-inputs, fish, poultry, eggs, beef and palm oil. See: Osei, C. D., & Zhuang, J. (2020) [326] Osei, C. D., & Zhuang, J. (2020)

These social capital dimensions if scaled and systematically enabled among women entrepreneurs could have an indirect positive impact on rural poverty alleviation.[327]

Village Savings and Loan Associations (VSLAs) and cooperatives present an entry point to build rural women's social and economic capital. Smallholder farmer cooperatives, supported by local NGOs and funded by large international development organisations, have shown impact in improving socio-cultural norms that restrict women's economic empowerment. For example, the Feed the Future Ghana ADVANCE II Project supported by the U.S. Agency for International Development (USAID) has created more than 1,100 VSLAs with 68% female membership.[328] These groups have been crucial in enabling women to overcome challenges associated with accessing agriculture extension services and market opportunities.[329]

4.3.3 Economic capital

Financial assets

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.[330] According to the latest available data from the Financial Inclusion (Findex) database, approximately 54% of women in Ghana have access to a formal financial account in 2017.[331] This reflects an 8% gender gap in access to and ownership of formal financial services.[332] Women have low mobile phone ownership in rural areas and are up to 16% less likely than men to have a mobile phone. They are also more likely to rely on non-bank formal financial services than men.[333] Key barriers for women's financial inclusion include lower levels of digital financial literacy and access to national identification documents.[334]

Savings at the Frontier (SatF)

The SatF programme (2015-2022), a partnership between Oxford Policy Management Limited (OPML) and the Mastercard Foundation, aims to improve the financial inclusion of low-income individuals and communities in Sub-Saharan Africa. Specifically, it seeks to bridge the gap between supply of formal financial services and informal savings mechanisms (ISM). The objective is to improve the choice and use of financial services among ISM users, primarily women. The programme is expanding the range of savings, services and products available to the poor in Ghana, Tanzania and Zambia, with the aim of reaching out to 250,000 rural and semi-urban households. It also tests and implements business models that are sustainable for financial institutions that are delivering products and services to groups and users of ISMs.[335]

[327] Osei, C. D., & Zhuang, J. (2020) [328] ACDI/VOCA (2020) [329] ACDI/VOCA (2020) [330] Oxford Policy Management Limited (n.d.)a
[331] The World Bank (2017) [332] Buruku, B., & Kudowor, C. (2020) [333] World Bank Group (2016) [334] Buruku, B., & Kudowor, C. (2020)

Despite women owning 80% of small businesses in the informal sector, women entrepreneurs continue to face barriers associated with accessing credit and business investments. A study from lower Manya Krobo Municipality of Ghana revealed that a key constraint facing women micro-entrepreneurs is their lack of collateral as a result of patrilineal inheritance systems.[336] Furthermore, financial institutions' requirements may discriminate against women entrepreneurs with limited business skills due to a lack of codified business strategies and/or plans, proper costing estimates and general information asymmetry.[337] 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.[338]

Productive assets

A combination of customary and patriarchal norms favour male ownership of assets and property. Despite efforts to improve the inclusiveness of land administration systems, customary land tenure remains mostly undocumented, and women smallholders have little leeway if customary authorities or family members lease or sell their land.[339] Legal frameworks in the country guarantee equal rights to land ownership and inheritance. However, in practice, women continue to face barriers with respect to owning and making decisions about land.[340] Lack of formal land ownership also limits women from being acknowledged as farmers, accessing resources and registering as members of farmers' groups.[341] To address these challenges and provide legal aid, supportive grievance redress mechanisms are in place supported by both state and non-state organisations such as the International Federation of Women Lawyers Ghana (FIDA-Ghana).[342] These measures have also played a pivotal role in ensuring that associated violence experienced by women while asserting their land rights are addressed.[343]

[335] Oxford Policy Management Limited (n.d.)b [336] Boateng, S., & Poku, K. O. (2019) [337] Boateng, S., & Poku, K. O. (2019) [338] Buruku, B., & Kudowor, C. (2020) [339] Hennings, A. (2021) [340] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [341] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [342] Yirrah, N. A. (2019) [343] Yirrah, N. A. (2019)

5. Sector analysis briefs

The following briefs provide an overview of two broad sectors in Ghana: (i) Agriculture covering two sub-sectors (Cocoa, and Fishing and Aquaculture) and (ii) Manufacturing (Textiles and Garments). The briefs further incorporate an overview of the sector including challenges and an analysis of barriers and enablers to women's economic empowerment within each sector. Key opportunities and entry points are also highlighted, alongside sector specific recommendations for both public and private stakeholders to improve women's economic status and participation in these sectors.

From the stakeholder mapping exercise for agriculture, 100+ stakeholders were identified across the various regions of Ghana. A summary table of stakeholder types across the regions is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed here on the Pathways Study website.

	Stakeholder Type**				
Region	**Private Companies**	**Associations, Collectives, Organisations**	**Government Agencies/ Departments**	**NGOs**	**TOTAL**
National*	11	-	1	8	**20**
Upper West	5	-	-	-	**5**
Upper East	5	1	-	-	**6**
Northern	12	4	1	9	**26**
Brong Ahafo	3	-	-	-	**3**
Ashanti	3	1	-	-	**4**
Volta	2	-	-	-	**2**
Western		-	-	2	**2**
Central	1	-	-	-	**1**
Eastern	2	-	-	-	**2**
Great Accra	16	2	7	7	**32**
TOTAL	**60**	**8**	**9**	**26**	**103**

Notes: *National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale.
**The mapping for agriculture covered cocoa, fruits/herbs/vegetables, nuts/seeds, maize/soybeans/sorghum/rice

5.1 The cocoa sector

Sector overview

Ghana is the second largest producer of cocoa, accounting for 18% of global production.[344] While cocoa's share of Ghanaian GDP has been decreasing, actual value has increased rapidly in the last decade. Cocoa's contribution to GDP was 1.4% in 2019[345] (down from 3.6% in 2011[346]). This follows wider economic trends, whereby agriculture's contribution to Ghana's overall GDP is decreasing (from around 21.7% of GDP in 2013[347] to 18.5% in 2019[348]). When looking at actual values, however, the value of cocoa production has increased; the sector contributed GHC4,417 million (USD521 million) to the economy in 2019,[349] compared to GHC1,996 million (USD200 million) in 2011, and GHC537 million (USD65 million) in 2006.[350]

Ghanaian cocoa is considered of the highest quality.[351] Cocoa is processed to produce intermediate products (liquor, butter and powder) or produce high-quality chocolate and related products**.** Demand for certified cocoa by global chocolate producers has led to an increase in the price of Ghanaian cocoa beans. Prior to the COVID-19 pandemic, in 2020 there was an increase in the price of Ghanaian cocoa beans of 6.8% compared to 2019, while export volume fell by 4.5% in the same period.[352] Ghana exported

approximately USD2.3 billion worth of cocoa beans and products in 2019.[353]

There are significant opportunities for innovation and investment to increase the potential of local value addition. Currently, only a quarter of cocoa beans processed in the country are processed locally.[354] Cocoa beans may only be sold through government-approved licensed buying companies (LBCs), making acquisition by small and medium-sized enterprises difficult.[355] There are opportunities to expand private sector participation and improve innovation in the sector. The government has signalled political will to invest in the sector; in a 2020 address, the president declared that Ghana will aim to no longer be dependent on raw cocoa bean exports but will process more of its own cocoa beans.[356] Some Pathways Study Interviewees suggested that if the government was to relax ownership/control of the cocoa sector, more entrepreneurs would be able to purchase directly from cocoa farmers to invest in potentially higher-value-added products.[357]

A number of stakeholders operate in this sector. These include producers, input suppliers, LBCs, aggregators, local processors, government agencies, civil society organisations and international development partners. Some LBCs have a processing subsidiary. Following a number of acquisitions, three processing companies - Barry Callebaut, Cargill and Olam - account for over half (60%) of all traded cocoa. Other private sector companies (Mars, Mondelēz and Nestlé) buy cocoa from processors and agribusiness suppliers.[358] International partners such as Mars, Mondelēz and Nestlé are active on different platforms or initiatives, which include the Cocoa & Forests Initiative, the International Cocoa Initiative and Oxfam in Ghana's System Innovation for Women's Economic Empowerment (SIWEE) initiative.[359]

The Ghana Cocoa Board (COCOBOD) is a specialised agency of the Ghanaian Ministry of Food and Agriculture (MOFA). COCOBOD is in charge of all aspects of the cocoa value chain including production, regulation, research, extension, internal and external marketing, and quality control. Other specialised agencies under COCOBOD carry out pre- and post-harvest functions to support the development of the cocoa sector. These include the Cocoa Research Institute of Ghana (CRIG), the Seed Production Division (SPD) and the Cocoa Health Extension Division (CHED). COCOBOD also has subsidiaries, such as the Quality Control Company and the Cocoa Marketing Company (CMC).[360] The government announces annually the prices that farmers can be paid per ton based on recommendations from the Producer Price Review Committee.[361]

[344] Goodman AMC's Blog (2017) [345] Ghana Statistical Service (2020) [346] Ghana Statistical Service (2016) [347] Ghana Statistical Service (2020) [348] Ghana Statistical Service (2020) [349] Ghana Statistical Service (2020) [350] Ghana Statistical Service (2016) [351] Goodman AMC's Blog (2017) [352] Bank of Ghana (2020)

The key steps of cocoa production involve farming, harvesting and drying of cocoa beans. LBCs purchase, aggregate and bag dry beans of cocoa, which are then checked for quality by the Quality Control Company, a subsidiary of COCOBOD.[362] In most production zones, there are two periods of peak production lasting several months.[363] As production is seasonal, tasks take place at different times throughout the year. For example, in Assin Fosu and Antoakrom districts, planting of cocoa is generally done in May and June, harvesting through to drying from October to December, bagging and selling from October to January the following year, before the land starts being cleared for new planting. Cocoa is often intercropped with food crops planted in April and May and harvested by August.[364]

Growing cocoa is labour intensive and has little potential for mechanisation. The crop is delicate and needs constant monitoring, making human presence necessary on the farm year-round. The farming of cocoa requires the constant care and labour of several people, and tasks allow for few economies of scale. The trees need to be protected from sun and wind, and must be constantly monitored for signs of disease or pest, as the cocoa pods (20-30 beans each) may ripen at any time. Harvesting is done manually, with ripe pods opened to extract cocoa beans. Fermentation and drying also require constant monitoring to ensure quality standards for export.[365]

> "In the cocoa sector, farmers rely heavily on self-help for much of the work, including weeding, breaking pods, and transportation, and these were badly affected due to the lockdown and movement restrictions brought about by COVID-19. Some farmers were afraid to go out and therefore affected the way work is conducted in the sector - farmers were not getting the usual helping hand they used to get from other farmers."
>
> Source: Pathways Study Interview with Farmers' Association

Most cocoa farmers are smallholders earning a limited income. Most smallholder cocoa farmers manage farms with a combination of family labour, sharecropping and hired labour.[366] About 800,000 farming households derive their livelihoods from the sector,[367] while others are involved in related activities including trade, transportation and processing.[368] The majority of households in cocoa-farming regions are farming cocoa.[369] Cocoa-farming households derive 61% of their income from cocoa alone,[370] however, cocoa farmers earn only 40% of what qualifies as a living income.[371]

[353] Cocoa Post (2020a) [354] Goodman AMC's Blog (2017) [355] Pathways Study Interviews with Sector Stakeholders [356] Cocoa Post (2020b) [357] Pathways Study Interviews with Sector Stakeholders [358] Arhin, A. A. (2022) [359] Arhin, A. A. (2022) [360] Arhin, A. A. (2022) [361] Arhin, A. A. (2022)

Sharecropping agreements in cocoa farming are widespread, offering limited income-earning opportunities.[372] In sharecropping agreements, landowners leave the care of farms that are already producing to sharecroppers, who keep a share (usually a third) of the crop in exchange for the work done to care and manage the mature farm. Sharecroppers are usually migrants from poorer areas. Sharecroppers can be considered both tenants and labourers, and the resulting ambiguity means that they (and their family members who are farming with them) are often overlooked in research and policy making and under-represented in survey data. Another practice is increasing land size under *Abunu* contracts (meaning share into two parts, i.e. divide in half). These contracts are labour-land exchange agreements that eventually provide land entitlements (i.e. the transfer of half the property to the tenant farmer).[373]

Challenges

Cocoa farmers face several challenges, ranging from limited access to agricultural inputs, limited access to finance, as well as health risks. A survey in the cocoa-producing districts of Bia East and Atwima Mponua found that the top three reported challenges (reported by between 50% and 70% of male and female respondents), were inadequate funds to buy inputs, high cost of labour and injuries.[374] Farmers are often paid in cash (90% of farm-level transactions). Financial costs related to cash payments (cash management, transport, theft, fraud and other losses) cost the sector about USD21 million annually.[375] To address this challenge, a Cocoa Management System was launched by COCOBOD in 2020 to digitise payments, including an aim to specifically support women's earnings.[376]

Illegal small-scale gold mining (known as *galamsey*) is negatively affecting cocoa-farming communities. In Akropong, cocoa farmers (and especially women) are often persuaded to give up their land for these purposes, while other farmers' land is negatively impacted when neighbouring illegal mines encroach or dig underneath their plots. Illegal mining contaminates the water supply and damages nearby crops and cocoa trees due to the chemicals used. In turn, this decreases the availability of vegetables that were intercropped with cocoa, increasing prices for the communities. As *galamsey* attracts many young people with income-earning opportunities, it reduces the availability of paid labour to support cocoa farms. Consequently, farmers often need to travel to other communities to engage paid labourers, which increases transport costs. Female-headed households (in particular, single/widowed women) are especially affected by this cost increase, as they are more likely to need to hire labour.[377]

[362] Arhin, A. A. (2022) [363] Skalidou, D. (2020) [364] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [365] Kaplinsky (2004) in Skalidou, D. (2020) [366] Skalidou, D. (2020) [367] Arhin, A. A. (2022) [368] The World Bank (no date) [369] Bymolt, R., Laven, A., & Tyszler, M. (2018) [370] Hütz-Adams et al. (2017) in World Cocoa Foundation (2019) [371] Fairtrade International (2018) in World Cocoa Foundation (2019)

Unsustainable cocoa production practices have contributed to deforestation. Declining cocoa yields have pushed farmers to clear forest areas for cocoa production; cocoa deforestation accounts for 138,000 hectares of forest lost each year. Since 2000, Ghana has lost 11% of its forest cover. The new farms have lower ecological resilience and worse soil fertility, due to higher risks of flooding and erosion. Women are particularly affected by these challenges as they are primarily responsible for producing food crops, and collecting firewood, water, medicinal plants and wild foods.[378] The Rainforest Alliance,[379] the Cocoa and Forests Initiative (CFI) and the Hershey Company, with AgroEcom Ghana Ltd, are some of the actors attempting to address deforestation.[380]

The COVID-19 pandemic has negatively impacted the sector and contributed to significant losses in 2021. In the early days of the pandemic, supply chain disruptions negatively affected the volume and value of exports, reduced farmers' access to inputs and led to the closure of cocoa farms. In addition, chocolate demand slowed down in Europe affecting global demand.[381] Farmers were affected by post-harvest losses and delayed payments, and informal workers were hit particularly hard because they were often forced to move elsewhere to find jobs. This had an even greater negative impact on women, who are disproportionately employed in the informal sector. Cocoa farming relies on self-help and communal labour, which was negatively affected due to reduced social interactions during periods of lockdown. Cocoa farmers also had difficulty transporting agricultural products to market centres due to restrictions on movement, leading to post-harvest losses and incomes.[382]

However, the challenges brought about by the pandemic can be an opportunity to address some pre-existing structural issues, by promoting productivity, new techniques, increased use of better farming practices, better prices for farmers, as well as addressing challenges related to sustainability, deforestation and child labour.[383] Furthermore, in 2021, Ghana experienced a record harvest year, which was achieved due to favourable weather and improved pay for farming.[384]

The government and other stakeholders have provided support to the sector to respond to COVID-19 challenges. The government is providing support to MSMEs under the Coronavirus Alleviation Programme - Business Support Scheme (CAP-Buss), a scheme of GHC600 million (USD60 million) which provides emergency relief through soft loans and technical assistance.[385] Cocoa and chocolate companies have also donated USD835,000 to governments in West Africa to support emergency plans, while

[372] Skalidou, D. (2020) [373] Skalidou, D. (2020) [374] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [375] Better Than Cash Alliance (2020) in Kahonde, O. (2022) [376] Kahonde, O. (2022) [377] Bessa, T., Mesfin, Z., & Osei, M. T. (2021)

providing direct support to their clients by, for example, donating medical supplies to hospitals and cocoa-farming cooperatives (Olam and Mondelēz).[386]

Role of women in the cocoa sector

In Ghana, while official figures show that 25% of cocoa farmers are women, this is likely to be a significant underestimate. Cocoa production is done through a system of labour and kinship relations, which involve both men and women in fluid roles. In these systems, women play an essential role; it is estimated that women carry out almost half of the work on cocoa farms.[387] Women are involved in all cocoa activities but are often unpaid, and their contribution remains invisible.[388] Most married women living in cocoa-farming communities work on cocoa farms owned by their husbands and families. However, often their labour goes unrecognised and is invisible from national statistics, as landowners (typically men) are the ones considered to be the farmers.[389]

Women play a key role in the management and labour provided on cocoa sharecroppers' plots.[390] There is a correlation between marriage (or informal partnerships) and men's role on farms, with male farmers often transitioning from landless to sharecropping soon after marriage, or farmers who have already secured a sharecropping farm to get married shortly thereafter. Female labour is also essential to upgrade into better and more productive land, and polygamy plays a role in this. Polygamous marriages are common among cocoa farmers, especially previous generations of Ashantis and Fantis, where male farmers owning multiple farms would rely on wives supervising different sharecroppers. Polygamy among cocoa farmers is decreasing, but it remains common among sharecroppers as multiple wives allow the sharecropper to take on more than one farm in different locations or allow for upgrading though *Abunu* agreements. In these situations, it is the husband who decides how the labour will be split among the wives.[391]

Although both men and women work in cocoa production, there are some key differences in task allocation on cocoa farms. Tasks that require physical strength and decision-making power are generally seen as exclusive to men. These are land clearing, pruning, spraying, harvesting, fermentation, bagging and the sale of cocoa.[392] For example, a gender assessment of four communities in Assin Fosu and Antoakrom districts found that land clearing, pruning, spraying, pod breaking, fermenting, bagging and selling cocoa were either only or mostly completed by men. Women were more likely to carry out tasks such as gathering of cocoa

[378] World Cocoa Foundation (2019) [379] IFAD, Rainforest Alliance, & Darwin Initiative (n.d.) [380] World Cocoa Foundation (2019)
[381] Nieuwsbericht (2021) [382] Pathways Study Interviews [383] Nieuwsbericht (2021) [384] Ibukun, Y., & Adu-Sanyah, A. V. (2021)
[385] Ministry of Finance, Republic of Ghana (n.d.)

pods and scooping of beans from pods, and other tasks were done jointly (planting, drying and replanting).[393] In the Bia East and Atwima Mponua districts, a mixed-methods research study also found that men are more likely to be involved in land acquisition, land preparation, planting, farm maintenance, harvesting and post-harvesting. Women were involved in some planting, farm maintenance, harvesting and post-harvesting activities, spending just as much time on the farm as men. Women, however, also took primary responsibility for domestic chores.[394]

Women are often in charge of food crops that are intercropped with cocoa, which provide an additional source of income. In West Africa, women are responsible for most (80%) food production, which is important for household income.[395] Food crops are generally produced for consumption but can also be marketed. In Ghana, 72% of respondents (both men and women) to a household survey reported selling their cassava (which is often intercropped on young cocoa farms and is considered a women's crop since it requires less labour than cocoa). The majority of respondents also reported selling plantain (72%), maize (62%), rice (80%) and yam (34%).[396] In another qualitative study from Assin Fosu and Antoakrom districts, women and men highlighted that food crop production (intercropping cocoa with food crops (cereals, tubers), weeding and harvesting of food crops) was mostly done by women with men's assistance, while men were more likely to complete cocoa-related tasks.[397]

Female-headed cocoa-farming households tend to have lower productivity and income than male-headed farms. A quantitative analysis found that male-headed households producing cocoa had a productivity of 423kg per hectare, 58kg higher than female-headed households, and this difference was statistically significant. In addition, in a cluster analysis where three clusters were identified, it was found that female-headed households earned USD960 yearly net income, compared to typical male-headed households' earnings of USD1,275, or large male-headed households (USD2,873).[398] The latter earns considerably more than the other two groups as larger male-headed households have more land, although productivity for this cluster was lower.[399]

Female-headed households are more likely to need to hire labour, increasing production costs.[400] Male-headed households have access to the labour of family members, while female-headed households are more likely to need to hire labour, which means that they have higher financial costs.[401] A household survey found

[386] Nieuwsbericht (2021) [387] World Cocoa Foundation (2019) [388] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [389] Oxfam (2016) in IFAD, Rainforest Alliance, & Darwin Initiative (n.d.) [390] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [391] Skalidou, D. (2020) [392] Bessa, T., Mesfin, Z., & Osei, M. T. (2021)

that 10% more female-headed households hired labour, compared to male-headed households. Labour was hired for application of liquid fertiliser, herbicide, pesticide and fungicide, as well as pruning.[402] Single, widowed and older women are the most vulnerable as they lack financial support and labour from male relatives. As some activities related to cocoa farming are considered men's jobs, these sub-groups of women have to hire labour to perform these tasks, which increases their costs. Older widows may be able to rely on older male children, while some single women can access free labour through "*noboa*" (peer support) groups in communities, which often provide labour in times of need, especially to poor farmers.[403]

Sales of cocoa are dominated by men. Household heads (typically men) who own land are most likely to be the ones selling cocoa.[404] 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.[405] A Pathways Study interviewee explained that few women are involved in direct sales because few women own land. There are also few women working as purchasing clerks (though a lucrative role) due to lack of access to funds/capital.[406]

There is a lack of women in leadership positions in the sector. As with most sectors in Ghana, women are not well represented in senior and managerial roles. A paper published by Oxfam, looking at Mars, Mondelēz, Nestlé and their agribusiness suppliers highlights the need for increased women in leadership.[407] A Pathways Study interviewee explained that few women work in the formal cocoa sector.[408] Another interviewee suggested that women usually serve as accountants, in marketing, and in administrative roles when they do work in the formal sector.[409]

Child labour is prevalent in the cocoa sector. It is estimated (2020) that 900,000 children work in the sector, and that child labour has likely increased due to the pandemic,[410] as a result of disrupted supply chains, incapacitation of parents, school closures and reduced profits.[411] A survey in the Bia East and Atwima Mponua districts found that around 30% of all children aged 8-17 were engaged in cocoa labour. 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, while boys are mostly engaged in planting and harvesting. Working in cocoa has several health risks affecting both boys

[393] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [394] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [395] World Cocoa Foundation (2018) in World Cocoa Foundation (2019) [396] Bymolt, R., Laven, A., & Tyszler, M. (2018) [397] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [398] Bymolt, R., Laven, A., & Tyszler, M. (2018) [399] Bymolt, R., Laven, A., & Tyszler, M. (2018) [400] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [401] Dery, Dr. I., & Dongzagla, Dr. A. (2020)

and girls. Most working children (66.5%) reported some body pain (neck, head, joint and body), as well as injuries (54.8%) (from cutlass, trees, thorns, toxic irritant plants, cocoa pods, etc). There are also risks of reptile bites, and pesticide/insecticide poisoning, reported by a third of children. Child labour in cocoa also affects both boys' and girls' access to education, with survey results showing that some children are not able to study after school (31.2%), are late to school (31.2%), or are at increased risk of school absenteeism (28.1%).[412]

Labour exploitation has also been reported in the cocoa supply chain in Ghana and affects both men and women. Although the gendered aspects of exploitation are still poorly understood, a research study in the Western and Ashanti Regions suggests that women experience more severe forms of exploitation. The research also reports that some existing business models in the sector are set up to profit from women's unequal position within the industry and society. The key indicators of forced labour highlighted in the report 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.[413]

[402] Bymolt, R., Laven, A., & Tyszler, M. (2018) [403] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [404] Bymolt, R., Laven, A., & Tyszler, M. (2018)
[405] Abeywardana et al., 2015 in Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [406] Pathways Study Interview with NGO [407] Arhin, A. A. (2022)
[408] Pathways Study Interview with Farmers' Association [409] Pathways Study Interview with NGO [410] Clingendael. (2020)
[411] Schmidt, S., & Ayuda, K. (2020)

Summary table of barriers to and opportunities for women's economic empowerment in the cocoa sector

Structural	Normative	Individual
Barriers		
Lack of gender policies or guidelines in COCOBOD	Women are not recognised as cocoa farmers, due to social norms that position them in supporting roles	Lack of financial support and clear credit lines for women
Limited availability of gender-disaggregated data collected by government departments	Women's labour on family farms is often unremunerated	Perception of women's skills and capabilities affects their self-efficacy and self-confidence
Customs and inheritance regimes tend to limit women's access to and ownership of land in cocoa-growing communities	Norms influence division of tasks in production and exclude women from taking on decision-making tasks and selling of cocoa	Women have lower access to land, and experience land insecurity
Despite legal provisions, widows and children remain vulnerable to land dispossession	Women have little control over decision-making in the sector, due to norms that assign men the role of head of household	Women's membership in cooperatives is low
Living income differential (LID) policy offers improved income for cocoa farmers	Social norms prevent women from participating in leadership roles and collective decision-making processes	Lack of extension services is a key challenge.
	Gender-based violence is prevalent in areas where cocoa is grown	Male-headed households are more likely to be certified and to receive training than female- headed households
	Norms around unpaid care and unpaid work influence women's ability to fully benefit from their labour or opportunities within the value chain	Women have lower access to time-saving technologies and equipment
		In rural areas, informal mechanisms, such as moneylenders, fill some the financing/credit gaps, but these practices come with risks

[412] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [413] LeBaron, G., & Gore, E. (2019)

Summary table of barriers to and opportunities for women's economic empowerment in the cocoa sector

Structural	Normative	Individual

Opportunities and entry points

Structural	Normative	Individual
Strengthening sectoral gender policies and guidelines	Food crops seen as the domain of women offer income diversification opportunities	Several gender-focused initiatives are being implemented within the cocoa sector
Presence of protective legal frameworks, which have the potential to safeguard women's land rights	Off-farm activities to support income generation during shoulder seasons	Social capital enhances women agriculture entrepreneurs' growth which further has positive impacts on poverty alleviation
	GBV prevention and response	Women's ownership of land used for cocoa farms is linked to greater social capital
	Raising awareness of women's rights and helping women negotiate for their rights, particularly around land access	Women's cooperatives and groups are a key enabler of women participating in cocoa farming
	Collective savings models	Presence of role models
		Time-saving technologies and equipment, and training on modern farming techniques

Structural factors

Although legal provisions support widows and children (succession law of Ghana, Provisional National Defence Council (PNDC) Law 111), enforcement of these laws is weak in many cocoa-farming communities, leaving women vulnerable to land dispossession. Due to inequitable and discriminatory norms around inheritance, widows and single women are particularly vulnerable to land dispossession. Married women are vulnerable to land dispossession upon their husband's death. Migrant women are also vulnerable to losing land as they have less social support networks.[414]

The Ghana Cocoa Board (COCOBOD) addresses productivity in the sector through targeted programmes to farmers. While the institution has no formal gender policies and policies in place, anecdotal evidence from small-scale studies suggests women farmers are benefiting from these initiatives. For example, qualitative evidence from study in the Bia East and Atwima Mponua districts suggests that some District Managers of the Cocoa Health and Extension Division (CHED) are aware of the challenges that are faced by women and attempt to give priority to women farmers' needs and challenges. For example, CHED managers targeted women with distribution of critical agricultural inputs and other resources.[415] These local efforts would be strengthened by formal gender policies, guidelines and targets.

Ghana introduced the Living Income Differential (LID) policy in July 2019. With LID in place, starting from the 2020/2021 season (which started in October 2020), cocoa is only to be sold with a USD400 per ton premium on top of the prevailing world market price. This measure was meant to strengthen the countries' position in the global cocoa market and address poverty among cocoa farmers. Governments of importing countries and most of the chocolate sector companies have expressed support for this initiative.[416]

Gender disaggregation of data on the cocoa sector is rarely done by government departments or LBCs. None of the stakeholders interviewed for a study in the Bia East and Atwima Mponua districts in 2020 were able to provide data on the numbers of women farmers supported. The absence of data on the contributions, roles, responsibilities and challenges of men and women farmers makes it difficult to assess improvements on gender equality in the sector.[417]

[414] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [415] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [416] Nieuwsbericht (2021)
[417] Dery, Dr. I., & Dongzagla, Dr. A. (2020)

Normative factors

Women are not widely recognised as cocoa farmers due to social norms that position them in supporting roles in the cocoa value chain, even though they are highly active in production tasks. Cocoa is seen as a men's crop, and women's work is undervalued.[418] For example, a gender assessment carried out in four communities in the Assin Fosu and Antoakrom districts found that men are considered the backbone of farms, and therefore, women are expected to perform supporting roles and must be submissive to men.[419] Another mixed-methods study carried out in the Bia East and Atwima Mponua districts similarly found that women are expected to play supportive roles. Men were considered the breadwinners, and women's labour is likely to not be remunerated.[420]

Norms also influence division of tasks in production and exclude women from taking on tasks that are considered men's jobs, such as pruning (a highly skilled activity), or spraying (as it is believed that chemicals affect reproductive health and that personal protection equipment is ill fitting for women) and harvesting (men usually pick cocoa pods, and women gather them on the ground). Other tasks are seen as women's jobs include weeding, gathering pods and scooping beans from pods, as well as taking care of food crops.[421] Men are also typically the ones to transport beans to marketing centres, yielding higher prices.[422]

This division of tasks in turn influences which month of the year men and women are busier. Women are busiest between April and December, as from April they start planting food crops (cereals, tubers and plantain) intercropped on the same land, which are then harvested between July and September. Between October to December, they then work on cocoa farming (as this is the peak cocoa season). Men, in contrast, are busiest between October and December. Between January to March (the cocoa lean season), both men and women participate in other income-generating activities, as the seasonal nature of cocoa leads to income scarcity during this time. Men work in transport, timber logging, palm wine tapping or illegal mining, while women focus on vegetable farming and trading. Households who can generate income from different sources are less likely to be food insecure.[423]

Access to land is crucial for official recognition as a farmer, and in turn influences access to inputs and resources. Men are usually the landowners or those engaged in *abunu* contracts and are more likely to be considered farmers, while women are more likely to be considered workers.[424] Women who do not own land may not self-identify as farmers either,

[418] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) and Dery, Dr. I., & Dongzagla, Dr. A. (2020) [419] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [420] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [421] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [422] African Development Bank (AfDB) Group & UN ECA (2020) [423] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [424] World Cocoa Foundation (2017) in Bessa, T., Mesfin, Z., & Osei, M. T. (2021)

even when they may be working as cocoa producers. However, if a woman is given a portion of land from her husband, she is more likely to identify as a cocoa farmer, and the community will recognise her in this role. Men often present themselves as farm owners and rarely talk about joint ownership. Farm ownership is crucial to access inputs or support (whether public or private), as to access these, farmers must join cooperatives or farming associations.[425]

Women have little control over decision-making in the sector, due to norms that assign men the role of head of household.[426] Men can make decisions on production, resources, or income without needing to consult women, while women cannot make decisions without consulting men.[427] Often sectoral actors may perpetuate these existing inequitable gender dynamics. For example, research done with agribusinesses that buy from women farmers, found that when training is provided, the agribusinesses need to first consult the male head of household, in order to avoid "upsetting gender dynamics".[428] A mixed-methods study in four cocoa-farming communities in Western and Ashanti Regions (Betinko, Katakyiwaa, Sompre and Yebrebrenyin communities) found that when older men were in favour of women's participation in decision-making, they only were so because of the benefits that the household would derive from it. Younger men, however, were more generally opposed to women's participation. Among reasons given for this, was the perception that women's role is to support men and because of the high labour-intensive nature of production.[429] Furthermore, even though women are more likely to be responsible for food crops, the income from sales of food crops is often controlled by men. Income from food crops plays a key role supporting household expenses as cocoa income is seasonal.[430]

Social norms prevent women from participating in leadership roles and collective decision-making processes in cocoa-farming communities. Two studies carried out in different districts, found that social norms prevent women from taking on leadership roles. The gender assessment in the Assin Fosu and Antoakrom districts found that norms dictating that women should be submissive exclude them from leadership and decision-making processes in the sector. When women do attempt to lead or become assertive, they are perceived as rude or arrogant, and they are not supported by families and communities. These reactions can make women reluctant to pursue greater agency, whether in the household or community.[431] The study in the Bia East and Atwima Mponua districts found that at the community level, women are unlikely

[425] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [426] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [427] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [428] GSMA (2022) [429] Dalaa, M. A., Torvikey, G. D., Amoah, A., Saeed, R., Obeng, F., Kofituo, R. K., & Asare, R. (2020) [430] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [431] Bessa, T., Mesfin, Z., & Osei, M. T. (2021)

to take on leadership roles and they are also under-represented in collective decision-making processes in local government, or higher political levels. Women are also rarely consulted in District Assemblies.[432] Other research also suggests that women are not allowed to speak in public in cocoa-farming communities, especially to address traditional leaders.[433]

> "Farmers usually receive training on specific agronomic services. However, when it comes to extension services, for example, access is tied to ownership of land and most women do not own land. So, you can be sure that most of the people who do the farming work, which is women, do not have access to extension services. So, what we have done, for example, is that we came up with a membership registration policy where men register portions of their farmland with names of their wives. In that case, the women are also considered owners of the farm and therefore get access to training and extension services."
>
> Source: Pathways Study Interview, Farmers' Association Representative

Women in Ghana are expected to oversee unpaid household management and care, including care of children and the elderly. This means that women cocoa producers have higher workloads and experience higher time poverty than men.[434] This unpaid care and domestic work burden also hinder women from obtaining leadership positions in the cocoa sector.[435] On average, women spend 26 hours a week on unpaid care (compared to 10 hours for men), on top of cocoa-farming tasks and food farming. This imbalance also allows men to spend more time on the farm and produce more cocoa. Women have less time for training or engaging in income-diversification activities. When training is available, men may attend to represent their wives. Women also have less time for rest, as women typically go home to carry out chores after a day of working at the farm, while the men may rest or socialise. Activities at the household level include childcare, cooking, house cleaning, washing, fetching water, fetching firewood and shopping for household needs.[436] In an example from the Bia East and Atwima Mponua districts, even though women took on multiple tasks in cocoa farming, they still took primary responsibility for all domestic chores.[437]

[432] Arhin, A. A. (2022) [433] Abeywardana et al. (2015) in Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [434] Arhin, A. A. (2022) [435] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [436] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [437] Dery, Dr. I., & Dongzagla, Dr. A. (2020)

In some communities, norms around interactions between women and men reduce opportunities for women to interact with extension officers.[438] In these communities, women can only interact with men in open spaces and at given times. In contrast, men are able to interact with men in open and closed spaces and at any given time. Extension officers therefore do not visit women unless they have given notice to husbands, and it is also common for a male cocoa farmer to be present during this interaction. Some women have reported finding it easier to deal with women extension officers, although they also believe that men are more knowledgeable.[439]

Gender-based violence is prevalent in areas where cocoa is grown. Qualitative data from four communities in the Assin Fosu and Antoakrom districts found that intimate partner violence is common (physical, verbal and emotional), and that this is somewhat accepted as suitable "punishment" for women's behaviour. Teenage pregnancy and early marriage (or de facto marriage) are also common in these communities.[440]

Individual factors

Inequitable norms and stereotypes around women's abilities excludes them from decision-making and affects their self-efficacy and self-confidence. Qualitative research shows that women are afraid of making decisions that turn out to be wrong, and afraid of being stigmatised by the community and the household.[441] Other studies highlighted that there are also perceptions of men being more knowledgeable about cocoa[442] and of women not being able to read scales, which further excludes them from decision-making around cocoa production and from sales of cocoa.[443]

Women's limited access to land affects their economic opportunities in the sector. Women are less likely to own or control land, and women cocoa farmers have limited knowledge in relation to land rights, putting them at risk of dispossession. Traditional systems of land tenure, and the fact that it is the landowners who are officially recognised as cocoa farmers, means that women are less likely to access training, extension services, access to finance, or to have access to passbooks.[444]

[438] According to FAO, the role of a government extension officer is educating farmers and producers so that the farmers/producers can help themselves; linking farmers/producers with research-based information to improve agricultural production, productivity, processing and marketing of agricultural goods and services. [439] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [440] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [441] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [442] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [443] Abeywardana et al. (2015) in Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [444] Passbooks are issued to farmers for recording cocoa purchases or transactions, often issued to the male landowners, which are a requirement for selling cocoa to LBCs; Arhin, A. A. (2022)

Women are more likely to engage in alternative livelihoods, even when farming cocoa. A gender assessment in the Assin Fosu and Antoakrom districts found that when women do own cocoa farms, they also engage in alternative livelihood activities, are more likely to send their children to school, and to build their own houses.[445]

> "Women often work on cocoa farms owned solely by men, including their husbands as they have limited access to land. This is the result of social norms that favour men when it comes to the inheritance and ownership of land, women's limited access to capital or credit for purchasing their own land, and even discrimination from land owners who prefer to lease or sell their lands to men, due to the belief women are not capable of tilling the land for cocoa production."
>
> Source: Pathways Study Interview with Farmers' Association

Inadequate funds and limited access to finance is a key challenge for women cocoa farmers.[446] In a context where most people living in rural areas do not have access to financial services, women cocoa farmers are less likely to have a bank account (50% less likely) or obtain loans (20% less likely) than men.[447] When women do have access to banks, they face rigid conditions to be granted a loan. Lower access to finance in turn limits access to inputs and technical training.[448] Women's lower education and financial literacy further constrains their financial access.[449] Women who are successful cocoa farmers generally have existing funds. They usually have financial assets that allow them to mobilise other resources, such as labour.[450]

Informal mechanisms, such as moneylenders, fill some of these gaps in rural areas, but these practices come with risks including high interest rates, lack of formal regulation and potential risk of indentured servitude.[451] In addition, cocoa farmers can borrow from purchasing clerks to repay during harvesting of food crops and cocoa but at high interest rates. In the non-harvesting season, it is generally difficult to access credit without collateral.[452]

[445] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [446] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [447] Arhin, A. A. (2022) [448] Marston, A. (2016) in Arhin, A. A. (2022) [449] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [450] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [451] Arhin, A. A. (2022) [452] Bessa, T., Mesfin, Z., & Osei, M. T. (2021)

Promoting women's access to finance

Digitising payments to support women farmers

COCOBOD, in partnership with the Better Than Cash Alliance, is implementing the UN Principles for Responsible Digital Payments, which involves the adoption of a gender-intentional approach to payment digitisation. COCOBOD, as part of the Cocoa Management System farm profiling, is building a gender-disaggregated database to track and monitor farm productivity and tailor digital solutions to the specific needs of men and women. Other activities are under consideration for when this system will be operational, including, for example, mobilising women extension workers to train women and improve awareness of the benefits of digital payments. Using Village Savings and Loan Associations (VSLAs) to train women on digital financial literacy is also being considered.[453]

Cooperative Credit Unions and VSLAs

The Kuapa Kokoo Credit Union, which is part of the Kuapa Kokoo cooperative, provides savings facilities and has over 8,000 members. The cooperative supports the setting up of women's groups in villages, and these groups can access loans from the union. These loans do not require collateral, but instead rely on peer group approval. The cooperative also makes efforts to build some basic financial literacy. It has also started looking into options to link micro credit borrowers to formal banks and to access larger credit to take their business to the next stage so they can grow and scale up, which is not usually possible with micro credit alone.[454]

VSLAs provide the primary means of accessing credit for women in cocoa-farming communities. VSLAs provide easy access to credit (soft loans with flexible terms) and are dominated by women. Women are seen as creditworthy as they tend to diversify their income through alternative livelihoods, while men's income is more seasonal. However, men maintain a degree of control over how these funds are spent, and women need permission to participate in VSLAs.[455]

Women's ownership of land used for cocoa farms is linked to greater social capital. When women do own land and farm cocoa, they receive greater social respect and recognition. A gender assessment in the Assin Fosu and Antoakrom districts found that this recognition is sometimes higher than that given to men who do not own cocoa farms. These women can exercise agency and power by hiring men as farm labour.[456]

Social capital enhances women agriculture entrepreneurs' growth, which further has positive impacts on poverty alleviation. A study among women entrepreneurs in the agribusiness industry in rural Ghana found

[453] Kahonde, O. (2022) [454] Marston, A. (2016) [455] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [456] Dery, Dr. I., & Dongzagla, Dr. A. (2020)

that women's networks and social interactions positively impact their entrepreneurship growth. Women who can engage customers, community people and opinion leaders are able to enhance business growth and welfare.[457] Furthermore, this social capital contributes towards their ability to identify new ideas, new markets, products, strategies and opportunities. These social capital dimensions, if scaled and systematically enabled among women entrepreneurs, could have an indirect positive impact on rural poverty alleviation.[458]

Women's participation in cooperatives in the cocoa sector has been increasing but remains low.[459] Men are also prioritised for leadership within mixed-gender cooperatives, and sometimes women are excluded as male family members have already joined.[460] Cooperative participation is crucial for accessing resources and services. For example, women who are in cooperatives or farmers' groups may be more likely to access extension services, as they are able to use their cocoa farms for practical sessions. This was highlighted by qualitative research in the Assin Fosu and Antoakrom districts, which also found that the existence of women's cooperatives and groups that can provide support or a sense of identification and belonging is a key enabler of women participating in cocoa farming. The presence of role models can also be a motivating factor.[461] Cooperatives can also support livelihood diversification; an example of this is the Kookoo Pa Farmers Association which supports a women's only group attached to a Village Savings and Loan Association (VSLA) to pool resources to purchase equipment for a soap and *gari* (flour) making business.[462] Membership is not free, which is a challenge for women, and women's confidence in participating in joint cooperatives is low. COCOBOD supports the setting up of women-only groups. However, qualitative data suggests that in some areas a woman may need her husband's approval to join such groups.[463]

Lack of access to extension services is a key challenge for women. The level of extension services provided is not enough to cover demand in the sector. Even though COCOBOD has increased the extension services workforce by 10,000 agents, this is not yet enough. Agents often prioritise larger farms, which are most often managed by men. Women are likely to be represented by men at extension training, missing out on direct training opportunities. In this way, many agricultural interventions are structured in a way that ignores gender dynamics and assumes that whatever a man learns will trickle down to the whole household, rather than recognising households as spaces where gender ideologies and hierarchical power structures are entrenched.[464] More generally, farmers report not having enough information

[457] Osei, C. D., & Zhuang, J. (2020) [458] Osei, C. D., & Zhuang, J. (2020) [459] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [460] Arhin, A. A. (2022) [461] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [462] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [463] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [464] Bessa, T., Mesfin, Z., & Osei, M. T. (2021)

or knowledge of good farm management practices. Lack of access to extension services is reported as a key challenge by women, youth and poorer farmers.[465] Lower access to extension services leads to lower productivity of women-owned farms (25-30% less productive).[466]

Male-headed households are more likely to be certified by NGOs and private companies, and receive training than female-headed households. Over a third (38%) of male-headed households are certified, compared to 20% of female-headed households.[467] In addition, over half (53%) of male heads of households had received training in the previous five years, compared to a third (31%) of female heads of households (highly significant).[468]

Women have lower access to time-saving technologies and equipment. The cocoa sector more generally tends to rely on lower mechanisation. However, when tools and techniques are available (for pruning and spraying for example), women do not tend to join these tasks as they are not trained. Women heads of households rely on hired labour.[469] Women are more likely to carry out manual, low-technology tasks. For example, at post-harvesting stage, women generally head-carry the plucked/fermented cocoa beans over a long distance for drying at homes.[470] Women also need their husbands' permission to buy equipment. Female-headed households are often unable to save enough to invest in equipment, which in turn affects their productivity and exacerbates their lack of access to extension services. Services provided by the government, such as spraying and pollination services, or mechanised equipment, are often provided to larger farms, less likely to be owned by women.[471]

Inputs are distributed to farmers' groups and cooperatives and then distributed to members by group leaders (**who are usually men**). Although gender discrimination may not be intentional, inputs are often distributed by farm size, which favours male landowners or done based on cooperative membership. Cooperative members are also more likely to be men. In this system, husbands usually receive inputs on behalf of the family. When women are registered themselves, they are more likely to secure access to inputs. However, literacy rates are lower among women, who often must rely on men to deal with input suppliers.[472] However, male-headed households report higher use of inputs. For example, among respondents to a household survey, 54% of male-headed households reported using pesticides, 75% fungicides and 84% reported doing pruning. In comparison 39% of female-headed households used pesticides, 66% fungicides and 72% did pruning. These results were all statistically significant.[473]

[465] Dalaa, M. A., Torvikey, G. D., Amoah, A., Saeed, R., Obeng, F., Kofituo, R. K., & Asare, R. (2020) [466] World Cocoa Foundation (2019) in Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [467] Bymolt, R., Laven, A., & Tyszler, M. (2018) [468] Bymolt, R., Laven, A., & Tyszler, M. (2018) [469] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [470] Arhin, A. A. (2022) [471] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [472] Bessa, T., Mesfin, Z., & Osei, M. T. (2021) [473] Bymolt, R., Laven, A., & Tyszler, M. (2018)

Several initiatives are implemented within the cocoa sector to support women's empowerment in the value chain. For example, in the Bia East and Atwima Mponua districts, support to farmers is provided by the government (through COCOBOD), NGOs and private organisations. These initiatives range from increase in price of cocoa to the payment of bonuses, as well as the supply of inputs and training on agricultural practices. The majority (88%) of cocoa farmers in the districts had received support from the government in the previous year, and only 16% from NGOs. A gender analysis of responses, however, showed that more men access government support, while more women access NGO support.[474] See below for other examples and evidence of what has worked.

Public-private sector initiatives supporting women in the cocoa supply chain in Ghana

a. Examples of international initiatives

The chocolate-making companies Mars, Mondelēz and Nestlé, and their agribusiness suppliers, implement gender-equality programmes. The companies have signed up to four key commitments - publishing impact assessments on women in their supply chains, developing and implementing action plans, signing up to the UN Women's Empowerment Principles and collaborating with cross-sector actors to develop programmes tailored to address gender inequality in the sector. As part of these efforts, agribusiness companies implement a range of activities including the distribution of seedlings and the provision of training focused on improved productivity, business literacy, or gender awareness, an electronic savings programme, facilitation of setting up of Village Savings and Loan Association (VSLA) groups, premium price payments and diversification of economic activities. However, a recent review done by Oxfam, noted that no efforts were put in place to improve women's access to land, or women in leadership, or addressing unpaid care.[475]

In another example, USAID is working with global trading and processing company ECOM Agroindustrial Corp and brands who buy cocoa from ECOM (such as Hershey). The aim of this collaboration is to strengthen women's land rights and economic empowerment. The activity is implemented by the Integrated Land and Resource Governance (ILRG) programme and aims to integrate gender in ECOM's operations using three strategic approaches: "Strengthening ECOM's local and regional gender awareness, knowledge, and capacity; Increasing women's access to and control of land and other productive resources; and Promoting crop diversification and women's economic resilience."[476] An assessment of ECOM's existing work in Ghana confirms that gender integration has been promoted through deliberate efforts, but there is still some gender bias among staff that needs to be addressed, highlighting the need to engage with senior leadership and organisational cultures.[477]

[474] Dery, Dr. I., & Dongzagla, Dr. A. (2020) [475] Arhin, A. A. (2022) [476] Bessa, T., Mesfin, Z., & Osei, M. T. (2021)
[477] Bessa, T., Mesfin, Z., & Osei, M. T. (2021)

b. Evidence on what has worked well

Mondelēz's Cocoa Life Project works to support women's access to extension training and has established the Women's Extension Volunteers model in Ghana. Only 2% of female spouses or female-headed households had access to these services prior to the programme (compared to 12% of men). The project trained two women extension volunteers per community in 447 communities where it is implemented. Volunteers also received additional training from the Ministry of Food and Agriculture. They promote VSLA participation, community mobilisation and provide training of productive agricultural practices to women cocoa farmers. These volunteers are role models normalising the idea of women as farmers and as leaders; many of them are young and present themselves as model farmers. Several have run for seats in District Assemblies and two women have won seats. These volunteers are unpaid but carry out the same work as male extension agents, so an evaluation has recently recommended remunerating them, to ensure sustainability. The presence and work of these volunteers has supported an increase in productivity among women farmers (tenure farmers and landowners).[478]

A 10-year multi-country programme, the Cocoa Livelihoods Program (2009-2019), implemented in West Africa, including Ghana, adopted a gender-inclusive approach to improve outreach to women. Strategies included engagement of women's groups, cooperatives and community leaders (1,000 women leaders were trained to promote peer-to-peer training); use of Gender Action Learning Systems (GALS) approach; VSLAs to encourage resource mobilisation; and engagement of male farmers as change agents. Over 40,000 women farmers were trained in cocoa Good Agricultural Practices (GAP) training, which led to higher productivity (increased by 15% in Ghana and up to 52% in Nigeria in 2015, compared to the previous year). Farmers were also trained in food crop GAP and food processing. The project reported improvements in women's decision-making and leadership capability. A key lesson learned was the importance of ownership of activities, and the GALS approach allowed farmers to map out key steps to achieve their visions, funded through their own resources.[479]

Kuapa Kokoo Farmers Union (a cocoa cooperative) has invested in women's leadership in the cocoa sector. The Union represents 83,000 farmers across 1,300 primary societies. In a partnership with WIEGO (2013), training was delivered to 2,800 women farmers in 670 primary societies. Training supports women's confidence in becoming leaders and claiming their land rights. At the end of the project (2015), 89% of women involved in Kuapa Kokoo owned land separately from their husbands (compared to 60% before the project), as a result of women claiming land rights, or securing portions of their husbands' land. Women also purchased land themselves (17% of women landowners at the end of the project, compared to 3% before the project). Women reported that training was a key driver of increased land ownership. The majority (83%) of women interviewed for the project evaluation had become cooperative leaders and stated that the training supported them in increasing confidence and provided them with the knowledge to undertake these roles, even if they had not been to school.[480] Kuapa Kokoo also supports women in alternative livelihoods and advocates for men to gift cocoa land to their wives.[481]

[478] Mondelēz International (2015) in World Cocoa Foundation (2019) [479] World Cocoa Foundation (no date) in World Cocoa Foundation (2019) [480] WIEGO (2016) in World Cocoa Foundation (2019) [481] Dery, Dr. I., & Dongzagla, Dr. A. (2020)

Sector-specific recommendations

This section highlights key opportunities and entry points, and sector-specific recommendations for consideration by both public and private sector stakeholders who wish to contribute to the improvement of women's economic status within the cocoa sector.

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

Recommended strategies include:

- 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. This could include, for example 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 labour conditions. Ensure that initiatives engage women, not just the landowners. For example, UTZ Certified and Solidaridad, which 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

Recommended strategies include:

- 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

Recommended strategies include:

- 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.
- 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**

Recommended strategies include:

- 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 which 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**

Recommended strategies include:

- 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

Recommended strategies include:

- 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.
- 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.

5.2 The fishing and aquaculture sector

Sector overview

Fishing in Ghana is a key source of employment, food security and foreign exchange. It is estimated that the fishing and aquaculture sector, which includes marine and aquaculture, provides formal and informal employment to 2.4 million people in Ghana or approximately 10% of the population.[482] The sector is dominated by artisanal marine fishing, with about 80% of fishers being small-scale subsistence farmers. The fishing and aquaculture sector contributes about 3% to total GDP[483] and generates about USD0.6 billion in revenues annually[484] while also helping Ghana's population meet its fish and protein requirements.[485]

Fishing is predominantly a coastal activity in Ghana, but there is also a significant amount of inland fishing on Lake Volta and other inland water bodies across inland regions. Marine fishing is centred around the coastal belt of Ghana, spanning four regions - Greater Accra, Volta, Western and Central Regions.[486] Prominent in both rural and urban areas, fishing serves as the main source of livelihood for people in and around coastal hubs.[487] Aquaculture and specifically fish farming is also growing across different parts of the country where conditions are

[482] USAID (n.d.) [483] FAO (2022) [484] Euromonitor International Passport (2020) [485] Aikins, E. K. W. (2018) [486] Okyere, I., Chuku, E. O., Dzantor, S., Adade, R., & Ahenkorah, V. (2020) [487] Gordon, A., & Pulis, A. (2010)

favourable - notably in the Eastern, Volta and some parts of Greater Accra Regions.[488] The majority of fish in Ghana ends up in local markets or is sold to restaurants; it is estimated that 75% is consumed locally.[489]

In the past decade, aquaculture in the country has grown significantly because of large-scale cage aquaculture. For example, nearly 76,600 tonnes of farmed fish was produced in 2018, valued at USD200 million. Much of this was driven by large-scale cage farming around Lake Volta. However, pond aquaculture has also transformed significantly, and profitability ranges from GHC12-46 (USD1.48-5.68) per square metre for farmers.[490] Aquaculture has substantial backward and forward linkages, strongly impacting local economic growth and poverty reduction. For example, improvements in tilapia harvest are a result of research-based improvements on local strains of fish; supportive government policy interventions; improved management practices and supportive technologies; and the availability of high-quality feeds.[491]

The fisheries and aquaculture sector has a strong government presence regarding regulation and programming with support from private sector actors and NGOs. The fisheries sub-sector is regulated at the top by the Ministry of Fisheries and Aquaculture Development (MoFAD) and the Fisheries Commission.[492] MoFAD is responsible for designing and implementing interventions that strengthen the fishing and aquaculture sector and industry.[493] As a part of its medium-term plan (2014-2017), MoFAD identified key priority areas including (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.[494]

Furthermore, the government of Ghana has also expanded the scope of the Planting for Food and Jobs (PFJ) programme to include Aquaculture for Food and Jobs (AFJ).[495] The programme has been lauded because of its positive impact on fish production and job creation over 2018-2020.[496] The programme has been successful in targeting and promoting small-scale fish farming and supporting youth associations and institutions to expand their production.[497] The sector is further supported by NGOs and other development partners such as SNV Ghana and USAID, among others.

[488] FAO (2022) [489] Asiedu, B., Failler, P., & Beygens, Y. (2018) [490] Ragasa, C., Agyakwah, S. K., Asmah, R., Mensah, E. T.-D., Amewu, S., & Oyih, M. (2022) [491] Kassam, L. (2014) [492] Republic of Ghana: Ministry of Fisheries and Aquaculture Development (2022) [493] Republic of Ghana: Ministry of Fisheries and Aquaculture Development (2022) [494] Republic of Ghana: Ministry of Fisheries and Aquaculture Development (2014) [495] Kassam, L. (2014) [496] Ghana News Agency (2022) [497] IFPRI: International Food Policy Research Institute (2022)

Challenges

The sector faces several challenges including vulnerability to infectious diseases, illegal imports and limitations associated with management practices.[498] For example, in late 2018, the infectious spleen and kidney necrosis virus (ISKNV) spread through tilapia farms on Lake Volta. This resulted in a significant drop in aquaculture production in 2019.[499] While the government did take adequate measures through the AFJ programme to address the crisis, the COVID-19 pandemic and associated lockdowns led to a further value chain crisis.[500] The consumption and demand for fish is heavily reliant on hotels and restaurants, which were closed during the lockdown and reopened with substantially reduced operations.[501]

Despite clear growth linked to large-scale cage aquaculture, unsustainable fishing practices (including overfishing and pair trawling) threaten the sector's long-term performance.[502] Employment, livelihoods, income generation and business opportunities provided by the sector are at risk, and food and nutrition security are not assured. Fish production from Ghana's marine fisheries has decreased since 1999, from almost 420,000 tonnes to 64,000 tonnes in 2020.[503] Commercial landings of small pelagic species, the most important in terms of food security, have decreased over the years, raising concerns that Ghana's small pelagic fish stocks are overfished.[504] The use of industrial fishing trawlers in Ghana's fishing waters is on the rise, perpetuating illegal and unsustainable fishing practices. This could lead to the depletion of significant fish stock as early as in the next five years if not adequately checked.[505] Small fishmongers and women involved in selling of fish are also bearing the brunt of low fish availability due to overfishing.[506]

At the international level, Ghana has also been encouraged to take legal action to address concerns around illegal, unreported and unregulated fishing. In 2021, the European Union notified Ghana to track illegal trans-shipment at sea of large quantities of undersized juvenile pelagic species.[507] A yellow card warning was issued, and the country was asked to rectify the situation and take action.[508] However, it is worth noting that the region is vulnerable to encroachment on traditional fishing grounds by big fleet foreign flagged vessels.[509] A mobile app named "*Dase*" (meaning evidence) has been developed by Environmental Justice Foundation, an NGO, with funding from the European Union. The app allows artisanal and other fishermen to report illegal fishing activities at sea by taking photos and videos and then reporting these activities to the appropriate authorities for action.[510]

[498] Ragasa, C., Agyakwah, S. K., Asmah, R., Mensah, E. T.-D., Amewu, S., & Oyih, M. (2022) [499] Ragasa, C., Agyakwah, S. K., Asmah, R., Mensah, E. T.-D., Amewu, S., & Oyih, M. (2022) [500] Ragasa, C., Agyakwah, S. K., Asmah, R., Mensah, E. T.-D., Amewu, S., & Oyih, M. (2022) [501] Ragasa, C., Agyakwah, S. K., Asmah, R., Mensah, E. T.-D., Amewu, S., & Oyih, M. (2022) [502] World Bank Group (2015) [503] Ragasa, C., Agyakwah, S. K., Asmah, R., Mensah, E. T.-D., Amewu, S., & Oyih, M. (2022) [504] Asiedu, B., Okpei, P., Nunoo, F. K. E., & Failler, P. (2021) [505] Guardian (2019) [506] Hen Mpoano (n.d.) [507] European Commision (2021) [508] European Commision (2021) [509] Samari, M. (2019) [510] Mensah, E. (2020)

Role of women in the fishing and aquaculture sector

In the case of most of Ghana's fishing communities, the trade is handed over to women matrilineally by either their mothers, grandmothers, or great grandmothers.[511] According to the Fisheries Commission, women form the majority of actors involved in most of the stages in the fishing and aquaculture value chain.[512] The sector's downstream value chain activities - processing, marketing, wholesaling and retailing - are dominated by women, making it one of the sectors that offers the greatest economic potential and opportunities for livelihoods for women in Ghana.[513]

While women play a significant role in the fishing and aquaculture value chain, there is limited recognition of their participation and role within the sector.[514] Much like agriculture and livestock management, documentation of women's formal participation in the sector is low.[515] As crucial actors, women are responsible for all activities including smoking, drying, salting or determining fish.[516] However, it is worth noting that a small number of women are able to cross gender divisions between fishing and marketing and can transition to owners and financiers of canoes for fishing activities, in addition to participating in processing and trading.[517]

"*Konkohen*" are the most influential women at the fish landing site, also known as the "queen fishmongers".[518] They are responsible for setting the price of the fish, which fluctuates daily, especially in urban landing sites, particularly Accra and Cape Coast.[519] The position may be inherited or honorarily bestowed by the chief fisherman alone or alongside the village chief.[520]

In the formal sector, there are some women representatives in the various units of the Fisheries Commission across its offices in the country, though there are more men than women in leadership and management positions. For example, Pathways Study interviewees highlighted examples of female zonal directors representing different fishing communities/areas, and there is a female minister at the Ministry of Fisheries and Aquaculture.[521] The national leadership of National Fishworkers and Traders Association of Ghana (NAFPTA) is mainly women-occupied as well as an all-women marine management unit at the Fisheries Commission.[522]

[511] Agyekum, N. N. (n.d.) [512] Pathways Study Interview with Fishing Sector Industry Association [513] Pathways Study Interview with Private Company [514] Ameyaw, A. B., Breckwoldt, A., Reuter, H., & Aheto, D. W. (2020) [515] Ameyaw, A. B., Breckwoldt, A., Reuter, H., & Aheto, D. W. (2020) [516] Ameyaw, A. B., Breckwoldt, A., Reuter, H., & Aheto, D. W. (2020) [517] Ameyaw, A. B., Breckwoldt, A., Reuter, H., & Aheto, D. W. (2020) [518] Torell, E., Owusu, A., & Okyere Nyako, A. (2015) [519] Torell, E., Owusu, A., & Okyere Nyako, A. (2015) [520] Torell, E., Owusu, A., & Okyere Nyako, A. (2015) [521] Republic of Ghana: Ministry of Fisheries and Aquaculture Development (2022a) [522] Pathways Study Interview

Summary of barriers to and opportunities for women's economic empowerment in the fishing and aquaculture sector

Structural	Normative	Individual
Barriers		
Limited presence of women's aquaculture and fisheries unions Limited availability of gender-disaggregated data	Women's opportunities in the sector may be limited by marital status or matrilineage More men than women occupy leadership roles as government officials and political representatives Women may be excluded from technical initiatives, community meetings and collective management decisions	Limited presence of women's networks Women have limited economic assets, particularly earnings or personal income from fishing Preserving and smoking fish over rudimentary mud ovens can lead to direct health hazards
Opportunities and entry points		
Ghanaian government mobilising women fish processors and traders into NAFPTA Targeted gender-mainstreaming strategy developed for the fisheries sector	Women hold more decision-making power than other sectors and make decisions regarding the post-harvest marketing and processing activities Women's socioeconomic power may be enhanced if they are able to demonstrate that they own the fish processing unit and are able to pre-finance a fisherman's fishing trip. Examples of women in leadership in the sector	In cases where women are able to save, they use the money to buy equipment, support post-harvest processing and act as financiers Through the Sustainable Fisheries Management Project (SFMP), women were trained and supported in operating their own Village Savings and Loan Associations (VSLAs) to help them save and have easy access to loans with flexible terms Women's potential earnings are higher than other sectors, especially when women are engaged higher up the value chain and in diversified activities

Structural factors

The Ghanaian government began the process of mobilising women's fish processors and traders into NAFPTA[523] in 2015.[524] 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, along with strengthening coordination and scaling up of fish processors and traders.[525] NAFPTA is also a member of African Women Fish Processors and Traders Network (AWFishNet), which is a network of women fish processors and traders from African Union member states.[526]

The USAID Sustainable Fisheries Management Project (SFMP) has also supported the development of a gender-mainstreaming strategy (2017) for the fishing and aquaculture sector.[527] The strategy includes activities to establish a gender network; disseminating gender-mainstreaming communications materials; monitoring and evaluating gender-mainstreaming effectiveness; ensuring gender-equitable participation in meetings; and conducting gender-orientated training for local partners and fishery associations.[528]

While progressive gender policies and mainstreaming efforts have been introduced, challenges around the collection and availability of gender-disaggregated data persist.[529] As a result, there remains a serious underestimation of the number of fish caught by women.[530]

Normative factors

Women's opportunities in the sector may be limited by marital status or matrilineage. Marriage is an assured way for women to access fish and depends on kinship ties, which can be enhanced by women's entrepreneurial skills. Given the strong emphasis on families working as a unit, women traditionally play the role of fishmonger, while their husbands catch the fish. These skills may be passed on by their grandmothers, mothers, or aunts. Furthermore, women from poor families in fishing communities may be limited to serving as labourers or unpaid workers who contribute to fish marketing and processing.[531]

Traditionally, women are the ones who make decisions regarding the post-harvest marketing and processing activities. Given the close-knit familial influence on the sector, gender roles remain blurred, and women have the space to assert influence over traditionally male spheres such as management and ownership.[532] For example, women exert control through boat ownership

[523] Environmental Justice Foundation (EJF) (2019) [524] Robadue, D. (Ed.). (2021) [525] Robadue, D. (Ed.). (2021) [526] Pathways Study Interview [527] Robadue, D. (Ed.). (2021) [528] Owusu, A., & Okyere Nyako, A. (2016) [529] Torell, E., Bilecki, D., Owusu, A., Crawford, B., Beran, K., & Kent, K. (2019) [530] Torell, E., Bilecki, D., Owusu, A., Crawford, B., Beran, K., & Kent, K. (2019) [531] Torell, E., Owusu, A., & Okyere Nyako, A. (2015) [532] Torell, E., Owusu, A., & Okyere Nyako, A. (2015)

and can dictate the mode of operation of how the vessel will be utilised.[533]

A woman's socioeconomic power may be enhanced if she is able to demonstrate that she owns the fish processing unit and is able to pre-finance fishing trips or livelihood-focused fishing expeditions.[534] As a large-scale fish processor (locally known as a "fish mammy"), they are also able to employ or hire services of other women who deal at a small scale known as a "fish wife".[535] However, despite women's social standing within fishing communities, they may be left out of technical initiatives, community meetings and collective management decisions.[536] Furthermore, while improving, women's leadership and participation still remains limited in the context of sector dialogue and engagement.[537]

The National Strategy on Mainstreaming Gender within Fisheries highlights the barriers around gender-based violence faced by women in the sector.[538] Accordingly, the call to action introduces monitoring and evaluation questions important for mainstreaming gender within the sector.[539] In addition to designing activities that amplify women's voices and rights, the mainstreaming strategy also suggests programmes and policies to introduce activities that either challenge or change problematic attitudes towards women and girls.[540]

Individual factors

Women's potential earnings are higher in the fishing and aquaculture sector than other sectors, especially when women engage in diversified activities higher up the value chain. Earnings in the fishing and aquaculture sector of Ghana generally depend on business size, demand and supply. Women who own vessels in addition to being involved in processing and marketing can make a substantial amount of money compared to those who do not own vessels or those who only own vessels. But generally, women earn more or control much more of the income than in many other sectors.[541] Though gender-disaggregated data on incomes in the sector is not available, a gender analysis study conducted by USAID in 2015 for the Sustainable Fisheries Management Project (SFMP) found that women control much of the income from fishing due to their predominant involvement in post-harvest activities such as processing, marketing and selling.[542]

However, women have limited access to finance to scale up their activities. Women who are involved in catching fish have limited access to loans or financing opportunities due to a lack of credit history and the informality of businesses. This prevents many women from expanding their trading business and from acquiring modern processing and

[533] Torell, E., Owusu, A., & Okyere Nyako, A. (2015) [534] Torell, E., Owusu, A., & Okyere Nyako, A. (2015) [535] Ameyaw, A. B., Breckwoldt, A., Reuter, H., & Aheto, D. W. (2020) [536] Environmental Justice Foundation (EJF) (2019) [537] Torell, E., Bilecki, D., Owusu, A., Crawford, B., Beran, K., & Kent, K. (2019) [538] Ministry of Fisheries and Aquaculture Development (2016) [539] Ministry of Fisheries and Aquaculture Development (2016) [540] Ministry of Fisheries and Aquaculture Development (2016) [541] Pathways Study Interview with Private Company [542] Torell, E., Owusu, A., & Okyere Nyako, A. (2015)

storage facilities for efficient operations. This also reduces their opportunities to move into other livelihoods during lean fishing periods and might directly contribute to the use of unsustainable fishing methods.[543] When women are able to save or have access to capital and/or credit, they may use the same to buy equipment, support post-harvest processing, and act as financiers.[544] Even though instances of boat ownership are low, women can influence and leverage traditionally male spheres of fisheries management by influencing processing and decisions around captaining the crew vessel.[545]

Women's economic assets, particularly earnings or personal income from fishing, are typically reinvested into the community-level fishing economy and are used for household consumption.[546] Women who are fishmongers do not have direct access to income but are typically entitled to any profits gained from selling the fish. They may use the same for household expenses including children's educational needs.[547]

Women's educational status affects their opportunities in the sector. Further up the value chain in the formal sector, minimum qualifications such as a degree are required to be hired into a managerial position and a Higher National Diploma (HND) for lower-level positions. Conversely, in the informal sector, there are no educational or skill requirements to become a fish processor; with basic knowledge acquired from older women in the business, one can become a processor.[548]

Through the SFMP, women were trained and supported in operating their own Village Savings and Loan Associations (VSLAs) to help them save and have easy access to loans with flexible terms.[549] Collectivisation efforts have led to strong rates of member participation, robust internal communication, and trading networks and market access for fish products.[550] The ministry has also set up a gender desk to deal with all the issues

Spotlight: "Improved Stove Programme by SNV Ghana"

"SNV helps to improve the stove conditions for women who are engaged in smoking fish to ensure that the impact of the smoke on their health is reduced. SNV sometimes organises health screening for these women. In some such screenings, they take blood samples to investigate the effect of the smoke on their health."

Source: Pathways Study Interview with Representative of Private Company

[543] Pathways Study Interview [544] Torell, E., Bilecki, D., Owusu, A., Crawford, B., Beran, K., & Kent, K. (2019) [545] Torell, E., Bilecki, D., Owusu, A., Crawford, B., Beran, K., & Kent, K. (2019) [546] Torell, E., Bilecki, D., Owusu, A., Crawford, B., Beran, K., & Kent, K. (2019) [547] Torell, E., Owusu, A., & Okyere Nyako, A. (2015) [548] Pathways Study Interview [549] USAID (n.d.)a [550] Smith, H. (2022)

associated with women and their activities. Furthermore, the government is contributing to constructing safe ovens for fish processors across the country. The initiative has enabled the construction of user-friendly and safe ovens for a group of women fish processors in the Volta Region, on credit, which they have been able to pay off.[551]

Preserving and smoking fish over rudimentary mud ovens can lead to direct health hazards. Millions of women coastal workers are exposed to carbon monoxide and harmful particulate matter as a result of the process.[552] This exposure may result in poor eyesight in the short run and can exacerbate age-related cataracts and macular degeneration.[553] It is also likely to cause long-term respiratory illnesses.[554] For example, research conducted by the University of Michigan, in partnership with the University of Ghana, attempted to shed light on the occupational exposure and its impact on health as a result of fish smoking in Ghana.[555] The findings demonstrate that working with wood combustion for about five hours per day leads to measurable health exposure.[556] Additional findings also reveal that the fish smokers' exposure to carbon monoxide is seven times greater than inland residents. Another study found that women who use biomass fuel to smoke fish are at an increased risk of anaemia.[557]

Sector-specific recommendations

This section highlights key opportunities and entry points, and sector-specific recommendations for consideration by both public and private sector stakeholders who wish to contribute to the improvement of women's economic status within the fishing and aquaculture sector.

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

Recommended strategies include:

- Work with MoFAD to strengthen gender capacity, 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**

Recommended strategies include:

- 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.

[551] Pathways Study Interview with Staff of Government Body [552] Erickson, J. (2022) [553] Erickson, J. (2022) [554] Erickson, J. (2022)
[555] Erickson, J. (2022) [556] Erickson, J. (2022) [557] Armo-Annor, D., Colecraft, E. K., Adu-Afarwuah, S., Christian, A. K., & Jones, A. D. (2021)

- 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.

> "There are a few private storage facilities but the majority of the fisherfolks are without access to cold facilities to reduce post-harvest losses. The government has put up some cold facilities but they are not yet operational. To help these women, the fisherfolks have been introduced to the use of insulated containers which can store fish for some time with the use of ice blocks. However, to significantly cushion these women, large cold facilities should be provided."
>
> Source: Pathways Study Interview with Staff of Government Body

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

Recommended strategies include:

- 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, time-saving technologies, livestock ownership and livestock-specific credit schemes.
- 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**

Recommended strategies include:

- Commission and undertake participatory and action research with women in the sector to design inclusive and sustainable livelihood interventions.
- 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.

5.3 The textiles and garments sector

Sector overview

Ghana has a rich history of textile production, which the government hopes to revive. In 2015, textile and garments contributed to just over 6% of value added in manufacturing.[558] The same year, the sector employed 10,332 employees in the manufacturing of textiles and 42,059 people in manufacturing of apparel in 2,596 and 49,812 establishments.[559] However, in recent years the sector has witnessed a significant decline due to underinvestment in capital machinery.[560] Also, Ghanaian textile producers have struggled to compete with cheap (predominantly Asian) imports, thus reducing the size of the sector.[561] As at 2021, according to the government of Ghana, the sector employed just 7,500 people and generated approximately USD50 million in total exports.[562] While the sector as a whole may have contracted in recent years, the promotion of "Made in Ghana" traditionally designed fabrics to niche markets (such as the US) has promoted some growth, although recent figures are unavailable.[563] Furthermore, since 2000, Ghana has qualified for the African Growth and Opportunity Act (AGOA), which allows for duty and quota free access of Ghanaian products (including garment and textiles) to the US market.[564] The government hopes to revive the sector with ambitious targets for job creation. For example, the Ministry of Trade and Industry (MOTI) aims to generate USD1 billion in total exports and create 200,000 jobs over the next 10 years in textiles and garments.[565]

The textiles and garments sector over the past few years has carved a niche in the creative art and craft industry by producing a range of fabrics to suit current trends. The sector is primarily cotton based, with some small-scale production of man-made fibres.[566] The climate of the Northern Region (dry, savanna climate) is ideal for cotton cultivation, which is used as a primary material by local manufacturers.[567] Printed

[558] World Bank data, sourced in 2022, in Trading Economics (n.d.)a [559] Ghana Statistical Service (2018) [560] Republic of Ghana (n.d.)a
[561] Oxford Business Group (2016) [562] Republic of Ghana (n.d.)a [563] AGI (2020) [564] High Commission of the Republic of Ghana (n.d.)
[565] Republic of Ghana. (n.d.)a [566] High Commission of the Republic of Ghana (n.d.) [567] AGI (2020)

African patterned fabrics are sold in local and regional markets, while textiles for export include cotton yarn and fabric, printed fabric, polyester fabric, blankets and bed sheets.[568] Clothes and other products made of batik or tie and dye fabrics are also exported.[569]

Large companies are mostly located within designated industrial areas in order to benefit from Ghana's free zone regime[570] and stable operating environment. Different production facilities exist, and these include vertically integrated mills, horizontal weaving factories and traditional textile manufacturing firms. The latter are involved in spinning, hand-weaving and fabric processing. Ginneries and textile mills produce traditional fabrics (batik, wax cloth, fancy printed cloth and Kente cloth).[571] Larger garment producers and exporters are also present in Ghana[572] and are concentrated in Accra, Tema, Akosombo and Juapong.[573]

The textiles and garments industry is dominated by the informal sector.[574] While larger firms and some SMEs have formalised their operations, most businesses in the sector operate informally.[575] The majority of private sector players are small actors, often microenterprises.[576] These small-scale firms typically have no paid employees and use technology that requires low capital investment, often relying on a mixture of human-powered and electrically-powered sewing machines to produce garments. Most locally-produced garments are sold locally, and producers often sell similar products (such as men's shirts and slit or women's "*kabbah*", a traditional Ghanaian skirt and top).[577]

Examples of donor and private sector initiatives supporting the textiles and garments sector

Several international stakeholders have set up initiatives to support the sector.

Dignity/DTRT (DoTheRightThing), is a US-Ghanaian joint venture launched in 2017, employing 1,500 workers.[578]

The US Agency for International Development (USAID)'s West Africa Trade and Investment Hub (Trade Hub) has also announced the setting up of a "model factory", which will provide 800 supervisory or factory jobs (of which 70% should go to women).[579]

UK-based Sixteen47 established its first factory in Accra in 2005, which has expanded to become a leading exporter of ethically-sourced garments.[580]

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, together with its partners - Ethical Apparel Africa (EAA), Gerber, Groz Beckert, Freudenberg and Accra Technical Training College (ATTC) - launched the Ghana Apparel Training & Service Centre in Accra in 2020 to strengthen export-orientated small and medium-sized apparel manufacturers to create socially responsible jobs.[581]

[568] AGI (2020) [569] High Commission of the Republic of Ghana (n.d.) [570] Ghana Revenue Authority (n.d.) [571] AGI (2020) [572] AGI (2020) [573] Kohan Textile Journal (2021) [574] Yamada, S., Kondo, N., Mizutani, A., & Philip, K. A. (2021) [575] Pathways Study Interview with Fashion Academy [576] Hardy, M., & Kagy, G. (2017) [577] Hardy, M., & Kagy, G. (2017) [578] Ecotextile News (2021) [579] Ecotextile News (2021) [580] Oxford Business Group (2019) [581] GIZ (2021)

The government is working to support the sector. For example, the government announced a duty exemption on importing new textile machinery and technology, a cooperative tax discount (up to 50%) in economic trade zones,[582] and a zero-rated value-added tax on locally-manufactured textiles for three years from 2019.[583] The duty exemption has since been extended until the end of December 2023.[584] Efforts have also been made to improve production facilities, with the setting up of garment factories in Export Processing Zones (EPZ). In the Tema EPZ, warehouses have been converted to garment factories, for use by entrepreneurs. These have included the conversion of the old Ghana National Trading Company (GNTC) complex, and warehouses purchased from the Ghana Textiles Manufacturing Company (GTMC).[585] In a more recent effort to boost garment production, the government has partnered with Dawa City Limited to build a garment village at the Dawa Industrial Zone (DIZ), which was announced in the 2022 budget statement under the Ghana CARES Obaatanpa Programme.[586]

	Manufacturing Stakeholder Type				
Region	**Private Companies**	**Associations, Collectives, Organisations**	**Government Agencies/ Departments**	**NGOs**	**TOTAL**
National	11	3	3	3	**20**
Upper West	-	1	-	-	**1**
Upper East	1	-	-	-	**1**
Northern	3	-	-	-	**3**
Brong Ahafo	3	-	-	-	**3**
Eastern	1	-	-	-	**1**
Great Accra	69	2	-	2	**73**
TOTAL	**88**	**6**	**3**	**5**	**102**

Training is provided through several institutions and initiatives. Training is provided through the Textiles and Garments Industry Cluster Network, which also provides financial assistance to members, and supports them with training in mass production strategies, subcontracting, upgrading of technical and marketing/managerial skills; and the Textiles and Garments Training Centre, a USD1.2 million ultramodern centre to respond to demand from the US market, which has a capacity of 10,000 trainees a year.[587] The sector is also supported by National Vocational Training Institutes, providing basic practical and theoretical training in tailoring and dressmaking, as well as private fashion design institutes and internationally acclaimed designers that provide training to textile designers.[588]

[582] Kohan Textile Journal (2021) [583] Oxford Business Group (2019) [584] Global VAT Compliance (2022) [585] High Commission of the Republic of Ghana (n.d.) [586] Dawa Industrial Zone (2021) [587] High Commission of the Republic of Ghana (n.d.) [588] AGI (2020)

Several stakeholders operate in this sector including government, associations and private sector companies. The MOTI supports private companies under the Private Sector Development and President's Special Initiative on Garments and Textiles.[589] A number of associations also support the industry including the Export and Investment Development Fund (EDIF), Federation of Associations of Ghanaian Exporters (FAGE), Association of Ghana Industries (AGI),[590] and the Association of Ghana Apparel Manufacturers.[591] The AGI, for example, recently announced a plan to support factories to fully benefit from the African Continental Free Trade Area (AfCFTA), which will include assisting its members with capacity building to better access the export market.[592] Some key private players in the sector are the Ghana Textiles Printing Company Limited (GTP), Ghana Textiles Manufacturing Company Limited (GTMC), Akosombo Textiles Limited (ATL), Printex Limited and Global Garments & Textile Limited.[593]

From the stakeholder mapping exercise for manufacturing, and wholesale and retail trade, both of which include textiles and garments, 170+ stakeholders were identified across the various regions of Ghana. A summary table of stakeholder types across the regions is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed here on the Pathways Study website.

	Wholesale and Retail Trade Stakeholder Type				
Region	**Private Companies**	**Associations, Collectives, Organisations**	**Government Agencies/ Departments**	**NGOs**	**TOTAL**
National*	15	14	5	5	**39**
Northern	2	1	-	1	**4**
Ashanti	4	-	-	-	**4**
Volta	-	-	-	1	**1**
Western	1	-	-	-	**1**
Central	2	-	-	-	**2**
Eastern	-	1	-	-	**1**
Great Accra	23	1	1	1	**26**
TOTAL	**47**	**17**	**6**	**8**	**78**

* National stakeholder tally includes Global stakeholders, who are assumed to operate at a national scale.

[589] High Commission of the Republic of Ghana (n.d.) [590] High Commission of the Republic of Ghana (n.d.) [591] Oxford Business Group (2019)
[592] Apparel Resources (2022) [593] High Commission of the Republic of Ghana (n.d.)

Challenges

Illegal imports, particularly from China, have been a clear challenge in reviving the Ghanaian textiles and garments economy. As of 2021, only four large textile mills out of 30 companies remain operational, and yarns sold for fabrics are no longer sold locally.[594] This is lower than what the country was producing in the 1980s.[595] In addition to this, the sector has also suffered due to underinvestment in capital machinery, smuggling and the influx of cheap imported products. In response, the Ghana CARES Obaatanpa Programme (2021-2023) aspires to generate USD200 million in exports and create 50,000 jobs.[596]

A study analysed the challenges faced by 100+ exporters and non-exporters, investigating problems faced by garment producers under the African Growth and Opportunities Act (AGOA) initiative. Respondents indicated various challenges including cumbersome procedures for export processing; limited capacity and educational qualifications of custom officials; increased overall high costs of production; limited availability of raw materials that met buyer expectations; and a lack of high-quality packaging materials.[597] Another study, conducted with 116 garment workers in Accra and Tema, found that workers lack motivation to work, are working under inadequate facilities and amenities, and are not trained to build their managerial abilities.[598]

Spotlight: The Trade Hub: Improving standards in the Ghanaian garment industry

Ethical Apparel Africa (EAA), with the support of a USD1.3 million co-investment grant, is attempting to improve standards around human-centred manufacturing and cost-competitive production for the Ghanaian garment industry. The Trade Hub is a USD140 million trade and investment facilitation that seeks to improve private sector competitiveness across West Africa. For example, in Ghana, EAA clients are placing large orders for uniforms and scrubs from US organisations.[599]

Given the status of the sector, there is also a decline in the interest and participation in educational textile training. A study, whose respondents included students, lecturers, and heads of departments of selected textiles education institutions in Ghana, noted that sector's challenges include an increase in utility costs, which impacts production; use of obsolete technology by local manufacturers; and lack of trust among locals with respect to foreign textile producers.[600] The consequence of these challenges is that there is a clear decline in intake of students in textile-focused educational institutions.[601]

[594] IndustriALL Global Union (2021) [595] BSR (2017) [596] Republic of Ghana (n.d.)a [597] Fianu, D. A. G., Biney-Aidoo, V., Antiaye, E., & Oppong, J. A. (2014) [598] Quarcoo, R., Modesta, Gavor, E., & Tetteh-Coffie, D. (2013) [599] Fugate, J. (n.d) [600] Bruce-Amartey Jnr, E., Rexford, K., & Safo-Ankama. (2021) [601] Bruce-Amartey Jnr, E., Rexford, K., & Safo-Ankama. (2021)

These challenges have been compounded by COVID-19, though the local garment sector pivoted to produce personal protective equipment (PPE) needed by frontline workers. COVID-19 response measures targeting the sector such as the Ghana CARES programme have also demonstrated commitment towards upgrading machinery and meeting the training needs of workers.[602] Furthermore, according to Pathways Study interviewees, during the pandemic, many businesses successfully pivoted to online sales with lucrative returns.

Role of women in the textiles and garments sector

Garment companies are owned by both men and women. In some regions, women dominate, for example, the garment-making firms in Hohoe municipality (Volta Region) where the majority (77%) are women owned.[603] Sources also report that women also participate in trade associations in sectors that are considered traditional for women, such as garments or cosmetics, more so than in other sectors.[604]

Many women working in the sector are self-employed.[605] Home-based informal women workers in Ghana are concentrated in traditional labour-intensive sectors including textiles and garments. They produce primarily for local and domestic customers, buyers and markets, and in some cases for international buyers. Self-employed home-based workers buy their own materials, supplies and equipment, and sell finished goods. Other workers are subcontracted by firms and do not buy their own materials. Both types of workers cover other non-wage costs of production (workplace, equipment, utilities, transport) and absorb many of the risks of production (such as delays, cancellations, challenges with supply of materials, delayed payments or rejected goods). While earnings are generally low, these home-based opportunities offer opportunities for women to combine income-earning activities alongside their care responsibilities.[606]

Women business owners earn less than men. A study using firm-level and market research data from Ghana's textiles and garments industry suggests that men-owned companies earn almost double than women-owned companies; although the difference in profit is driven by the quantity of garments sold, rather than differences in costs. The study also reports that there is less demand for garments produced by women-owned firms, which do not regularly operate at production capacity. The authors argue that there is an overcrowding of women-led microenterprises due to a lack of formal employment opportunities, which reduces the available market for these individual companies.[607]

[602] Republic of Ghana. (n.d.)a [603] Hardy, M., & Kagy, G. (2017) [604] AfDB (2019) [605] AfDB (2019) [606] Chen, M. A. (2014) [607] Hardy, M., & Kagy, G. (2017)

The textiles and garments sector offers opportunities for young women to enter the formal sector, although with limited opportunities for career progression.[608] Globally, up to 90% of garment workers are women.[609] A 2016 mixed-methods study in SSA countries (including Ghana) found that in all of the study countries, some female employees in the sector had never worked before and had no other formal work opportunities. Most (68%) of the women garment workers interviewed in Ghana were 18-29 years old.[610] However, while women are found in supervisory positions, another 2016 study highlights limited opportunities for promotion for much of the workforce.[611]

> "The majority of the women in the sector started at a young age. Most old people you find in the sector now are retired but own the business being operated by young women. In recent times, more and more young women are entering the sector. Also, there are many educational institutions now offering vocational courses especially in textiles and apparel. These women graduate and start their own clothing businesses and now young women make up the greater part of the sector."
>
> Source: Pathways Study Interviewee with Private Company Representative

Formal workers have above-average wages, while employment conditions can be challenging, especially for informal workers. A study of two garment factories and one fruit processing factory in EPZ found that women were earning significantly higher-than-average salaries. Women with low skills earned 34.8% more than the minimum monthly salary (of GHC141.48, or USD40), and women in supervisory and management jobs earned 283% and 709% and more, respectively, than the minimum monthly salary. Overtime was paid 150% the normal daily rate, although this allowance was not available to casual workers who are sometimes forced to work on holidays.[612] However, a mixed-methods research in SSA countries (including Ghana) found these jobs are most affected by economic instabilities and the rising costs of living in cities. The research also highlighted that wages were not sufficient to meet daily needs. Workers also complained about high-stress, demanding workplaces, and aggressive managers.[613]

[608] Charney Research (2016) [609] BSR (2017) [610] BSR (2017) [611] BSR (2017) [612] Adomaa, F. O., Wrigley-Asante, C., & Teye, J. K. (2015) [613] BSR (2017)

Kayayei - the backbone of the second-hand garment economy

***Kayayei* are women and girls who engage in the "kaya" business, the act of carrying loads on the head for a fee.[614] These women form the backbone of the second-hand garment economy of Ghana. They play an essential role in transporting garments from second-hand clothing importers.** Consequently, they form a critical link in building and strengthening this second-hand supply chain.[615] Kayayei women are mainly from the Mamprusi, Gonja, Kotokoli, Mossi, Frafra, Bimoba, and Dagomba ethnic groups, located in the northern parts of Ghana.[616] These are primarily migrants who travel to the south and middle belts of the country and have either limited or no formal education. Consequently, they remain vulnerable (to gender-based violence, low wages,[617] and long-term occupational diseases (chronic neck pain) as a result of the loads they carry,[618] have limited opportunities/prospects of gainful employment and rely on short-term means of income.[619]

Factors affecting women's economic empowerment in the textiles and garments sector

Structural factors

As explored in section 4.1.2., despite clear labour laws in place, there continue to be challenges in implementation and execution of labour rights legislation across sectors. These cut across women's involvement in both formal and informal spaces with respect to the textiles and garments sector.

There are mixed reports in terms of labour compliance, although there is some positive evidence from factories in EPZ zones. A mixed-methods study in SSA countries (including Ghana) found gaps in compliance with labour standards on working hours. The study also found a lack of grievance mechanisms, and in some instances, a lack of payment for sick leave or insufficient accommodations for nursing mothers, meaning that most women leave the job if they get pregnant.[620] In contrast, a study looking at the working conditions of workers in export zones in three factories including two garment-producing factories in the Tema EPZ found that women worked regular hours in line with labour laws (eight hours a day and 40 hours per week) and were only entitled to four hours overtime per week.[621] Finally, a study looking at three key economic sectors in Ghana (including garments manufacturing) reports that most garment workers (60%) work a 30-40-hour week and that overtime (and forced overtime) is not

[614] Nyarko, S. H., & Tahiru, A. M. (2018) [615] Bauck (2020) [616] Nyarko, S. H., & Tahiru, A. M. (2018) [617] Bauck (2020) [618] Nyarko, S. H., & Tahiru, A. M. (2018) [619] Nyarko, S. H., & Tahiru, A. M. (2018) [620] BSR (2017) [621] Adomaa, F. O., Wrigley-Asante, C., & Teye, J. K. (2015)

common; although a quarter of workers do work more than 40 hours a week (and more than eight hours a day).[622]

Employment benefits are limited. A cross-sector survey looking at different economic sectors (garments, ITC and mining) found that half of workers lack most basic leave for public holidays and maternity. Only half (51%) of workers are entitled to take public holidays off, and under half (45%) receive maternity leave. Although garment workers are more likely to receive maternity leave (60%) compared to ITC (42%) and mining (32%), only 6% have access to flexible time to accommodate childcare (compared to 40% in ITC and 32% in mining). Few workers in all sectors receive paid sick leave (30%), social security (28%), free meals at work (28%), paid annual leave or extra pay for leave not taken (15%), unpaid sick leave (13%), onsite healthcare (13%), overtime pay (12%), or retirement pension (6%).[623]

One of the greatest concerns among workers in Ghana is job security.[624] Two studies report that women are most worried about job insecurity.[625] A study on factories in EPZ zones reported that only 67% of workers had contractual agreements that specified at least some of the conditions of their employment. In addition, a contractual agreement did not ensure employment security for women, who are most likely to be working at the lower ranks of factory activities and lose jobs more frequently than men.[626]

Normative factors

Women in the sector are at risk of gender-based violence. Almost a quarter of workers in the textiles and garments sector in Ghana worry about sexual advances from co-workers (22%) or bosses (23%).[627] In a multi-country, mixed-methods research in SSA countries (including Ghana), workers complained of aggressive managers and mentioned unwanted sexual advances from managers. Although few women reported experiencing violence or abuse, most (90%) would have supported the provision of harassment and counselling services. The research also found that violence is under-reported as women are often worried about their reputation,[628] i.e. how others will perceive them.

Safety and security on the way to work is a challenge. Workers report concerns with safety and fear of crime on the way to work.[629] In one study, workers also report fear of personal safety and risks of sexual violence at night, although few employers offer safe transport to workers.[630] Infrastructure in Sub-Saharan Africa poses safety and logistics challenges for women workers, and late shifts and overtime work can leave them more vulnerable to harassment and crime. Affordability of transport has also been highlighted as a challenge.[631]

[622] Charney Research (2016) [623] Charney Research (2016) [624] BSR (2017) [625] BSR (2017) and Adomaa, F. O., Wrigley-Asante, C., & Teye, J. K. (2015) [626] Adomaa, F. O., Wrigley-Asante, C., & Teye, J. K. (2015) [627] Charney Research (2016) [628] BSR (2017) [629] BSR (2017) and Adomaa, F. O., Wrigley-Asante, C., & Teye, J. K. (2015) [630] Charney Research (2016) [631] BSR (2017)

Initiative to address challenges in the second-hand garment market in Ghana

The Dead White Man's Clothes is a multimedia research project that explores the second-hand clothing trade in the context of Accra. The project is coordinated by a US-based non-profit called the OR Foundation. Its work remains specific to Ghana, and it recognises Kantamanto market in Accra as the largest "second-hand clothing" market in Ghana. It has also been successful in engaging with government authorities such as the Accra Metropolitan Authority, Department of Planning and Urban Development, and the Mayor of Accra. Since 2016, it has been collecting data and engaging a growing community to raise awareness on the challenges of waste and exploitation associated with the second-hand clothing market. It also shed light on the issues faced by Kayayei, integral to this value chain.

Source: Dead White Man's Clothes

Some private sector investors and initiatives are integrating GBV risk mitigation and response in the sector. For example, the EAA Trade Hub initiative is implementing measures that safeguard women employees' sexual and reproductive health through courses designed specifically for women.[632]

"Buyer's habits have changed and thus women in the apparel business need to embrace this new habit and take advantage of it. Buyers now prefer to purchase and undertake transactions online, which is an opportunity to increase the business' customer base and make more money. It also serves as an opportunity to invest in technology to boost the business' operations, fit into the new business environment and scale up."

Source: Pathways Study Interview with Private Company Representative

Individual factors

Women's more limited financial literacy presents barriers to women's economic empowerment in the sector. According to Pathways Study interviews, many women-led businesses run at a loss due to insufficient financial skills as well as limited awareness of where to access targeted business support. In response, local organisations such as Women's Haven Africa have integrated financial literacy components within interventions targeting women and girls.

[632] Fugate, J. (n.d.)

Training initiatives provide a significant entry point for WEE programming. Some supportive initiatives have been introduced such as the Ghana Apparel Training Centre supported by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. In addition, the UK government's SheTrades Initiative provides training and support to women entrepreneurs to expand businesses into global markets.[633] Furthermore, Pathways Study interviewees referenced training provided through TVET centres and local NGO initiatives, although there is limited data available on the extent to which such schemes have benefited women. As the country emerges from the COVID-19 pandemic, the importance of digital skills to access markets and economic opportunities has never been greater.

Unionisation is uncommon, whether within or outside EPZ zones. 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.[634] Generally, institutionalised worker representation in the textiles and garments sector is rare. Only 13% of workers in the garment, ITC, or mining sectors are employed in companies that have a trade union.[635]

Spotlight: A2E - Apprenticeship to Entrepreneurship

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. Supported by the GEA Mastercard Foundation Young Africa Works, the focus is to provide apprenticeship and practical attachment (on-the-job) training through NBSSI-approved skilled craftsmen and women. A2E focuses on vocational and technical skills training for unemployed young women and men aged 16-35 years.

In addition to skills training, beneficiaries will receive entrepreneurial and financial literacy training to prepare them for either gainful self-employment or salaried employment.

Target participants for A2E are unskilled young women and men who may have dropped out of school as well as those that have completed vocational/technical training schools but are still unemployed and require practical or on-the-job training to prepare them more effectively for employment.

Source: https://nbssi.gov.gh/youngafricaworks/components/a2e/

[633] Pathways Study Interview [634] Adomaa, F. O., Wrigley-Asante, C., & Teye, J. K. (2015) [635] Charney Research (2016)

Workers, who are often young urban migrants, lack knowledge of general health and sexual and reproductive health, and have limited access to services. Workers are often from poor households and struggle with meeting basic needs of healthcare, housing, electricity and food. Most factories do not have on-site health clinics and are not required by law to have clinics. In Ghana, access to healthcare is made more challenging by the weakened national health insurance scheme, which does not cover all medicines and does not reimburse hospitals in a timely manner.[636] Factories in EPZs, however, do seem to provide clinics, as reported in two garment factories in Tame EPZ.[637]

There are also health and safety concerns for garment workers. A mixed-methods study in SSA countries (including Ghana) found gaps in health and safety. Concerns were reported around cotton dust, the lack of personal protective equipment and general health issues.[638] Another study in Ghana found that some workers (15%) in the garment, ITC and mining sectors, did not feel safe at work. In garments in particular, risks included dealing with chemicals and needlesticks, the lack of appropriate personal protective equipment (such as gloves), or lack of use of equipment to be able to work at speed.[639]

Initiative supporting socially responsible employment in the textiles and garments sector

GIZ's develoPPP programme: https://www.developpp.de/en

GIZ GmbH has partnered with four international companies to improve the status of industrial apparel production in Ghana and improve overall working conditions. The programme involves partners such as sector associations, NGOs and training providers working together to support Ghana's apparel sector and ensuring that clothing factories meet export market needs. The initiative also aims to create 1,200 socially responsible jobs.

The modus operandi involves GIZ cooperating with Ethical Apparel Africa (EAA), a UK-based sourcing company; Groz-Beckert, a German company producing industrial sewing machine needles; Gerber Technology, a US technology partner; and Freudenberg, a German tech company whose products include non-woven factors. This project is a part of the develoPPP programme by the German Federal Ministry for Economic Cooperation and Development (BMZ) and BMZ's special initiative on training and job creation. As a part of its efforts, the project is supporting the creation of a new training and development department in industrial apparel production at the Accra Technical Training Centre (ATTC).

The overall aim of the project is to prepare and familiarise employees and apprentices with mass export production. Courses cover digital pattern making and sewing machine mechanics. This training is conducted by experts from South Asian countries - Bangladesh, India and Sri Lanka. Training on modern technology and equipment is conducted by Gerber, Groz-Beckert and Freudenberg. The project also aims to standardise the socio and environmental standards of the factories in line with international practices.[640]

[636] BSR (2017) [637] Adomaa, F. O., Wrigley-Asante, C., & Teye, J. K. (2015) [638] BSR (2017) [639] Charney Research (2016) [640] GIZ (2021)

Summary table of factors affecting women's economic empowerment in the textiles and garments sector

Structural	Normative	Individual
Barriers		
Gaps in labour compliance outside of EPZ zones Employment benefits are limited, especially for informal workers. This includes a lack of family-friendly policies Job security for women remains a concern	Women in the sector are at risk of gender-based violence Safety and security on the way to work is a challenge	Unionisation is not common, whether within or outside EPZ zones Female textile/garment workers, who are often young urban migrants, usually lack knowledge of health, and sexual and reproductive health, and have limited access to these services Health and safety concerns including lack of personal protective equipment (PPE) while working
Opportunities and entry points		
Several stakeholders operate in this sector, including government, associations and private sector companies Training is provided through several institutions and initiatives Programmes and initiatives that prioritise ease of doing business and trade to strengthen sector capacity Wages for formal workers higher than other sectors - especially in senior and management roles	Some initiatives have integrated activities to address sexual abuse and harassment in the sector	Nationally and internationally supported initiatives to strengthen women's skills and capacity in the sector Increasing women workers' access to unions and associations to improve labour rights Digital skills programmes and initiatives to capitalise on the rise of e-commerce

Sector-specific recommendations

This section highlights key opportunities and entry points, and sector-specific recommendations for consideration by both public and private sector stakeholders who wish to contribute to the improvement of women's economic status within the textiles and garments sector.

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

Recommended strategies include:

- Support women's leadership in the sector. Implement initiatives to support women in supervisory and management roles in key sector players (government regulators, buyers, etc.).
- Advocate with government for improved gender-responsive policies in the sector, including upholding women's labour rights and 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 (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 work with them to advocate for improvements in wage standards and benefits, for example a minimum living wage for the sector.

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

Recommended strategies include:

- 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

Recommended strategies include:

- Support holistic and rights-based programmes which combine skills training, with initiatives to improve financial skills, and ensure access to sexual and reproductive health 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.
- Partner with international partners (such as GIZ) and local organisations (such as Women's Haven Africa) that are already working in this space.

4. Address research gaps and build evidence of what works

Recommended strategies include:

- Commission and undertake research on the impact of the COVID-19 pandemic on women in the sector.
- 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.

Source: Getty Images. Luca Sage

6. Implications and recommendations

As Ghana emerges from the economic and social impacts of the COVID-19 pandemic, investing in sustainable and inclusive solutions to women's economic empowerment will be key to the nation's economic recovery. While Ghana has made great strides towards greater gender equality in educational attainment and health indices, regional inequalities in these areas persist. Across the country, significant gender gaps remain in economic participation and political participation, meaning that women still face considerable barriers to transition to productive employment and decent work as well as influencing socio-political decisions that may concern them.

Women represent a significant proportion of workers in many of Ghana's key sectors, including cocoa, fishing and aquaculture, and textiles and garments. Yet across these sectors, their labour is often undervalued, undercounted and even unremunerated. This report has highlighted multiple gender-specific factors affecting women's economic inclusion in each of these sectors. While these factors play out across sectors in different ways, they have the combined effect of limiting most women to informal forms of work at the lower tiers of value chains. At the same time, the findings highlight significant opportunities to increase women's economic opportunities through targeted efforts and multi-component interventions.

Based on the key findings, a number of practical recommendations and considerations are aimed at donors, policy makers, community leaders, programmers and researchers - including those engaged in WEE-focused programmes and initiatives, as well as those involved in more general economic development programming which may not have women's economic empowerment as a central aim. These recommendations can serve as a starting point for further deliberations by multiple stakeholders including government to ensure actionable interventions with mutually agreed timeframes.

Current situation

- Approximately two in every 10 girls are married as children, approximately one in 10 women have undergone female genital mutilation.
- High prevalence of gender-based violence coupled with weak GBV response.
- Women have limited land rights and are vulnerable to land dispossession.
- Significant gender pay gap.
- No legally enforced gender quota ensuring women's representation in parliament and politics. Limited opportunities for women in leadership.
- Adolescent pregnancy and child marriage leading causes of school drop out for adolescent girls.
- Supportive labour rights legislation but limited enforcement, and lack of protection for informal workforce.
- Limited data, monitoring and reporting mechanisms that assess gender-equality efforts including service delivery efforts, as well as better integration of gender within spending reviews.
- Several substantial government-led WEE programmes exist, but there is a lack of data and evidence on how and what ways they have benefited women.

6.1 Policy and advocacy recommendations

1. **Address key policy gaps to improve protection of the informal workforce and improve the implementation of existing WEE-related commitments, legislation and programmes**

Recommended strategies for consideration include:

a. Extend labour rights and/or social protection provisions to informal workers and informal enterprises at least as a temporary measure or as a means to incentivise them to transition to formal enterprises.
b. Strengthen local level enforcement and implementation of legislation tackling gender-based violence, child marriage, female genital mutilation and other harmful practices.
c. Strengthen implementation of policies, accountability, and remediation mechanisms on equal land ownership for women, especially in the context of customary laws that may discriminate against women.
d. Initiatives targeted at reducing the gender pay gaps, through for example, mandatory reporting for public and private sector entities.
e. Advocate for the introduction of legal quotas to increase women's representation in politics and senior leadership positions.
f. Strengthen the Girls' Re-entry Policy and the Back-to-School Campaign, and enhance the effectiveness of strategies to return and keep children in school, especially pregnant schoolgirls and teenage mothers.
g. Support gender and inclusion benchmarking initiatives of employers to improve monitoring and enforcement of labour rights legislation (such as maternity leave, normal working hours and equal wages), while incentivising greater compliance.
h. Prioritise monitoring and reporting of policy-level initiatives and commitments towards women's economic empowerment at the national level. For example, generate evidence on NAP and programming efforts by MoGCSP.
i. Leverage, expand and improve on existing WEE programmes. Commission studies to understand whether and how these initiatives have led to improvements in WEE outcomes (including for which women) and use findings to strengthen the impact of these programmes on women.
j. It is important that commitments to gender equality explicitly include actions that create opportunities for women to occupy leadership positions at various levels, including within cooperatives or societies, in their communities, and in local governance.

Current situation

- Persistent gender inequalities in land rights, high prevalence of gender-based violence, child marriage and female genital mutilation.
- Women face barriers in accessing and owning productive assets such as land, and associated redress legal mechanisms remain limited.
- Female-headed households, migrants, women with disabilities among the most marginalised.

2. Undertake capacity building and advocacy around existing legislation to strengthen women's rights

Recommended strategies for consideration include:

a. Training and capacity building of key duty bearers including traditional customary structures, local government and law enforcement on key legislation regarding women's right to land ownership, legislation around child marriage and other harmful practices. Support organisations such as FIDA to provide legal support and services for women including survivors of gender-based violence.

b. Work with the government and local women's rights organisations to document and track women's rights violations, strengthening local-level accountability mechanisms.

c. Prioritise female-headed households, migrant women and women with disabilities (and other marginalised groups) and facilitate community-level conversations and peer-to-peer training, e.g. with elders/chiefs, social workers, community health volunteers, teachers and other stakeholders on women's land rights and constitutional law.

Current situation

- Ghana has the highest rate of women business ownership (46.4%) among 57 countries measured in the world.
- Poor rural women continue to face barriers to financial inclusion.
- Key barriers for women's financial inclusion include lower levels of digital financial literacy and access to national identification documents.

3. Advocate to remove gender-based barriers to finance and promote women-friendly financial services and products

Recommended strategies for consideration include:

a. Assess the opportunity for partnership between microfinance institutions and NGOs to support women-led SMEs to become bankable. By investing in a partnership between microfinance institutions and NGOs and providing access to low-cost funding, microfinance

institutions could lower their interest rates and provide longer-term and larger ticket size funding to women-led SMEs in order to help the target groups build their capital and eventually build their business portfolios to qualify for lines of credit and traditional financing.

b. Engage women meaningfully in the design of financial services and products (including mobile money products), to ensure that they are accessible for all women including the most marginalised (such as young women, women with disabilities, rural and illiterate small holders, etc.).

c. Consider potential investment in microfinance institutions to provide funding specifically for women's collectives and reduce the level of interest and value on these loans. Such investments could require tailored technical and institutional support to build the microfinance institutions' efficiency in providing longer-term credit to provide better access for rural clients.

d. Targeted programming that aims to increase women's access to financial services and improve financial literacy.

e. Support Ghana's Digital Financial Services (DFS) Policy, through championing initiatives and programmes to overcome financial access challenges for women (e.g. digital literacy trainings), as well as strengthen digitisation and capital access for women-led businesses.

6.2 Programming recommendations[641]

Current situation

- High rates of poverty, especially in rural areas. 64.6% of the rural population experience multidimensional poverty.
- Key areas of progress include gender parity in primary and secondary education, yet clear gap in women's opportunities to engage in productive and decent work.
- Adolescent girls and young women face challenges realising their sexual and reproductive health rights (SRHR).
- Girls are also under-represented in science, technology, engineering and mathematics (STEM) subjects.
- The severity of climate change is felt by the most marginalised groups including women farmers.

1. Work with women and girls holistically to improve their human capital and wellbeing

Recommended strategies include:

a. Strengthen "education to employment" pathways for adolescent girls and young women through internships, vocational training and apprenticeships.

b. Address barriers to girls' education and factors influencing school dropout.

[641] For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels.

c. Work with women entrepreneurs through focused skills-based interventions to support their advancement in value chains and into more lucrative/ productive sectors. At the same time, work with women buy providing trainings that improve their soft skills around leadership, negotiation, and conflict management, as well as financial and business skills.
d. Improve gender-responsiveness of local agricultural extension services - including through recruitment of women extension workers and targeting of women farmers (including wives of household heads). Include activities to increase women's productivity of food crops, while increasing their engagement in cash crops.
e. Provide targeted training to women farmers in climate-smart agriculture techniques, coupled with initiatives to diversify income streams including off-farm activities.
f. Leverage and support initiatives such as science, technology, engineering and mathematics (STEM) clinics to increase girls' interest, engagement and opportunities in STEM fields.
g. Include focus on building capacity to improve resilience to future economic shocks.
h. Ensure girls and women have access to SRHR services by linking with high-quality local services.

Current situation

- High prevalence of gender-based violence, child marriage and female genital mutilation (in the North).
- Significant unpaid care and domestic work burden.
- Women's limited land rights in areas governed by customary law.

2. Work with communities to shift social norms and to improve women and girls' wellbeing

Recommended strategies for consideration include:

a. Strengthen behaviour-change communications focused on gender-equitable attitudes, as well as promoting positive non-violent relationships.
b. Identify role models to act as champions for behaviour change towards gender equality within communities.
c. Support household- and community-level interventions addressing women's unpaid care and domestic work burdens. For example, increase childcare support for households, through social assistance schemes for households with children. These could be in the form of childcare allowances, cash transfers, vouchers, or "cash-for-care" programmes.
d. Ensure that all interventions consider and mitigate risks such as increased unpaid work burden for women.

e. Work with religious and community leaders to function as "care champions", who model positive examples of dividing household tasks among heads of household, irrespective of traditional gendered responsibilities. This could motivate more men and boys to participate in unpaid care work, including childcare.
f. Build on existing efforts to improve understanding of what works to increase women's access to and control over land and other assets.

Current situation

- Social capital enhances women entrepreneurs' growth, which has positive impacts on poverty alleviation.
- Village Savings and Loan Associations (VSLAs) and cooperatives present an entry point to build rural women's social and economic capital.

3. Work with and grow women's collectives to build social, human and economic capital, and tackle normative barriers

Recommended strategies for consideration include:

a. Cooperatives, Village Savings and Loan Associations (VSLAs) and other socioeconomic interventions should consider household approaches which explicitly stimulate discussions, promote gender-equitable attitudes and norms, and support families to negotiate around gender roles and norms which guide intra-household decision-making and labour.
b. Leverage existing VSLAs, cooperatives and women's groups to help women to overcome challenges associated with accessing agriculture extension services and market opportunities.
c. Support livelihoods and economic empowerment initiatives coupled with gender- transformative interventions which 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 relevant GBV support services (i.e. health, legal assistance, etc.).
d. Build on existing efforts to improve understanding of what works to increase women's access to and control over land and other assets.
e. Ensure that all work to support women's networks includes a focus on supporting women to aggregate, reach more lucrative markets, and receive better prices for their goods, and accessing formal financial services.

6.3 Research recommendations

1. 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.

2. **Commission and undertake research and evaluations to address research gaps** including:

a. Studies to understand the impact of existing economic development programmes on WEE outcomes. For example, commission a gender analysis of broad economic growth strategies and initiatives such as the "One District One Factory" (1D1F) policy to understand the extent to which they are gender inclusive and currently benefiting women, with the aim of making practical recommendations to improve the impact of these initiatives.

b. Research on prevalence and dynamics of economic violence against women, and action research to understand what works to address it.

c. Undertake research and survey efforts to draw clear and meaningful insights on women's time use and unpaid domestic and care work.

d. Commission mixed-methods research and evaluations on these issues (e.g. economic violence, unpaid domestic and care work, etc.) to understand how and why change happens, and to better understand women's lived realities through participatory qualitative research, and theory-based evaluations.

NOTE: The research should include measures of key drivers and barriers to women's economic empowerment such as gender-specific measures focused on women's capabilities and agency, household relations and gender norms and attitudes. This should also include tracking signs of potential backlash including increased rates of intimate partner violence (IPV).

3. **At a minimum, disaggregate research results by gender** and include disaggregated targets. Wherever possible, programmes and research should further disaggregate by other socioeconomic characteristics including income, age, disability, migratory status and geographic location.

4. **Monitor, track and mitigate against any signs of potential backlash** during programme implementation, including increased rates of violence against women.

Source: Getty Images. Junior Asiama / 500px

Appendices

Appendix 1 - Explanation of methodology

Scoping study

A scoping study was implemented to guide research fundamentals

Euromonitor International undertook preliminary research to analyse the existing literature on women's economic empowerment in the 13 countries, identify research and data gaps to help develop research objectives/questions and guide the methodology design of the Pathways Study.

Multiple drivers and barriers to women's economic empowerment exist, and the initial scoping research helped identify key commonalities as well as underlying differences across sectors and countries. In agriculture, the role of women within local governance and resource control/distribution structures is critical to success, and cooperatives/collectives have been effective at increasing women's economic outcomes and agency. In non-agriculture sectors, employment segregation and unpaid care work, both usually driven by gender norms, are key barriers relegating women to certain roles and/or restraining women from certain sectors and/or to lower-paying positions/ occupations within sectors.

Additionally, while national institutions are often tasked with addressing women's economic empowerment broadly, local entities and sector-specific organisations are better placed to implement meaningful changes/localised solutions that expand women's economic opportunities in a sustainable way.

Sample findings from scoping study

Shared barriers across SSA		Country-level barriers
Employment concentration in informal, low-wage and low-skilled sectors	Inadequate access to financial institutions and affordable credit facilities	 High fertility/adolescent fertility rates
Employment concentration in administrative positions, low representation in managerial positions	Under-investment in education beyond baseline and primary levels	 Inadequate access to reproductive health/family planning needs
Broad wage gap in both formal and informal sectors	Imbalanced household power dynamics/sociocultural barriers on gender roles	 Low life expectancy/high maternal mortality rates
Under-representation in key growth sectors	Significant time spent on unpaid care work and domestic household chores	 Inadequate access to safe transport
Education and employment discrimination that contributes to employment segregation	Gender norms that limit women's opportunities	

Employment | Access to resources | Social and cultural | Health and safety

1. Note: Countries listed under the 'country-level barriers' reflect SSA countries (within the scope of the Pathways Study) that experience the highest levels of the listed WEE health-related barriers. These include:
- High fertility/adolescent fertility rates: Angola, Cote d'Ivoire, Nigeria, Senegal, Tanzania & Uganda
- Inadequate access to reproductive health/family planning needs: Angola, Cote d'Ivoire, Ghana, Nigeria, Senegal & Uganda
- Low life expectancy/high maternal mortality rates: Cameroon, Cote d'Ivoire & Nigeria
- Inadequate access to safe transport: Ethiopia, Rwanda, Tanzania & Uganda

Sector selection

In executing the first key objective of the Pathways Study research programme ("Identifying sectors with the most potential to contribute to and benefit from expanding women's opportunities"), Euromonitor International considered the level of these opportunities, both in terms of potential/scope (reaching the majority of women across the country) and in terms of feasibility (ease to expand opportunities). Quantitative and qualitative methods were utilised to ensure a balanced perspective on the sector selection.

Focusing on priority sectors, using economic modelling to tease out the data/quantitative story for women's economic empowerment

The United Nations' globally recognised International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)[642] was utilised for the definition of sectors. In order to ensure full alignment with other data sources (including Euromonitor International's proprietary Passport database from which other data was sourced), the ISIC's 21 categories/sectors were consolidated into 14 overall sectors (please refer to Appendix 2 for full definitions). Euromonitor International's Analytics team analysed historic and current data available at a country level on the main economic sectors. The team developed forecasts for productivity, employment and women's economic potential in each economic sector. This modelling used variables including Gross Value Added (GVA) at sector level, Gross Domestic Product (GDP), Employment Data, Capital Data, Demographics Data, sourced from Passport (Euromonitor International's Passport database). The analysis also incorporated data from the International Labour Organization statistical database (ILOSTAT[643]): (i) Employment data by sex and economic activity, and (ii) Mean weekly hours worked per person by sex and economic activity. The African Development Bank Group (AfDB) database[644] provided additional input on: (i) GVA from Education, Human Health and Social Work Activities - for Angola, Botswana and South Africa; and (ii) Gross Capital Formation per public/private sector. These metrics were utilised in a model to predict the GVA share from GDP using fixed effect panel data regression. The metrics were also used in another model to assess the benefit of women's inclusion per sector (using a Cobb-Douglas production function with labour disaggregated by gender[645]).

Euromonitor International then developed these findings into a visual scorecard that ranks sectors based on three scenarios: (i) sector performance; (ii) labour opportunity and productivity; and (iii) gender labour gap.

[642] See https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf [643] https://ilostat.ilo.org/ [644] https://dataportal.opendataforafrica.org/ [645] The methodology was adjusted based on earlier work by Espinoza, Raphael and Ostry, Jonathan D. and Papageorgiou, Chris, The Armistice of the Sexes: Gender Complementarities in the Production Function (June 2019). CEPR Discussion Paper No. DP13792, Available at SSRN: https://ssrn.com/abstract=3428312

Scorecard scenarios for ranking economic sectors

Scenario 1:

Women's opportunities rest mainly on the sectors' performance: Women will benefit from huge increase of GVA in the most dominant sectors.

Rank	Sectors
1	**Transport Storage And Communication**
2	**Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles**
3	**Agriculture, Forestry And Fishing**
4	Construction
5	Financial And Insurance Activities
6	Mining And Quarrying
7	Accommodation And Food Service Activities
8	Education
9	Public Administration And Defence; Compulsory Social Security
10	Manufacturing
11	Other Services
12	Real Estate Business And Administrative Activities
13	Utilities
14	Human Health And Social Work Activities

Scenario 2:

Women's opportunities rest mainly on labour performances: Women will benefit from huge increase of labour force and sector productivity.

Rank	Sectors
1	**Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles**
2	**Transport Storage And Communication**
3	**Agriculture, Forestry And Fishing**
4	Financial And Insurance Activities
5	Construction
6	Mining And Quarrying
7	Manufacturing
8	Accommodation And Food Service Activities
9	Education
10	Other Services
11	Public Administration And Defence; Compulsory Social Security
12	Real Estate Business And Administrative Activities
13	Utilities
14	Human Health And Social Work Activities

Scenario 3:

Women's opportunities rest mainly on the current gender gap: Women can win in sectors where gender gap is high and sectors will highly benefit from female inclusion.

Rank	Sectors
1	**Transport Storage And Communication**
2	**Construction**
3	**Financial And Insurance Activities**
4	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles
5	Other Services
6	Real Estate Business And Administrative Activities
7	Education
8	Accommodation And Food Service Activities
9	Mining And Quarrying
10	Manufacturing
11	Public Administration And Defence; Compulsory Social Security
12	Agriculture, Forestry And Fishing
13	Human Health And Social Work Activities
14	Utilities

The scorecard was shared with country working group participants through workshop sessions to ensure that sector selections reflected inputs from country-level stakeholders

In order to ensure a balanced approach to choosing the sectors of focus, Euromonitor International organised "sector selection" workshops per country to discuss the findings from the scoping study and scorecard.[646]

Leveraging Steering Committee and partner networks, participants/stakeholders from the private and public sectors of the country were invited to share their feedback on the scorecard sectors and to provide input on sectors/sub-sectors of focus. Country stakeholders' knowledge and experience were incorporated to ensure that the selection of the sectors was contextually cognisant, while considering the informal economy and the socioeconomic, political and cultural

[646] This "sector selection" workshop for the Ghanaian Pathways Study occurred in December 2020.

factors that are likely to drive women's opportunities. Noteworthy is that the sectors proposed by participants were mostly aligned with the scorecard findings.

Euromonitor International then conducted additional secondary research to validate the sectors proposed during the workshop to develop a matrix of criteria and considerations (see below) to support the final selection of two broad sectors in Ghana: (i) Agriculture (covering Cocoa, and Fishing and Aquaculture) and (ii) Manufacturing (Textiles and Garments).

Selection Criteria Deep Dive: Ghana

Broad Economic Sector	Specific Sectors/ Commodities (if applicable)	Criteria fulfilled (checklist)						Criteria fulfilled (explanation)	Considerations met & Explanation	Potential Challenges (conducting research in sector + sector-specific)
		1	2	3	4	5	6			
Agriculture	Cocoa	✓	✓	✓	✓	✓	✓	Government priority commodity. Aligns with the national development plan.	Export commodity. Farmed in Southern-Middle belt –8 out of 16 regions.	Value chain is dominated by men, but women's participation is improving.
	Fishing and Aquaculture	✓	✓	✓	✓	✓	✓	Government priority. Inclusion of informal sector.	Middle-aged women are involved. It supports local consumption and trade. Covers four regions (coastal) & three inland fishing areas + fish farming.	Access to finance. Poor storage facilities.
Manufacturing	Textiles & Garments	✓	✓	✓	✓	✓	✓	Inclusion of informal sector. Women's desire to work in the sector and immediate potential. Industrialisation & job creation. Economic growth.	Nationwide coverage. Rural + Urban interplay. Export commodity. Immediate potential. Young and older women involved.	Access to finance and low technology/know-how. Stiff competition from cheap imports. Access to training or education for expansion is a key challenge.

Criteria

1. Incorporating informal economy	2. Ability to effect change	3. Women's preferences & agency	4. Alignment with govt strategy/national devpt plan	5. Timescale of intended impact + sector potential	6. Scorecard priority

Stakeholder mapping

The research team identified key WEE stakeholders in relevant sectors mainly via desk research and supplemented with interviews. The research team then mapped these stakeholders per location (e.g. region/province/state) in the country

The research team (Euromonitor International and country research partners) used desk research and targeted outreach and interviews to identify and map key stakeholders playing a key role in women's economic empowerment within each sector. The objective of this mapping was twofold: (i) to identify key stakeholders - public and private per sector

in each country, their operations within the supply/value chain, key projects/initiatives, any key provisions for women (e.g. membership, leadership, gender-focused programmes, etc.) and their impact on women's economic empowerment; and (ii) to identify potential stakeholders to be interviewed for the Pathways Study.

This mapping produced 270+ stakeholders in Ghana across: (i) Cocoa; (ii) Fishing and Aquaculture; and (iii) Textiles and Garments. These stakeholders included: (i) sectoral structures (associations, cooperatives and collectives, organisations and representative bodies); (ii) government ministries, departments and agencies; (iii) private companies; and (iv) non-governmental organisations - NGOs (international and country). Please refer to the Pathways study website for the full mapping of stakeholders .[647]

Interviews

The research team conducted interviews with key stakeholders to dive into women's roles per sector, including the drivers and challenges faced and future opportunities

The research team for Ghana conducted a total of 19 in-depth interviews with stakeholders including cooperatives/ collectives, industry associations, NGOs/ INGOs and civil society organisations, private companies and public entities. The objective was to discuss women's participation in the sub-sectors in Ghana, the key drivers/barriers to expanding women's opportunities, and the actionable steps to getting there. The questions were structured into three broad themes/objectives (examples of broad topics discussed per theme below):

Interviewee Type	Agriculture (including Cocoa & agro processing)	Fishing and Aquaculture	Manufacturing - Textiles and Garments	General
Cooperatives/Collectives (including Producer and Processor Associations)	1	-	-	-
Community-Based Organisations (CBOs)	3	-	-	1
Government Bodies	-	1	-	-
Industry/Trade Associations	2	-	-	-
International NGOs	1			
Private Companies/ Organisations/Individuals (including independent consultants)	7	1	2	-
Total	**14**	**2**	**2**	**1**

[647] Stakeholder listing is based on secondary research and interviews, so all stakeholders (especially those with highly localised and/or offline operations) may not have been captured in the listing. All maps and tables present best-available information and can be updated as new information is received.

1. **Sector/Sub-sector overview and trends**

- What are the sector/sub-sector drivers and constraints - generally and for women specifically?
- How does the sector/sub-sector provide opportunities for achieving sustainable employment and/or sustainable livelihoods?

2. **Current status of women in sector/sub-sector**

- What types of positions/jobs do women hold (formal and informal)? Why?
- What are the drivers of and barriers to women's (increased) economic participation in the sector/sub-sector (employment, entrepreneurship, career advancement, etc.)?

3. **Future opportunities for women in the sector/sub-sector and actionable solutions**

- What type of roles/positions/jobs/ opportunities (including self-employment) can women target? How? What is needed to support them?
- What are the current solutions being implemented?
- Are there any other solutions not yet being implemented that may improve women's economic participation in the sector/sub-sector?
- Who are specific key stakeholders crucial to implementing identified solutions?

Analysis and reporting

Findings from primary and secondary sources were analysed and developed into a report (including actionable recommendations) that was reviewed by multiple stakeholders/partners

The research team then analysed data and insights collected from secondary and primary research to produce key findings and proposals to improve women's economic opportunities. Key drivers and barriers plus preliminary recommendations were then developed for discussion/elaboration with country working group participants in a "developing recommendations" workshop facilitated by Euromonitor International.[648] This was in order to integrate their expertise and knowledge of the country's context into the analysis, to ensure the final recommendations are tailored, relevant and feasible for women in the country.

Feedback from country working group participants was then incorporated ahead of sharing the draft reports with key stakeholders (sector experts, thematic experts, Steering Committee) for validation, and working with Kore Global for finalisation.

[648] This "developing recommendations" workshop for the Ghanaian Pathways Study occurred in April 2021.

Appendix 2 - Sector classification[649]

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
1	Accommodation and Food Service Activities	This category corresponds to Section I of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units providing customers with short-term lodging and/or preparing meals, snacks and beverages for immediate consumption. The section includes both accommodation and food service activities because the two activities are often combined at the same unit.
2	Agriculture, Forestry and Fishing	This category corresponds to Section A of the International Standard Industrial Classification (ISIC Rev. 4) and covers the exploitation of vegetal, animal and fish natural resources. The section comprises the activities of growing crops, raising animals, harvesting timber and harvesting other plants and animals from a farm or their natural habitats. Fishing is defined as the use of fishery resources from marine or freshwater environments, with the goal of capturing or gathering fish, crustaceans, molluscs and other marine products (e.g. pearls, sponges, etc.).
3	Construction	This category corresponds to Section F of the International Standard Industrial Classification (ISIC Rev. 4) and includes general construction and special trade construction for buildings and civil engineering, building installation and building completion. It includes new work, repair, additions and alterations, the erection of prefabricated buildings or structures on the site and also construction of a temporary nature.

[649]This is a definitions summary of all 14 sectors analysed in developing the scorecard for the 13 countries. However, the broad sectors of focus per country are limited to two to three, with a deep dive analysis of sub-sectors and/or agricultural commodities

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
4	Education	This category corresponds to Section P of the International Standard Industrial Classification (ISIC Rev. 4) and includes public as well as private education at any level or for any profession, oral or written as well as by radio and television or other means of communication. It includes education by the different institutions in the regular school system at its different levels as well as adult education, literacy programmes, etc. Also included are military schools and academies, prison schools, etc., at their respective levels.
5	Financial and Insurance Activities	This category corresponds to Section K of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units primarily engaged in financial transactions, i.e. transactions involving the creation, liquidation or change of ownership of financial assets. Also included are insurance and pension funding and activities facilitating financial transactions. Units charged with monetary control, the monetary authorities, are included here.
6	Human Health and Social Work Activities	This category corresponds to Section Q of the International Standard Industrial Classification (ISIC Rev. 4) and includes the provision of health care by diagnosis and treatment and the provision of residential care for medical and social reasons, as well as the provision of social assistance, such as counselling, welfare, child protection, community housing and food services, vocational rehabilitation and childcare to those requiring such assistance. Also included is the provision of veterinary services.
7	Manufacturing	This category corresponds to Section C of the International Standard Industrial Classification (ISIC Rev. 4) and includes: manufacture of food, beverages and tobacco; textile, wearing apparel and leather industries; manufacture of wood and wood products; manufacture of paper and paper products, printing and publishing; manufacture of chemicals and chemical petroleum, coal, rubber and plastic products; manufacture of non-metallic mineral products, except products of petroleum and coal; basic metal industries; manufacture of fabricated metal products; other manufacturing industries.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
8	Mining and Quarrying	This category corresponds to Section B of the International Standard Industrial Classification (ISIC Rev. 4) and includes the extraction of minerals occurring naturally as solids (coal and ores), liquids (petroleum) or gases (natural gas). Extraction can be achieved by underground or surface mining or well operation
9	Other Services	This category corresponds to Sections R, S, T and U of the International Standard Industrial Classification (ISIC Rev. 4) and includes services provided by businesses and government units to individuals, other businesses or the community as a whole, activities within households, where the same household is the consumer of the products produced.
10	Public Administration and Defence; Compulsory Social Security	This category corresponds to Section O of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities normally carried out by the public administration. However, the legal or institutional status is not, in itself, the determining factor. This division includes units that are part of local or central public bodies that enable the administration of the community to function properly. The section includes general administration (e.g. executive, legislative, financial administration, etc., at all levels of government) and supervision in the field of social and economic life; defence, justice, police, foreign affairs, etc.; management of compulsory social security schemes.
11	Real Estate Business and Administrative Activities	This category corresponds to Sections M, N and L of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities that focus mainly on the business sector with the obvious exception of real estate activities.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
12	Transport Storage and Communication	This category corresponds to Sections H and J of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities related to providing passenger or freight transport, whether scheduled or not, by rail, pipeline, road, water or air; supporting activities such as terminal and parking facilities, cargo handling, storage, etc.; postal activities and telecommunication; renting of transport equipment with driver or operator.
13	Utilities	This category corresponds to Sections D and E of the International Standard Industrial Classification (ISIC Rev. 4) and covers the activity of providing electric power, natural gas, steam supply and water supply through a permanent infrastructure (network) of lines, mains and pipes.
14	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	This category corresponds to Section G of the International Standard Industrial Classification (ISIC Rev. 4) and includes wholesale and retail sale (sale without transformation) of any type of goods and rendering services incidental to the sale of merchandise. Wholesaling and retailing are the final steps in the distribution of merchandise. Also included in this section are the repair of motor vehicles and the installation and repair of personal and household goods.

Appendix 3 - Cross-sectoral summary of barriers and opportunities and entry points

Structural Barriers	Cocoa	Fishing and Aqua-culture	Textiles and Garments
Gaps between national level policies, and customary law discriminating against women	✓		
Lack of gender-responsive policies and plans	✓		✓
Limited availability of gender-disaggregated data collected by government departments	✓	✓	
Customary norms and institutions around land use and ownership discriminate against rural women	✓		
Informality of the sector means women lack legal protection and labour rights, while jobs are insecure with limited benefits and security	✓		✓
Limited unionisation	✓	✓	✓

Structural Opportunities and Entry Points	Cocoa	Fishing and Aqua-culture	Textiles and Garments
Strengthening sectoral gender policies and guidelines	✓	✓	✓
Presence of protective legal frameworks to safeguard women's rights	✓	✓	✓
Presence of formal associations and trade unions for women in the sector		✓	
Targeted gender-mainstreaming strategy for the sector		✓	
Training provided through institutions			✓
Wages for formal workers higher than many other sectors			✓

Normative Barriers	Cocoa	Fishing and Aqua-culture	Textiles and Garments
Women's labour unrecognised and often unremunerated	✓	✓	
Norms around which crops (and productive tasks) are suitable for men versus women lead to significant occupational segregation.	✓		
Women's limited decision-making power in the sector due to norms assigning men as the head of the household	✓		
Limited opportunities for women in leadership	✓	✓	✓
Social norms prevent women from taking on leadership positions	✓	✓	✓
Gender-based violence including economic violence and land dispossession	✓	✓	✓
Safety and security risks on the way to/from work	✓	✓	✓
Norms around unpaid care and unpaid work influence women's ability to fully benefit from their labour or opportunities within the value chain	✓	✓	✓
Marital status affects women's opportunities in the sector	✓		

Normative Opportunities and Entry Points	Cocoa	Fishing and Aqua-culture	Textiles and Garments
Food crops seen as the domain of women offer income-diversification opportunities	✓	✓	✓
Women engage in off-farm activities to support income generation during the shoulder seasons	✓	✓	
GBV prevention and response	✓	✓	✓
Raising awareness of women's rights and helping women negotiate for their rights, particularly around land access		✓	✓
Collective savings models	✓	✓	✓
Women's decision-making power in the sector more than in others		✓	
Examples of women in leadership in the sector		✓	

Individual Barriers	Cocoa	Fishing and Aqua-culture	Textiles and Garments
Women's limited access to finance and economic assets	✓	✓	✓
Women's limited access and ownership of land	✓	✓	✓
Limited access to extension services or training	✓	✓	✓
Limited membership of cooperatives, networks and unions	✓	✓	✓
Barriers to certification	✓	✓	✓
Lower access to time-saving technologies and equipment	✓	✓	✓
Women rely on informal savings mechanisms which come with risks	✓		✓
Health and safety risks		✓	✓
Young women workers often lack SRHR information and services			✓

Individual Opportunities and Entry Points	Cocoa	Fishing and Aqua-culture	Textiles and Garments
Existence of gender-focused initiatives	✓	✓	✓
Social capital enhances entrepreneurs' growth	✓	✓	✓
Increasing women's access to and ownership of land	✓	✓	✓
Increasing women's access to unions to improve labour rights			✓
Digital skills programmes and initiatives to capitalise on rise in e-commerce			✓
Women's cooperatives and savings models	✓	✓	✓
Presence of role models	✓	✓	
Time-saving technologies, equipment and training	✓		✓
Earnings potentially higher than other sectors		✓	

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Limitations of Research

The Pathways Study is subject to the following research limitations, related to both the scope and timing of the study. The most important of these are captured below, but this list may not be exhaustive.

NOTE: Research design for the Pathways Study was completed in mid-2020, ground-level econometric data forecasting was completed in late 2020, fieldwork was carried out over January to June 2021 and the reports were prepared from then into 2022.

Evolving Topics/Input – General Factors and External Events

- Country policies are live guidelines which are periodically updated. The Pathways Study focuses on policy provisions and/or omissions for women's economic empowerment (WEE); its core focus has not been on analysing policies (e.g., the learnings, adjustments, and impact over time). Rather, the gendered linkages are the key focus of the Pathways Study.
- A qualitative inquiry about the impact of the COVID-19 pandemic on women's economic empowerment across sectors was incorporated into fieldwork and reports. However, given the research timing, at the beginning of and during the pandemic, new insights on its impact continue to emerge and could not be fully captured.
- The Pathways study recognises the importance of climate change, with broad impact that varies by sector, commodity, and gender, amongst other factors. While this did not form the focus of this study, the research explores its broad effects on the economy and (women in) agriculture and proposes relevant recommendations (e.g., climate-smart interventions) while also recognising recent country measures to integrate gender into the climate change agenda.
- Similarly, the ongoing conflict between Russia and Ukraine has impacted various sectors globally including in Sub-Saharan Africa. There is no doubt that the geopolitical challenges and supply chain disruptions have an impact on women's economic opportunities. However, this is not captured in the report as the Russia-Ukraine war started after data collection was completed.
- Gender-based violence (GBV) harms many women and girls across Sub-Saharan Africa and beyond. The Pathways Study reports cover GBV under Normative barriers (sub-section 4.2.3) and highlight its different forms. Beyond analytical findings, some specific recommendations (across policy/advocacy, programming and research) are made to tackle GBV on a sectoral basis, which was the research focus. However, tackling GBV in girls and students requires specific inquiry and responses which go beyond the scope of this study.

Other Topics

Most recommendations are made without reference to specific stakeholders (e.g., faith-based groups, interest-based groups). The operations and belief systems of this rich variety of potential stakeholders also varies across the 13 countries covered. The Pathways Study sought to make recommendations relevant to all stakeholders involved in policy development and programming, regardless of their specific areas of application.


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