



Ghana Deep Dive Report

Getting to parity: Ghana's Journey Towards
Closing the Gender Gap

May 2022

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ACRONYMS

Acronyms	Definitions
AU	African Union
BTS	Back-to-School
CAMFED	Campaign for Female Education
CSO	Civil Society Organizations
DFS	Digital Financial Services
DFS	Digital Financial Services
DOVVSU	Domestic Violence and Victim Support Unit
DT	Double Track
DV	Domestic Violence
FMH	Free Maternal Healthcare
FMH	Free Maternal Healthcare
FSHS	Free Senior High School
GADS	Gender and Agriculture Development Strategy
GBV	Gender-Based Violence
GDO	Gender Desk Officers
GIFT	Girls Iron Folate Supplementation Programme
GII	Gender Inequality Index
GPS	Gender Parity Score
GSFP	Ghana School Feeding Programme
HCD	Human Capital Development
M&E	Monitoring and Evaluation
MASLOC	Microfinance and Small Loans Centre
MDA	Ministries, Departments and Agencies
MIWE	Mastercard Index of Women's Entrepreneurship
MMDA	Metropolitan, Municipal and District Assemblies
MMR	Maternal Mortality Ratio
MNCH	Maternal, Newborn and Child Health
MoFA	Ministry of Food and Agriculture

MoGCSP	Ministry of Gender, Children and Social Protection
MoWAC	Ministry of Women and Children's Affairs
MSME	Micro, Small and Medium-sized Enterprises
NBSSI	National Board for Small Scale Industries
NCHPS	National Community Health Planning and Service
NDC	National Democratic Congress
NEIP	National Entrepreneurship and Innovation Plan
NHIS	National Health Insurance Scheme
NHQS	National Healthcare Quality Strategy
NPP	New Patriotic Party
RMNCAHN	Reproductive, Maternal, Newborn, Child, Adolescent Health and Nutrition
STEM	Science, Technology, Engineering, and Mathematics
TVET	Technical and Vocational Education and Training
WASH	Water, Sanitation and Hygiene
WIAD	Women in Agricultural Development
WOB	Women-Owned Businesses

EXECUTIVE SUMMARY

Ghana has made great strides in improving basic service delivery by adopting inclusive social policies. The country has lowered its maternal mortality ratio (MMR) from 339.00 to 297.08 deaths per 100,000 live births between 2010 and 2020,¹ by introducing the Free Maternal Healthcare (FMH) program and by more than tripling the number of midwives from 3,000 to 10,000 between 2014 and 2020.² This performance makes Ghana the member state with the second lowest MMR in ECOWAS after Cabo Verde (with an MMR of 40.90). The improvement in access to basic health services has paralleled the improvement in girls' access to education. Ghana has achieved gender parity in primary (1.02) and secondary (1.00) school by introducing free education programs and implementing a re-entry policy for pregnant girls and mothers.

In addition, the advent of digital financial services (DFS) has facilitated women's financial inclusion and entrepreneurship. Ghanaian women are the most entrepreneurial in the world,³ with 46.4% of the country's businesses owned by women who have greatly benefited from the introduction of DFS. The proportion of women with financial accounts almost tripled between 2010 and 2020, from 22.24% to 61.97%,⁴ thanks to the emergence of DFS such as mobile money. This phenomenon contributed to strengthening women's entrepreneurship by giving them easy access to services such as online transactions, savings, micro loans and insurance.

However, despite Ghana's efforts, persistent regional disparities in access to basic services remain. The uneven distribution of health facilities and personnel across the country results in variable health outcomes by region; while 92% of births in Greater Accra take place in a health facility, an estimated 59% do so in the Northern Region⁵. Similarly, incidences of harmful practices against women vary geographically, with 27% of women aged 20 to 24 years married before 18 in rural areas compared to 12% in urban settings,⁶ resulting in lower school completion and higher likelihood of teenage pregnancy. Furthermore, geographic disparities also exist in women's access to education. Although enrollment in higher education is increasing, the proportion of women accessing higher education varies greatly between urban areas (16.6%) and rural areas (5.9%),⁷ where women face disproportionate social and financial barriers to enrollment such as rural households' inability to afford school fees, and tendency to deprioritize young women's education.

Further progress towards full gender parity is hampered by women's limited political representation and the challenging implementation of gender policies. Ghana underperforms on the political dimension of gender parity. With a gender parity score (GPS) of 0.15 for seats in parliament (below the regional average of 0.21) and 0.32 for ministerial positions, women are systematically underrepresented in political office; the 2011 Affirmative Action Bill, which was meant to reserve 40% of political positions for women, was never passed. Nevertheless, the government is demonstrating its commitment to gender mainstreaming through initiatives such as the creation of the Ministry of Gender, Children and Social Protection (MoGCSP) in 2013, and the successful establishment of gender focal points in all ministries, departments and agencies (MDAs). While the MoGCSP has implemented successful initiatives such as the creation of Gender Desk Officers

¹ World Bank data, 2020

² Ministry of Gender, Children and Social Protection, Ghana's report, Progress on implementation of the Beijing+25 Platform for Action

³ Mastercard Index of Women's Entrepreneurship (MIWE), 2019 [here](#)

⁴ World Bank data, 2020

⁵ GSS, GHS, and ICF. 2018. Ghana Maternal Health Survey 2017, 2018.

⁶ UNICEF, Ending Child Marriage, A profile of progress in Ghana, October 2020, [here](#)

⁷ Ghana statistical service, Ghana 2021 Population and Housing Census, Literacy and Education, 2021

(GDOs) at all Metropolitan, Municipal and District Assemblies (MMDAs) and the establishment of a Gender Committee in parliament, monitoring the implementation of various gender initiatives carried out across these MDAs proves to be a challenge resulting in implementation gaps.

While Ghana is on track to fully close the gender parity gap in education, additional efforts will be needed to empower women economically and politically. Ghana's experience in its journey towards gender parity has generated insightful lessons to be considered in future initiatives across ECOWAS member states. In addition, recommendations emerge to address remaining barriers to full gender parity such as (i) addressing gender biased norms, (ii) tackling regional disparities in the provision of basic services, (iii) improving the execution and tracking of gender policies, (iv) strengthening the legal framework, and (v) creating support systems for women.

This report is positioned as one of six country reports within the overall study assessing ECOWAS member states gender parity performance, through their gender parity scores (GPS) on key indicators across education, health, economic participation and political empowerment dimensions. The report is primarily based on data analysis used to complete a modeling exercise to quantify the economic impact of closing the parity gap in West Africa. Detailed results from the modeling scenarios will be outlined in the final regional report. This country report includes current GPS performance comparison at the country, cluster and regional levels based on indicators projections through 2020. Additionally, the report is complemented by stakeholder interviews conducted in Ghana to understand persistent barriers to greater gender parity, identify lessons learned and formulate recommendations to close the parity gap.

A. CONTEXT

A1. Landscape analysis

Ghana has a young and diverse population, with slightly fewer women than men. In 2020, the country's total population was estimated at 31.07 million, with a fairly balanced gender distribution ([male] 50.70%, [female] 49.30%). An estimated 37% of the population are under the age of 15 (compared to 3% who are 65 years and older), and predominantly urban (58.6%).⁸ Five ethnic groups account for more than 90% of the population: the Akans (45.7%), Mole-Dagbani (18.5%), Ewes (12.8%), Ga-Dangmes (7.1%) and Gurmas (6.4%). The country is also religiously diverse, although Christianity (71.3%) is by far the most prevalent faith, followed by Islam (19.9%).⁹

Ghana has forged strong political institutions and is now considered an exemplary democracy in Africa. Since its 1992 constitution came into effect, general elections in Ghana have been held peacefully. Jerry Rawlings of the National Democratic Congress (NDC) was then elected President and re-elected in 1996. He left office in 2000, in accordance with the new constitutional rules. Since then, the country has experienced a series of peaceful political transitions between the two major political parties, the social democratic NDC and the center-right New Patriotic Party (NPP): John Kufuor (NPP) from 2000 to 2008; John Atta Mills (NDC) from 2008 to 2012; John Dramani Mahama (NDC) from 2012 to 2016;¹⁰ and Nana Dankwa Akufo-Addo (NPP) since 2016. Ghana's independent judiciary has gained public trust and the country consistently ranks among the top three African countries for freedom of expression and press.¹¹ Because of its experience with democracy, Ghana has often been asked to mediate during regional political crises. This has been the case in Liberia, the Gambia, and Côte d'Ivoire, among others.

Ghana's economy has been resilient to the COVID-19 pandemic despite restrictive measures taken to curb the disease. Although Ghana's rapid GDP growth (+6.9% on average between 2017 and 2019) was affected by the COVID-19 pandemic (only +0.4% in 2020), the country managed to avoid a downturn, in a context of a global recession (-3.29% in 2020). The slowdown in Ghana's economic growth is due to the decline in activity during the March 2020 lockdown and a sharp decline in commodity exports. As a result, the poverty rate increased slightly from 25% in 2019 to 25.5% in 2020. However, growth is expected to rebound to +4.1% in 2021 and then to +5.5% in 2022, driven by agriculture and services and a relatively stronger industrial sector.¹²

⁸ World Bank, Database, 2020

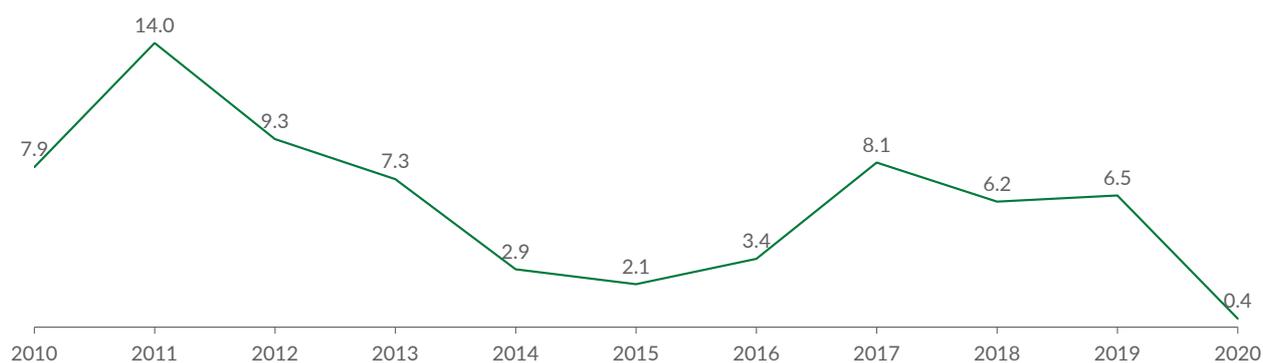
⁹ CIA world factbook, 2022

¹⁰ France Diplomatie, Presentation of Ghana

¹¹ The World Bank in Ghana

¹² The World Bank in Ghana

Figure 1: Ghana's GDP growth 2010-2020 (annual %) ¹³



While Ghana has implemented many gender-inclusive initiatives in recent years, gender inequalities persist. Human rights and equality are deeply rooted in Ghana's constitution. The country has recognized key international human rights treaties and conventions that relate to gender equality and women's empowerment. In 2013, the Ministry of Gender, Children and Social Protection (MoGCSP) was created as the successor of the Ministry of Women and Children's Affairs (MoWAC), which had already been overseeing gender issues since 2001. The MoGCSP's mandate is to mainstream gender issues into the national development process by developing and overseeing the implementation of the National Gender Policy (2015). Although Ghana has made great strides in promoting gender equality and women's empowerment, the country's Gender Inequality Index (GII) remains high with a value of 0.538, ranking it 138th out of 162 countries in 2019 and 15th out of 53 African countries.¹⁴ Thus, despite efforts, gender inequalities remain present in Ghana and more remains to be done to close the parity gap.

A1. Objectives of the country deep dive

This deep dive analysis aims to provide an overview of Ghana's gender parity performance as well as identify key interventions to close the gap and ultimately drive economic growth. The study will seek to identify underlying drivers of gender inequalities and binding constraints preventing further progress in Ghana. While not an exhaustive list, this report is based on a set of selected gender indicators to consistently track the country's gender parity performance over time. Additionally, gender-focused recommendations to address remaining constraints to closing the parity gap will be formulated.

¹³ World Bank data

¹⁴ UNDP data, Gender Inequality Index, 2019

The ECOWAS region could generate up to \$105B by fully closing the gender gap by 2030

One of the study's key objectives is to assess the impact of achieving gender parity on the ECOWAS region's economy. A scenario analysis tested the hypothesis that the region is incurring an economic and societal loss by not reaching full gender parity. This best-case scenario measures the economic impact of reaching full parity in the ECOWAS region. Using the region's 2020 GDP as a baseline, the projected regional GDP value was estimated under the assumption that all Member States gender parity scores for the indicators selected for this study reach full parity (increase to 1).

Reaching full gender parity in education and workforce participation were determined to have the most significant impact on ECOWAS' GDP growth. Reaching full gender parity in the following indicators can result in an increase in GDP growth: Literacy rate (+1.53%), primary school enrollment rate (+1.54%), secondary school enrollment rate (+1.44%), tertiary school enrollment rate (+1.09%), and labor force participation (+1.62%). This finding implies that to optimize the economic impact of gender parity interventions, priority should be given to girls' education, from primary to tertiary education, and to helping women enter the labor force. These gender-related interventions will most likely have the highest return on investment.

While health and political empowerment indicators were not found to have a direct impact on the region's GDP growth, they contribute to women's ability to thrive both at school and in the workplace. Greater gender parity in health service provision and political positions were not found to have a direct impact on ECOWAS GDP growth. However, these indicators nonetheless showed a correlation with the five significant indicators mentioned above. For instance, increasing young women tertiary school enrollment results in the higher likelihood of more women holding ministerial positions across the region, while improvements in literacy rates can significantly improve women's maternal mortality ratio.

As one of the ECOWAS region's strongest economies, Ghana is well positioned to reap the economic benefits of closing the gender parity gap. The country has already closed the gender parity gap in primary education and is on track to reach full parity in secondary enrollment. However, Ghana lags behind other Member States across some key indicators. The country will have to address regional disparities in women's access to basic health services and facilitate women's participation in both the economic and political spheres to generate inclusive growth.

B. THE CURRENT STATE

B1. Gender Parity Performance Overview

Ghana has made great progress towards empowering women and girls over the past 10 years. As a result, the country has showcased progress towards closing the gender gap and demonstrated higher gender parity than the rest of the ECOWAS region.

In the area of women's health and safety, coordinated efforts between the government and its partners greatly improved access to sexual, reproductive and maternal health for women and girls. Ghana has reached the second lowest Maternal Mortality Ratio (MMR) of the region (297.08 deaths per 100,000 live births compared to 496.78 for the regional average) after Cabo Verde and the lowest incidence of child marriages (19.33% of girls married compared to 37.18% for the regional average). However, despite government efforts to eradicate them, harmful practices against women and gender biased social norms are still prevalent in Ghana, and adolescents and women living in rural areas are the most vulnerable, hindering their access to health and education.

Ghana achieved gender parity in education up to secondary school, although girls must still overcome barriers to attend at the tertiary level. The country increased female secondary enrollment from 49.70% in 2010 to 77.84% in 2020 thanks to the Free Senior High School (FSHS) Program. However, cultural and financial barriers limit girl's enrollment in tertiary education and especially in Science, Technology Engineering and Mathematics (STEMs) tracks (7.88% of women graduates in STEMs in 2019¹⁵), leading to less opportunities for women in high skilled jobs in the labor market.

Benefiting from the rise of Digital Financial Services (DFS), Ghana has also nearly closed the financial inclusion gender gap. The introduction of DFS resulted in a GPS of 0.90 compared to 0.68 for the region and 0.82 for its cluster) by almost tripling the percentage of women with a bank account over the past 10 years (61.97% in 2020 up from 22.24% in 2010). This phenomenon created a window of opportunity for female entrepreneurship to leverage tools like mobile money, especially since Ghanaian women are among the most entrepreneurial in the world. However, despite this progress they still lack adequate support to formalize and scale up their businesses.

While better educated and increasingly empowered economically, women remain underrepresented in Ghanaian politics. Female representation in parliament and ministerial positions has stagnated over the past 10 years, due to financial and cultural barriers as well as an insufficient political appetite to support legislation requiring women's political participation. Ghana's GPS in terms of seats in parliament (0.15) is lower than both its cluster (0.34) and the regional average (0.21). While the government has been proactive in initiating gender inclusive policies and improving gender mainstreaming across institutions, gaps remain to be filled in the implementation of gender policies and programs. For instance, absence of a comprehensive internal monitoring and evaluation system makes it challenging for the Ministry of Gender, Children and Social Protection (MoGCSP) to track the implementation of gender policies and programs across MDAs.

¹⁵ World Economic Forum, Global Gender Gap Report, 2019

B2. Health & Nutrition

While the introduction of inclusive health policies contributed to Ghana's top regional performance on women's access to basic health services, significant geographic disparities remain. The government introduced gender inclusive policies such as Free Maternal Healthcare and the Domestic Violence Act, resulting in Ghana performing better than its cluster and the region on maternal health and harmful practices against women. In 2020 Ghana had the second lowest MMR of the region (297.08 deaths per 100,000 live births compared to a 496.78 regional average and 318.49 cluster average) and the lowest percentage of girls married before 18 in the region (19.33% of child marriage compared to the 25.61% cluster and 37.18% regional averages). Despite this notable performance, access to basic sexual and reproductive healthcare remains limited, particularly for the most vulnerable groups of women and girls such as adolescents and women living in rural areas. For instance, in 2018 the average birth rate in health facilities was 92% in Greater Accra compared to 59% in the Northern region¹⁶. Additionally, GBV remains prevalent across the country.

Sexual, reproductive and maternal health

The development of inclusive health policies combined with investments in human resources enabled Ghana to improve women's access to maternal and reproductive health over the past 10 years. In 2020, Ghana had the second lowest MMR of the region (297.08 deaths per 100,000 live births), below Cabo Verde (40.90) and far ahead the regional (496.78) and cluster averages (318.49). The MMR has shown significant progress over the past 10 years due to the government's implementation of gender inclusive health policies. Ghana's MMR decreased from 339.00 in 2010 to 297.08 in 2020 and the fertility rate from 4.27 to 3.81, becoming the second lowest fertility rate of the region in 2020. This performance is a direct result of inclusive policies introduced by the government. These policy initiatives include (i) the adoption in 2009 of the first Health Sector Gender Policy¹⁷ identifying gender issues in the health sector and a gender policy framework; (ii) the introduction of Free Maternal Healthcare (FMH) and free long-term contraception into the National Health Insurance Scheme (NHIS) in 2008, representing a major win for women's health advocates; (iii) the development of the National Healthcare Quality Strategy (NHQS) 2017-2021 prioritizing Maternal, Newborn and Child Health (MNCH); and (iv) the recent development of the Integrated Reproductive, Maternal, Newborn, Child, Adolescent Health and Nutrition (RMNCAHN) Strategic Plan (2020-2025), ensuring equitable access to quality services for all by 2030. These policies were complemented by investments in the healthcare sector, such as tripling the number of midwives from 3,000 in 2014 to 10,000 in 2019¹⁸ resulting in better access to basic reproductive care.

While the government has shown strong commitment to adopting inclusive policies, their implementation has faced challenges. Implementation gaps in gender programs have emerged, combined with insufficient tracking of invested resources due to limited capacity to roll out robust monitoring and evaluation (M&E) systems¹⁹. For example, the NHIS has faced implementation challenges with health facilities not providing free healthcare to beneficiaries in effect due to significant delays in processing refunds from the national insurance scheme, further limiting women's access to basic care²⁰. Additionally, 48% of the population is still not enrolled into the scheme²¹. Civil

¹⁶ GSS, GHS, and ICF. 2018. Ghana Maternal Health Survey 2017, 2018.

¹⁷ Republic of Ghana, Ministry of Health, Health Sector Gender Policy, April 2009, [here](#)

¹⁸ Ministry of Gender, Children and Social Protection, Ghana's report, Progress on implementation of the Beijing+25 Platform for Action

¹⁹ Ghana stakeholder interview, 2022

²⁰ Ghana stakeholder interview, 2022

²¹ Effect of the National Health Insurance Scheme on Healthcare Utilization and Out-of-Pocket Payment: Evidence from the Ghana Living Standards Survey of 2016/2017 (GLSS 7), 2021, [here](#)

society organizations have been strongly advocating for the adoption of these inclusive health policies and campaigning within communities to bring awareness to the availability of these schemes, discussing maternal mortality risks and emphasizing for husbands to play an active role during their wives' pregnancies.

Figure 2: Maternal mortality ratio (MMR) – Ghana, regional, and cluster average comparison (2016-2020)²² - (per 100,000 live births)

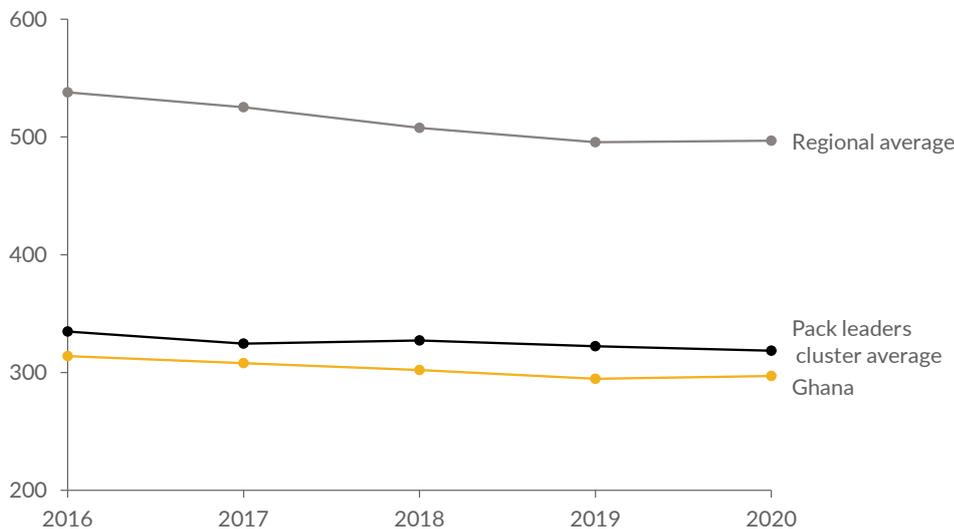
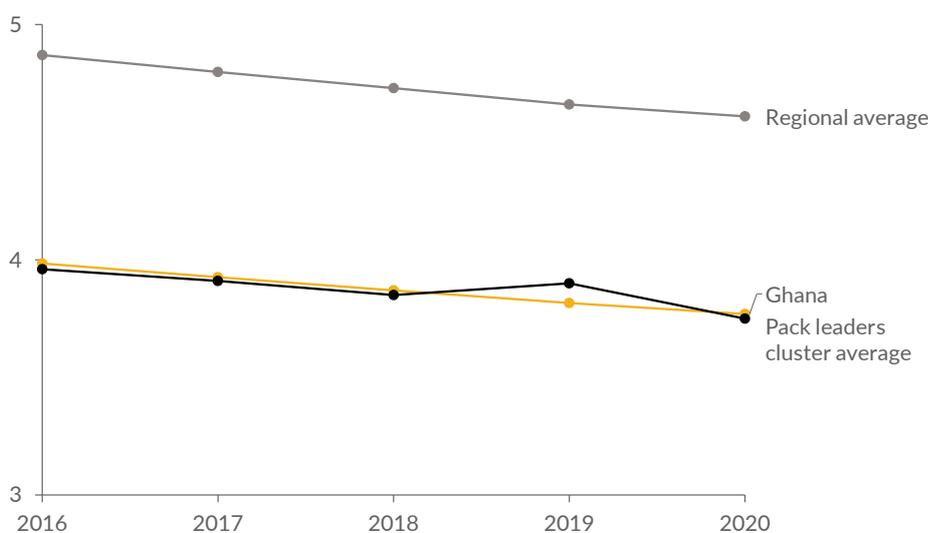


Figure 3: Fertility rate – Ghana, regional, and cluster average comparison (2016-2020)²³ - (total births per woman)



Furthermore, regional disparities in women’s access to sexual, reproductive, and maternal health in Ghana prevent further progress in improving women’s health outcomes. In 2018 the proportion of births in health facilities was 79% as a national average compared to 92% in Greater Accra and 59% in the Northern region²⁴. The significant regional disparities result from (i) the absence of skilled healthcare professionals in remote areas, resulting in a doctor to patient ratio of 1:54,671 in the North East region, compared to the national target of 1 doctor to 7,500 patients²⁵; (ii) the social pressures limiting women’s decision-making power, deferring to husbands or requiring family

²² Due to missing data, regional average is excluding Guinea Bissau

²³ Due to missing data, regional average is excluding Guinea Bissau

²⁴ GSS, GHS, and ICF. 2018. Ghana Maternal Health Survey 2017, 2018.

²⁵ Statistics from the Ghana Health Service (GHS), [here](#)

permission prior to seeking healthcare; and (iii) poverty in remote areas, where women are often unable to travel long distances and bear the cost of transportation to reach the closest health facility.

Additionally, the most vulnerable segments of the population such as adolescent girls must overcome additional constraints to access basic health services. Adolescent girls are even more affected by cultural norms and taboos around their sexual and reproductive health. Despite the development of a strategic plan on adolescent health²⁶ and CSOs advocacy work to sensitize adolescents and support teenage pregnancies, maternity ranks among the top three causes of deaths for Ghanaian girls aged between 15 and 19²⁷. Adolescent girls have particularly limited access to reproductive healthcare due to (i) strong social stigma around sexuality, hindering their ability to discreetly access family planning services – adolescents tend to seeking maternal care late in their pregnancies once it can no longer be hidden; (ii) restricted access to sexual education due to social taboos, leading to 70% of sexually active adolescents' girls using no methods of contraception²⁸; (iii) gaps in sexual responsibility between boys and girls with boys being less likely to visit health facilities as they are perceived as less accountable for contraception²⁹; and (v) lack of integration and coordination across support health services during teenage pregnancies (health facilities, schools, social welfare, etc.), often leading to girls dropping out of school and inconsistent care.

Women and food security

Ghanaian women are disproportionately affected by food security challenges due to their vulnerability to anemia and their caretaker role within their communities. As per the regional (0.82) and cluster average (0.85), Ghana's Gender Parity Score (GPS) of 0.79 on the prevalence of stunting for height shows that boys under 5 are more affected than girls. Indeed, 15.04% of Ghanaian boys under 5 and 11.09% of girls were affected by stunting for height in 2020³⁰. While there is no gender gap in children malnutrition, food security significantly affects women and mothers. Indeed, women are the main caretakers within their households, responsible for feeding their children. They often bear the burden of securing food for their family, which is often hampered by the devastating impacts of climate change on agriculture, resulting in rising temperatures and declining rainfalls. In addition, women are affected by high anemia rates from puberty and throughout their reproductive life with an estimated 46.4% of women of reproductive age and 54.3% of pregnant women being anemic according to the WHO³¹. The Girls Iron Folate Supplementation Program (GIFT) was implemented by the government in 2017 with the support of UNICEF to address these nutritional insufficiencies observed in women. The program provides iron supplement to girls on a weekly basis in schools and health facilities. The first year of implementation saw a reduction of anemia by 26%, resulting in the program's now being scaled up nationally.

²⁶ Ministry of Health and Ghana Health Service, Integrated Reproductive, Maternal, Newborn, Child, Adolescent Health and Nutrition (RMNCAHN) Strategic Plan (2020-2025)

²⁷ World Health Organization, Global Health Estimates 2020

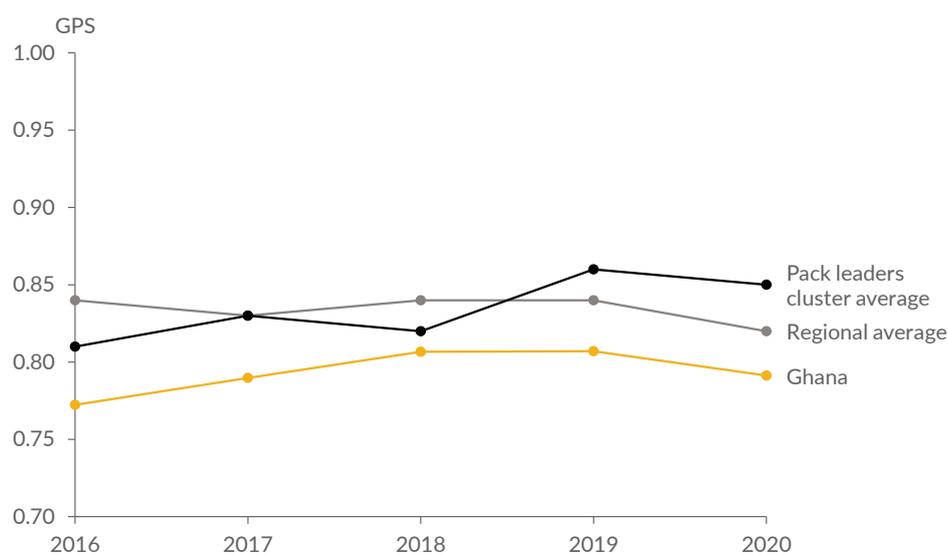
²⁸ Ghana Multiple Indicator Cluster Survey (MICS) 2017-2018

²⁹ Ghana stakeholder interview, 2022

³⁰ World bank estimations 2020

³¹ World Health Organization. Nutrition Landscape Information System Country Profile

Figure 4: Prevalence of stunting for height – Ghana, regional, and cluster average comparison (2016-2020)³² - Gender parity scores (0-1)



Harmful practices against women

The government has championed the cause of violence against women in close collaboration with partners through advocacy work. In 2007, the parliament passed the Domestic Violence (DV) Act, the first law defining domestic violence and including physical, sexual, economic, and psychological abuse. Additional progress was made since the enactment of the DV Act, including (i) the setup of the Domestic Violence Secretary, within the Ministry of Gender, responsible for handling the policy work around DV issues and (ii) the creation of the Domestic Violence and Victim Support Unit (DOVVSU) within Ghana police Headquarters, responsible for preventing, investigating, and prosecuting cases of child abuse, domestic and GBV. A total of 51,620 cases of gender violence were reported to DOVVSU between 2015 and 2019³³. Several initiatives have been implemented to support victims of GBV in close partnership with CSOs such as (i) establishing support hotlines for victims, (ii) conducting DV research (iii) developing a sexual and GBV data management system (DODMAS) to better inform stakeholder's work in the country and (iv) launching sensitization and dialogue campaigns with the support of traditional leaders around harmful practices against women.

Despite these improvements, harmful practices against women remain prevalent and insufficient resources have been allocated to further support victims. According to DOVVSU Accra Regional Office, 31.9% of Ghanaian women have faced at least one form of domestic violence as of August 2020. Adolescents' girls are also at heightened risk of all forms of gender-based violence, with 39% of adolescents who experienced psychological violence over 12 months, 28% experienced physical violence and 22% experienced sexual violence³⁴. The prevalence of GBV and the low number of reported cases at the national level are mainly due to gender-biased social norms keeping violence against women private and often taboo within families and communities. Furthermore, insufficient resources are invested in fighting GBV and Ghanaian women must still overcome several barriers when seeking care and justice, such as (i) cost and burden of judicial processes, where for instance a fee-based medical form is required to press charges; (ii) limited access to shelters for victims of violence; (iii) lack of coordination among institutional entities like police, courts and healthcare

³² Due to missing data, regional average is excluding Guinea Bissau

³³ Ministry of Gender, Children and Social Protection, Ghana's report, Progress on implementation of the Beijing+25 Platform for Action

³⁴ United Nations Children's Fund, Protecting and Empowering Adolescent Girls in Ghana: A statistical snapshot, UNICEF, New York, 2021, [here](#)

facilities; and (iv) insufficient pace of court verdicts and inadequate compensation for victims. Indeed, the Domestic Violence Fund, created by the DV Act has received no additional budget allocation since its initial seed capital in 2009. These funding gaps significantly hinder the work of agencies in charge of supporting victims, providing them with shelter and facilitating their quest for justice and reintegration.

Gender based violence can also take the form of witchcraft accusations in Ghana, especially in the Northern region. Elderly women and widows are easily accused of witchcraft, banished from their communities in Northern Ghana and sent to witch camps with their children. Factors that drive those accusations include the opportunity for family members to take away their husband's wealth, jealousy or personal grudges. This treatment illustrates the low social status of women with no protection from a husband. Approximately 2,000 to 2,500 adult women and 1,000 children³⁵ are currently detained into witch camps, where claims of sexual abuse and forced labor were also raised. Poor uneducated women and women with mental disabilities are particularly at risk of those accusations. Despite some public efforts to address this tragedy, the government has not been able to close down all camps in Northern Ghana for fear of the stigma, violence or potential death these vulnerable women and children would face if reintegrated into their communities.

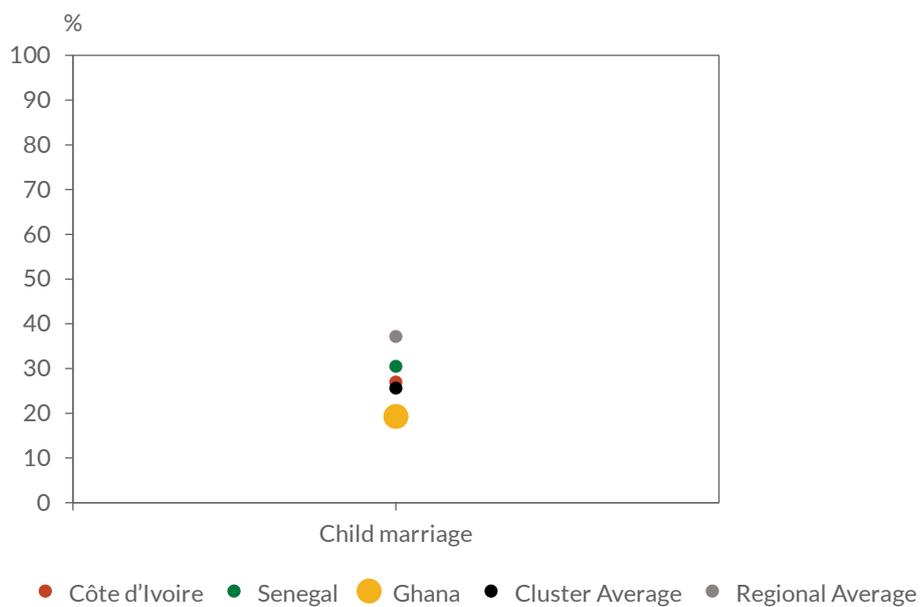
While Ghana has the lowest incidence of child marriage in ECOWAS, its prevalence strongly differs from one area of the country to another. Ghana has the lowest percentage of girls married before 18 in the ECOWAS region with 19.33% in 2020 compared to 37.18% for the regional average and 25.61% for its cluster average. To achieve this progress, the government (i) committed to the 2016 African Union (AU) Campaign to end child marriage and developed a National Strategic Framework and an operational plan to eradicate the practice; (ii) established a Child Marriage Unit through the Ministry of Gender to coordinate national initiatives against child marriage; (iii) initiated national dialogues with traditional leaders and actively used the media to bring attention to the damage child marriages can cause; and (iv) established the Help Line of Hope to help rescue girls from child marriage. Nevertheless, the country faces significant regional disparities in terms of child marriage rates, with 8% in Greater Accra compared to 28% in the North of the country³⁶. There is a higher prevalence of child marriage for girls living in rural areas and with little access to education. An estimated 27% of women aged 20 to 24 years are married before 18 in rural areas compared to 12% in urban settings. Additionally, 43% of girls with no access to education end up being child brides compared to 13% for girls attaining secondary school³⁷. Child marriage has long term consequences on women's lives, as it affects their health by increasing the likelihood of teenage pregnancies, and their educational outcomes by limiting chances of remaining in school and accessing economic opportunities.

³⁵ United States Department of State, Ghana Reports on Human Rights Practices, 2018, [here](#)

³⁶ UNICEF, Ending Child Marriage, A profile of progress in Ghana, October 2020, [here](#)

³⁷ UNICEF, Ending Child Marriage, A profile of progress in Ghana, October 2020, [here](#)

Figure 5: Child marriage - Ghana, regional, and cluster average comparison³⁸ - (percentage of girls married before 18)

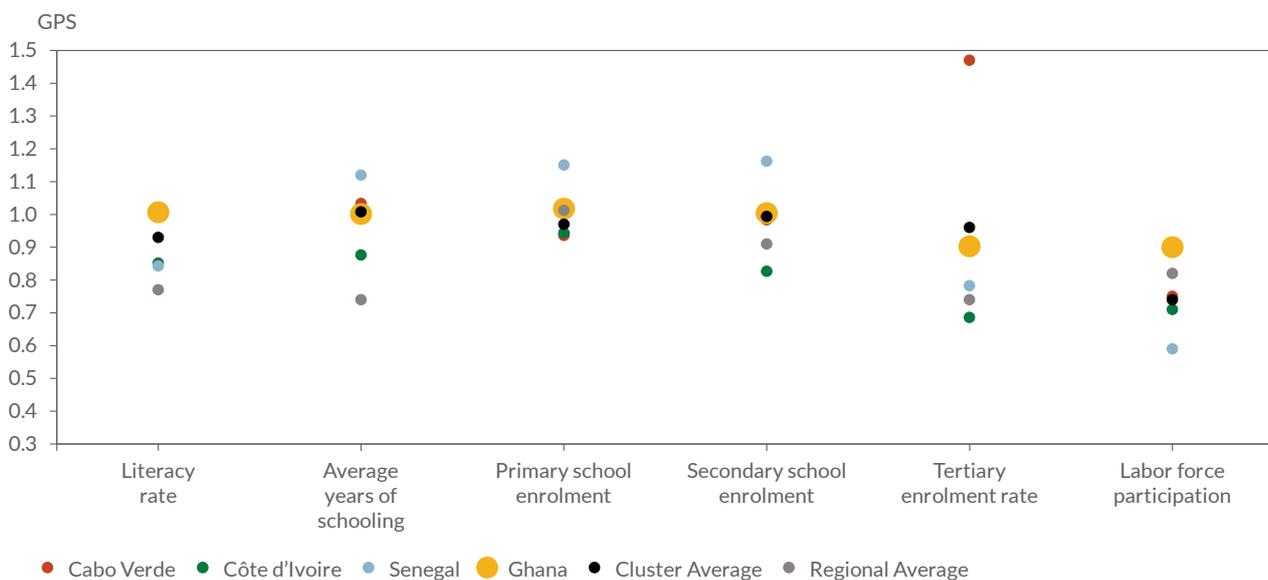


³⁸ Child marriage data are sourced from the UNICEF Data warehouse which contains data gaps across years: calculated averages are based on the most recent data by country between 2012 and 2019, Ghana data is from 2018.

B3. Education, Skills and Labor participation

Ghana has made great strides towards closing the gender gap in education up to secondary school, yet access to tertiary education and equitable opportunities in the labor market remain challenging for women. Ghana reached gender parity in literacy rate, primary and secondary enrollment, contrary to other member states in its cluster and the region. The implementation of the FSHS Program as well as programs to support pregnant teenagers' return to school have significantly contributed to reaching a 77.84% female enrollment rate at the secondary level. However, women are still struggling to access higher education and enter male-dominated programs such as STEMs due to persistent gender-biased social norms limiting them to more 'feminine' occupations, therefore hindering their ability to access high-skilled employment opportunities.

Figure 6: Education, skills and labor participation – Ghana, regional, average and cluster comparison (2020)³⁹ - Gender parity scores (0-1)



Girls' primary and secondary education

Ghana's efforts to improve education access have paid off, resulting in full gender parity at the primary level and significant progress in girls' access to secondary school. Ghana has attained gender parity in the average years of schooling (1.00), youth's literacy rate (1.01), primary school (1.02) and secondary school enrollment rate (1.00). Ghana is closer to gender parity compared to both regional and cluster averages for those 4 indicators, illustrating the country's sustained efforts over the last decade to boost girls' primary enrollment and close the gender gap in secondary enrollment. Female enrollment at the secondary level increased from 49.70% in 2010 to 77.84% in 2020⁴⁰ thanks to the successful implementation of the FSHS Program across the country. The program provided free education as well as free teaching and learning materials for all students, which benefited girls, particularly those in remote areas. In parallel, the government implemented programs to retain girls at schools, including the Ghana School Feeding Programme (GSFP) at the primary level and the re-entry policy for early pregnancies.

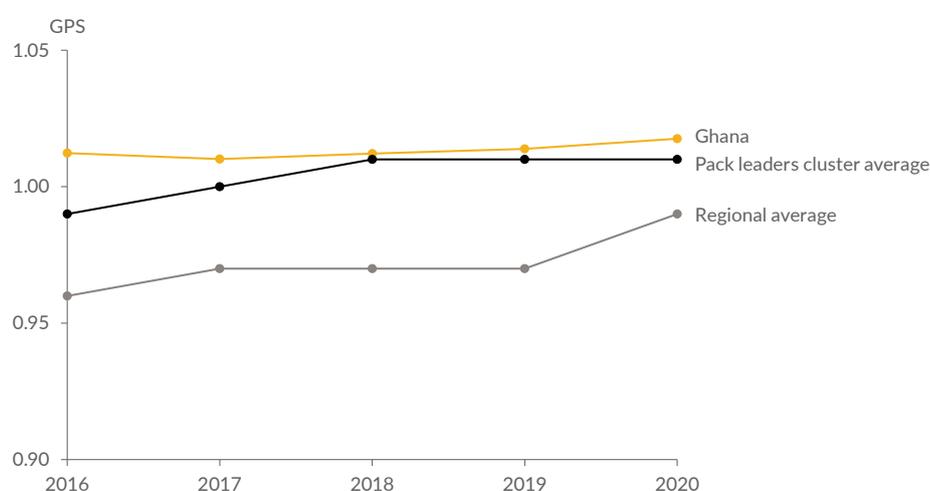
Significant efforts have been made to make secondary schools more inclusive by facilitating pregnant girls' school re-entry. A total of 555,575 teenage pregnancies were reported from 2016 to

³⁹ Due to missing data, regional average calculations excluded Guinea Bissau across the 6 GPS and excluded Liberia and Sierra Leone for the average years of schooling GPS

⁴⁰ World Bank data

2020 with 109,865 reported in 2020. The government has been implementing the pregnant girls and mothers re-entry policy since 2018, as an estimated 30% of schools dropouts is due to teenage pregnancies⁴¹. The program mainly focuses on prevention and providing psychological support. Additionally, the 2021 Back-to-School campaign (BTS) was part of the authorities COVID-19 resilience strategy to ensure the re-enrollment of pregnant girls and teenage mothers. The policy has facilitated the school re-entry of 10,869 out of 22,147 pregnant girls in public schools between the 2017/2018 and 2019/2020 school years⁴². Despite this progress, various stakeholders, including traditional leaders, CSOs⁴³ and other NGOs such as Africa Education Watch⁴⁴ have been raising awareness on gaps within this policy, including staffing deficits and inadequate funding. These organizations are advocating for prioritizing (i) the investment in early childcare centers and nurseries; and (ii) the inclusion of financial support to teenage mothers⁴⁵. The organization support these additional steps to strengthen the policy's effectiveness and long-term impact.

Figure 7: Primary enrollment rate – Ghana, regional, and cluster average comparison (2016-2020) - Gender parity scores (0-1)



Despite major progress, challenges remain for girls to complete secondary education due to gender-biased norms and inadequate access to education, especially in Northern Ghana. Ghana has achieved parity in secondary enrollment rate (1.00), showcasing a better performance than the regional average (0.91). Despite this notable progress in female secondary enrollment which was 70.8% in 2018, the female completion rate for Senior High School was 49.5% in 2018⁴⁶, highlighting remaining hurdles girls must overcome to complete their school year. Constraints include (i) gender-biased social norms where girls are vulnerable to child marriage, teenage pregnancies and responsible for most household chores, leaving less time for schoolwork; (ii) lack of adequate water, sanitation and hygiene (WASH) infrastructure in schools, impacting girls' attendance during menstruation and increasing incidences of school dropouts; (iii) higher risk of sexual harassment, as in 2018 an estimated 11% of girls reported sexual harassment at school and 27% reported a teacher propositioned them⁴⁷. Concerns have also been raised around the quality of education, affecting both genders, since the implementation of the Free SHS Program. The Double Track (DT) system was

⁴¹ Ministry of Health data

⁴² Ministry of Education

⁴³ Stakeholder's interview 2022 and Press article: Government urged to increase funding for Re-entry policy, [here](#)

⁴⁴ Africa Education Watch, Re-entry of Pregnant Girls and Teenage Mothers to School, March 2022, [here](#)

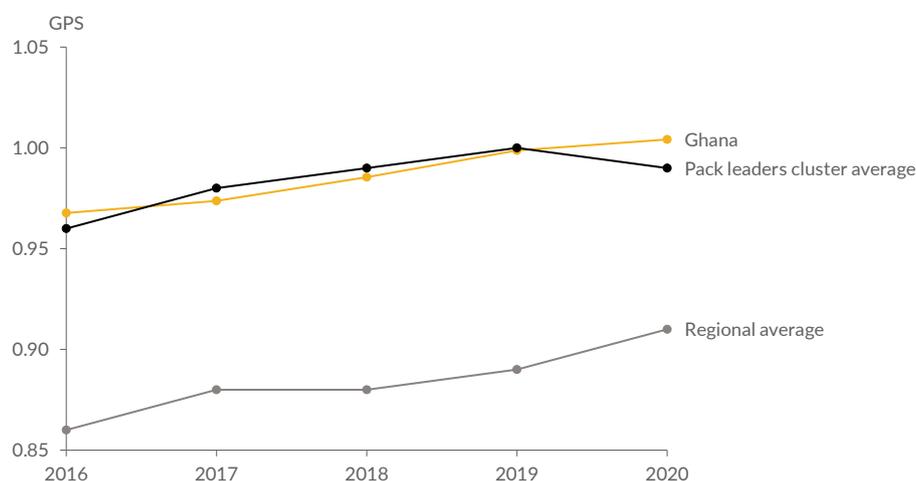
⁴⁵ Press article, Teenage mothers need financial support, re-entry policy not enough - MPs suggest, 2022, [here](#)

⁴⁶ Ministry of Education, Education Sector Performance Report Ghana, 2018, [here](#)

⁴⁷ UNICEF/GES. A Safe School Program Survey, 2018

implemented by the government to accommodate for the increasing number of students to attend school in batches. In addition to the risk of affecting education quality, the DT system increases children's time spent at home, therefore expanding girls' risk of school dropouts due to child marriage, teenage pregnancies, or parents' decision to keep them at home.

Figure 8: Secondary enrollment rate – Ghana, regional, and cluster average comparison (2016-2020) - Gender parity scores (0-1)

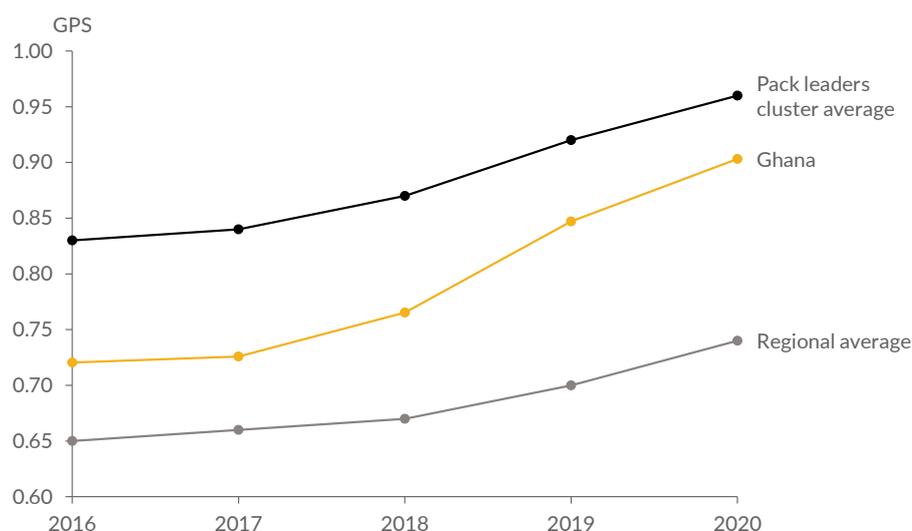


Women's higher education and vocational training

Although female enrollment at the tertiary level has increased, financial barriers and regional disparities in access are impeding further progress. Female enrollment at the tertiary level has increased from 7.34% to 17.71% between 2010 and 2020. This notable improvement is the second-highest female enrollment rate in the region, which registers a 10.52% average. Both genders are nevertheless facing barriers to access tertiary education in Ghana, illustrated by a male enrollment rate of 19.62% and a GPS close to gender parity (0.90). The widest disparities lie in urban against rural settings, with 16.6% of the urban population attaining tertiary education compared to 5.9% for the rural population in 2021⁴⁸. In rural settings, women are being disproportionately constrained by social and financial barriers from accessing tertiary education due to (i) families being less inclined to invest financially in adult women's education when they could be married and take care of their families; (ii) high program fees, reducing the likelihood of multiple children from the same household to enroll; and (iv) limited availability of tertiary infrastructure in remote areas, increasing the cost of transportation and accommodation. Despite being subsidized, the tertiary education system in Ghana still struggles to lower costs for students, resulting in additional challenges for women to access.

⁴⁸ Ghana statistical service, Ghana 2021 Population and Housing Census, Literacy and Education, 2021

Figure 9: Tertiary enrollment rate – Ghana, regional and cluster average comparison (2016-2020)⁴⁹ - Gender parity scores (0-1)



Enrollment in Science, Technology Engineering and Mathematics (STEMs) tracks and in Technical and Vocational Training (TVET) are still male dominated, impacting women’s ability to secure higher-skilled employment opportunities. In 2019, an estimated 22.27% of male students graduated from STEMs programs compared to 7.88% of female students⁵⁰. Accessing STEMs tracks for women remains a challenge due to cultural norms traditionally orienting them towards female dominated fields such as manufacturing or textile, and a lack of career guidance throughout their education, limiting their opportunities to explore STEM career options. The gender gap in STEMs tracks directly affects women’s ability to secure employment in growing sectors when entering the labor force⁵¹. TVET programs also see less women participation, with 23.6% of female enrollment in 2018⁵². The same gender segmentation in courses of study exists, with less than 5% of female students in programs such as electronics, mechanics and building⁵³, while hospitality, tourism, business and secretarial studies include fewer men. The absence of women in "male dominated" programs has the predictable knock-on effect of limiting the number of women who ultimately teach in these areas. This contributes to a self-perpetuating cycle that limits girls’ access to role models who might otherwise inspire and guide them to study in less traditional but potentially more lucrative fields⁵⁴. Creating more opportunities for Ghanaian women to access high paying jobs in male dominated fields will require the provision of both financial support and mentorship to young women.

⁴⁹ Regional average calculations exclude Guinea Bissau due to missing data across the 6 GPS and is excluding Liberia and Sierra Leone for the average years of schooling GPS

⁵⁰ World Economic Forum, Global Gender Gap Report, 2019

⁵¹ West Africa Development and Business Delivery Office (RDGW), African Development Bank/African Development Fund. Republic of Ghana Country Strategy Paper (CSP) 2019–2023, June 2019

⁵² USAID/Ghana, Gender Analysis Report, April 2020

⁵³ West Africa Development and Business Delivery Office (RDGW), African Development Bank/African Development Fund. Republic of Ghana Country Strategy Paper (CSP) 2019–2023, June 2019.

⁵⁴ European Union, Ghana Country Gender Profile Report, 2018-2019

Women in the labor force

Professionally active Ghanaian women are struggling to move out of low skilled jobs and benefit from little protection from discrimination in the workplace. Despite Ghana nearly closing the parity gap in terms of labor force participation (0.90) compared to both its cluster (0.74) and the regional averages (0.82), women's labor force participation has been stagnating over the past 10 years. In 2010, 66.89% of the female population was actively engaged in the workforce, compared to 64.66% in 2020⁵⁵. Additionally, women are overrepresented in precarious jobs, representing 68.2% of vulnerable employment⁵⁶ and 33.3% of employed women are working part time⁵⁷. Active women encounter several obstacles along their career journey, including (i) the tendency to have low decision-making power in the workplace and being often stuck at their organization's lower echelons - an estimated 7% of employable women were selected for senior leadership positions compared to 93% men, with similar education⁵⁸; (ii) the absence of gender inclusive labor regulations - the advocacy work to lengthen maternity leave and obtain paternity leave has not yet materialized and the enforcement of existing sexual harassment policies remains largely insufficient and inconsistent⁵⁹; (iii) gender-based discrimination resulting in a wage gap where women receive on average 70% of their male counterparts' wages for similar work⁶⁰; and (iv) limited access to mentorship or role modelling support to grow professionally.

These obstacles are amplified by gender-biased norms showcased by (i) the unpaid care burden of Ghanaian women, spending on average 3.38 times more time than men on domestic activities, which affects their career choices and limits opportunities to pursue more time consuming roles⁶¹; (ii) women's career ambitions are shaped by a tendency not to want to overshadow men in their career path; and (iii) the gender segmentation of economic sectors where male dominated specialized fields are usually more profitable and harder for women to access such as oil and gas.

⁵⁵ World Bank data

⁵⁶ AfDB, West Africa Development and Business Delivery Office (RDGW) Republic of Ghana, Country Strategy Paper (CSP), 2019-2023, [here](#)

⁵⁷ World Economic Forum, The Global Gender Gap Report, 2019

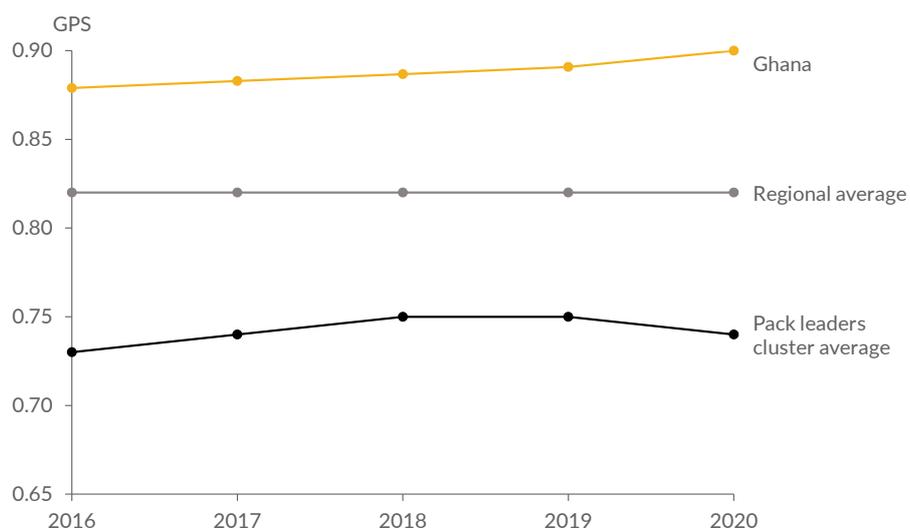
⁵⁸ Ghana Statistical Service, 2019

⁵⁹ Stakeholder interview 2022

⁶⁰ Danish Trade Union Development Agency (DTDA), Ghana Labor Market Profile 2020, [here](#)

⁶¹ World Economic Forum, Global Gender Gap Report, 2020, [here](#)

Figure 10: Labor force participation - Ghana, regional, and cluster average comparison (2016-2020)⁶² - Gender parity scores (0-1)

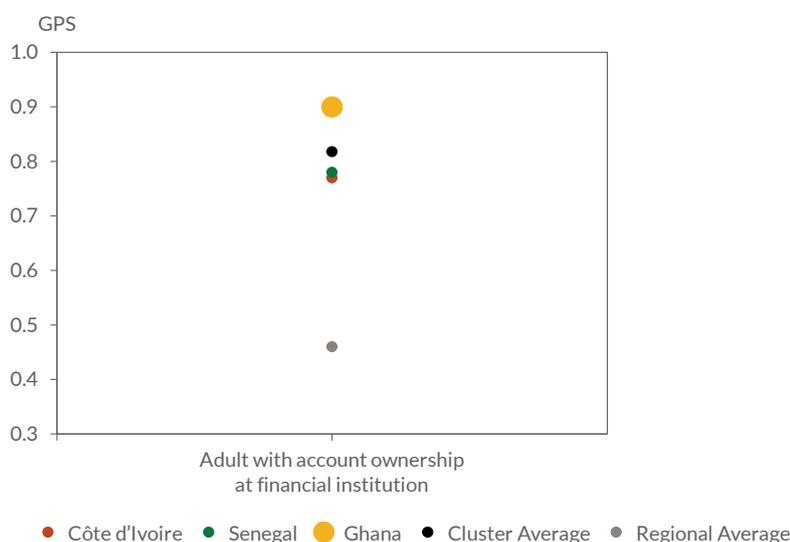


⁶² Due to missing data, regional average's calculations exclude Guinea Bissau across the 6 GPS, Liberia and Sierra Leone for the average years of schooling GPS

B4. Entrepreneurship, Financial inclusion and Digital economy

Despite significant progress on women’s financial inclusion, the country is still struggling to close the digital gender gap and offer equitable growth opportunities to female entrepreneurs. In the past 10 years, women’s financial inclusion has nearly tripled (22.24% in 2010 to 61.97% in 2020), driven by the rise of Digital Financial Services (DFS) allowing Ghana to nearly close its financial gender gap (0.90), as opposed to the 0.82 cluster average and 0.68 at the regional average. Nevertheless, women’s financial empowerment is still being hindered by a gap in capacity to use digital financial services and persistent gender barriers preventing them from accessing credit from financial institutions. These obstacles also impact female entrepreneurs who struggle to formalize their businesses and access opportunities to scale them up.

Figure 11: Adult with account ownership at financial institution or with a mobile-money-service provider - Ghana, regional, and cluster average comparison (2020)⁶³ - Gender parity scores (0-1)



Women’s financial inclusion

Ghana has made tremendous progress in unlocking women’s access to basic financial services. Ghana has nearly closed the gender gap in the number of adults with account ownership at a financial institution or a mobile money service provider (0.90) compared to its cluster average (0.82) and the regional average (0.68). In the past 10 years, female financial inclusion has skyrocketed from 22.24% to 61.97%, driven by the rise of DFS across the country. The development of mobile money financial services (e.g., online transactions, access to savings, micro loans or insurance) became a catalyst for the financial inclusion of vulnerable groups. For instance, female access to mobile money services grew by 183%, from 12% to 34% between 2014 and 2017⁶⁴. The COVID-19 pandemic also boosted the use of digital services both for individuals and businesses to access finance during lockdowns. Women’s inclusion into the financial sector has improved at the behest of various stakeholders’, including (i) through private sector led initiatives such as Ecobank’s creation of a women’s desk to lead its gender inclusion work, or Access Bank appointing its first female Executive Director, Pearl Nkrumah, to lead its retail and digital operations in 2022⁶⁵; and (ii) public initiatives such as the

⁶³ Due to missing data, regional average calculations exclude Guinea Bissau for the 2 GPS and the Gambia, Liberia and Cabo Verde for the adult with account ownership GPS

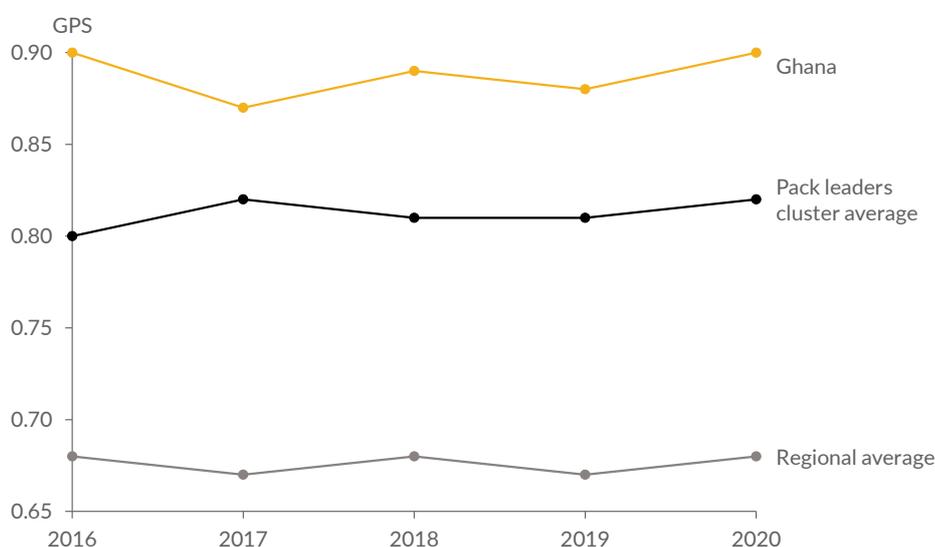
⁶⁴ World Bank, Global Findex Database

⁶⁵ Access Bank, Access Bank appoints first female executive director, [here](#)

establishment of the Microfinance and Small Loans Centre (MASLOC), where 87% of their beneficiaries are women, or the Central Bank of Ghana appointing gender focal persons and mandating financial institutions to report on gender disaggregated data.

Nevertheless, gender biased social norms and the underlying gender gap on financial and digital literacy still hinder women’s financial empowerment. With the rapid expansion of DFS, Ghanaian women are struggling to develop their technical capacity around financial and digital services, especially in remote areas. Their lack of awareness on available financial services and knowledge on how to use mobile phones increases their dependence and vulnerability. Women are not able to access their money by themselves and third parties have access to their private financial information. Vulnerable groups of women such as those living in remote areas or with disabilities are particularly at risk of financial dependence and robbery by their peers. Therefore, women with disabilities are 25% less likely to own an account than men without disabilities⁶⁶. Women’s financial empowerment is also limited by gender-biased social norms, such as (i) banking products not being designed with women’s needs in mind, likely exacerbated by the lack of women in decision making positions in the banking sector; (ii) high interest rates and strict credit conditions for Micro, Small and Medium-sized Enterprises (MSMEs) to access loans; and (iii) limited access to land ownership with only 4% of Ghanaian women owning a house alone and 8% owning land on their own⁶⁷, which hinders their ability to provide guarantee and collateralization to access credit. The land bill passed in 2019 is gradually contributing to improving women’s ownership rights by recognizing wives’ property co-ownership in marriage. As a result of this bill, husbands now need their wife’s approval to sell their land. However, enforcement of this law remains inconsistent especially in remote areas where customary rules often supersede common law.

Figure 12: Adult with account ownership at financial institution – Ghana, regional, average and cluster comparison (2016-2020)⁶⁸ - Gender parity scores (0-1)



Women and entrepreneurship

Although Ghana has one of the highest rates of female entrepreneurs in the world, the prevalence of necessity driven entrepreneurship impedes women’s economic empowerment. Ghana has seen an exponential rise in female entrepreneurship over the past 10 years. The country was ranked the

⁶⁶ GSMA, Mobile money can drive the financial inclusion of persons with disabilities in Ghana, [here](#)

⁶⁷ USAID Ghana, Gender Analysis Report, April 2020, [here](#)

⁶⁸ Due to missing data, regional average calculations exclude Guinea Bissau for the 2 GPS and the Gambia, Liberia and Cabo Verde for the adult with account ownership GPS

country with the most female entrepreneurs in 2019⁶⁹. According to the Mastercard Index of Women's Entrepreneurship (MIWE), 46.4% of businesses are owned by women in Ghana with nearly 3 out of every 10 working age women engaged in early-stage entrepreneurial activity or having started one for a maximum of 3.5 years. While this achievement showcases women's creativity and entrepreneurial spirit, 4 out of 10 female entrepreneurs are driven by necessity⁷⁰ with no other option for subsistence. These findings highlight (i) challenges women face to access and secure formal employment; (ii) the imperative for women to contribute income to their household to survive, in addition to taking on the caretaker role; and (iii) the importance of having a flexible income generating activity, compatible with women's household responsibilities, as opposed to strict working hours in formal employment⁷¹.

Ghanaian women have little access to services needed to scale up their businesses from micro and informal, to financially sustainable and scalable. An estimated 80% of women owned businesses are stuck at the micro-level⁷² and 92% of women are operating in informal employment⁷³. Constraints faced by women to scale up their businesses include (i) time poverty due to their caretaker role, reducing available time to grow their businesses; (ii) limited access to productive resources such as land, infrastructure or transportation due to gender biased social norms - men in agriculture often have priority over storage and transportation facilities causing women farmers to have higher production losses and thus lower income⁷⁴; (iii) limited access to market information and technical knowledge such as digital skills - this gender gap was highlighted by the COVID-19 pandemic which prevented women from accessing key trading information and unlocking digital business opportunities; and (iv) limited access to financial tools and services, essential to support business growth towards formalized small to medium-sized businesses.

Several initiatives have been launched to support women entrepreneurs' access to support services. For instance (i) the 2021 announcement by Dr. Mohammed Awal, Minister of Business Development that the government would allocate 50 million cedis every year to support women entrepreneurs⁷⁵; (ii) the launch of initiatives targeting women as part of the National Entrepreneurship and Innovation Plan (NEIP) such as The Young Women Entrepreneurship Initiative, which aims to help young women entrepreneurs' transition from necessity to opportunity driven entrepreneurs through capacity building and access to loans across sectors (a 3 million cedis financial support fund was established by the Ministry during the program's launch in 2020)⁷⁶; or (iii) strategic multi-stakeholders partnerships such as the collaboration between Ghana Enterprises Agency (formerly known as the National Board for Small Scale Industries), Campaign for Female Education (CAMFED) Ghana and the Mastercard Foundation in the Transition Program, guiding women on how to design, launch and grow businesses as a route to self-employment and economic empowerment⁷⁷. Continuous support is needed to scale up initiatives that have proven their effectiveness in reducing the gender gap and creating the adequate enabling environment for women entrepreneurs to thrive.

⁶⁹ Mastercard Index of Women's Entrepreneurship (MIWE), 2019 [here](#)

⁷⁰ Mastercard Index of Women's Entrepreneurship (MIWE), 2019 [here](#)

⁷¹ World Bank. Profiting from Parity: Unlocking the Potential of Women's Businesses in Africa. Africa Region Gender Innovation Lab (GIL) and the Finance Competitiveness & Innovation (FCI) Global Practice, 2019

⁷² United Nations, Africa Renewal, Tapping women's entrepreneurship in Ghana, [here](#)

⁷³ WIEGO, Women in Informal Employment: Globalizing and Organizing: Informal workers in Ghana, a statistical snapshot, 2020 [here](#)

⁷⁴ Stakeholder interview 2022

⁷⁵ Press article, [here](#)

⁷⁶ Ministry of Business Development, [here](#)

⁷⁷ CAMFED Ghana, [here](#)

Spotlight: Ghanaian women in music and the arts

The Arts and Culture is considered a key aspect of Ghana's social fabric, representing the country's beliefs and diverse culture. Ghanaian women have actively contributed to the promotion of arts and culture since the country's independence in 1957. The late Madam Theodosia Okoh was a renowned artist who designed Ghana's national flag. Since then, women have made significant contributions to the arts, upholding Ghanaian and African heritage through arts and music for future generations.

Despite their cultural contributions, young women still face gender stereotyping and lack support when considering a career in arts or music. Women must overcome negative perceptions of women in the arts, in addition to the limited financial support and mentoring opportunities available. Mentoring support is required to ensure that young women and girls are encouraged to venture into artistic careers, which can contribute to tourism promotion and ultimately generate income. The following two women embody that determination to achieve success in their respective fields, while empowering women and girls through art, music and education.



Noella Wiyaala - Kuulpeeps, 2019

Noella Wiyaala is a Ghanaian Afropop singer and songwriter whose music encompasses themes of West African folksongs, contemporary Afro-pop and the telling of African stories. She is considered one of Ghana's leading international touring artists, having performed on various international platforms, including the Commonwealth Games 2018 in Australia.

She has achieved success by overcoming gender bias along her career and now mentors and empowers young girls. Wiyaala is committed to promoting girls' education and ending child marriages in Ghana. She has also set up a cultural centre at Finsi, in the Upper West region of Ghana where she hails from.



SWOPA pottery

Madam Melanie Kasise set up the Sirigu Women's Organisation for Pottery and Arts (SWOPA) to promote traditional arts and improve the livelihood of women in her community. To date, SWOPA has trained over 400 women and their paintings are believed to tell stories of their ancestors, beliefs and everyday activities. It is estimated that over 1,064 tourists visited SWOPA in 2019 before the pandemic.

According to Ms. Kasise, SWOPA can *"provide a unique opportunity for women to come together to share and find solutions to common challenges, strengthen social ties, enhance our bargaining powers, improve on our skills in the production of quality canvas painting, basket ware, pottery and art, and in so doing improve our incomes."*

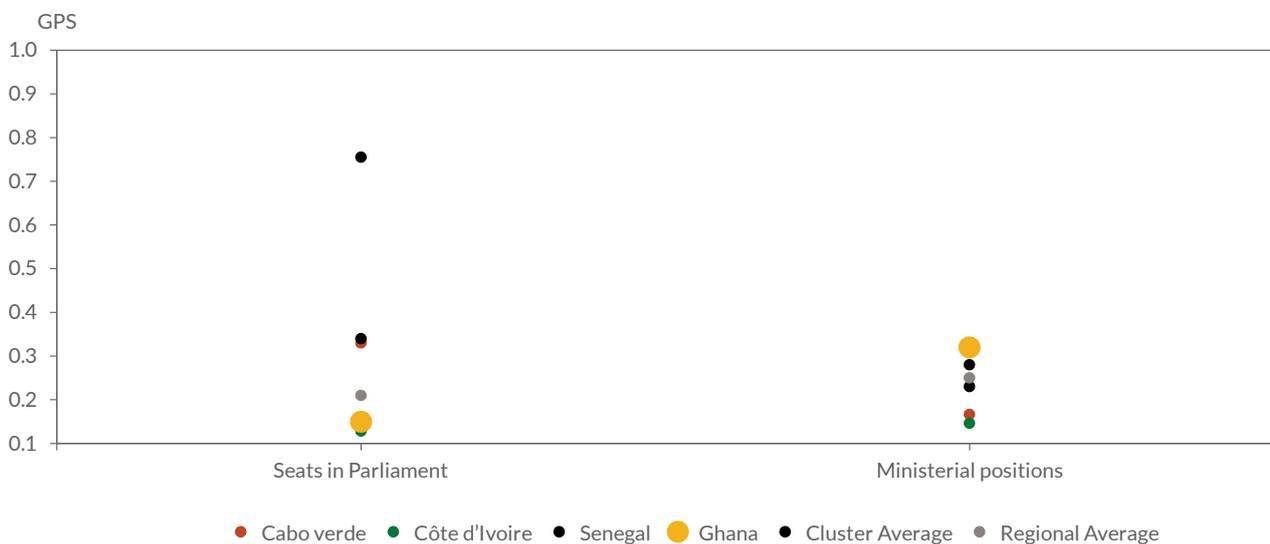
Ghana Web article, [Theodosia Okoh](#)

Ms. Kasise Interview, Graphic online, October 24, 2021

B5. Political Empowerment

Government's efforts to improve gender mainstreaming have shown promising results, yet women's presence in the Ghanaian political sphere is lacking. Female representation in parliament and in ministerial positions has stagnated in Ghana over the past 10 years due to financial and cultural barriers to women running for office. Ghana showcases a wider parity gap (0.15) for seats in parliament than both its cluster (0.34) and the regional averages (0.21). The Affirmative Action bill has been pending since its drafting in 2011 and still has not been passed into law. Despite these challenges, the MoGCSP has been leading several successful initiatives to increase gender mainstreaming across government, including (i) the establishment and training of gender focal points across Ministries, Departments and Agencies (MDAs); (ii) conducting advocacy for each institution to develop their own gender strategy or (iii) the implementation of Gender Desk Officers (GDOs) at the local level.

Figure 13: Political Empowerment - Ghana, regional, and cluster average comparison (2020)⁷⁸ - Gender parity scores (0-1)



Women's political representation

Over the past 10 years, female representation in Ghanaian politics has stagnated, particularly in the legislative branch. Ghana has a wider parity gap in the number of seats in parliament (0.15) than both its cluster (0.34) and regional averages (0.21), with only 13.09% of women in the national parliament. Since 2010, the participation of women in parliament has shown slow progress from 8.26% to 13.09%. Following a similar trend over the past 10 years, women's appointment in ministerial positions has only slightly increased from 21.60% to 24.37%. Despite this ranking, Ghana's parity gap in ministerial positions (0.32) remains better than its cluster (0.23) and the regional averages (0.25). Women's low political participation is similar at the local level with only 33 women (16.62%) out of the 260 metropolitan, municipal and district chief executives appointed⁷⁹. While Ghanaian women are active in politics at different levels of political governance across the country, they are reluctant to run for office due to several financial and cultural barriers. However, women's participation is

⁷⁸ Regional average calculations exclude Guinea Bissau due to missing data for the 2 GPS

⁷⁹ Australian Institute of International Affairs, Gender in Ghanaian Politics: A Brief Analysis, 2021, [here](#)

slightly superior in the judicial branch, representing 31.3% of the Supreme Court Judges and 37.3% of High Court Judges in 2021⁸⁰.

Figure 14: Number of seats in parliament – Ghana, regional, and cluster average comparison (2016-2020) Gender parity scores (0-1)

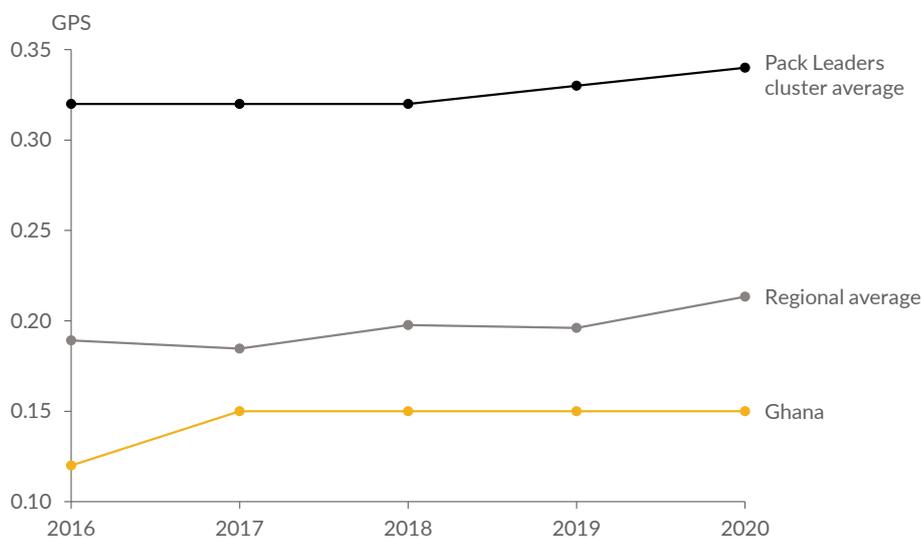
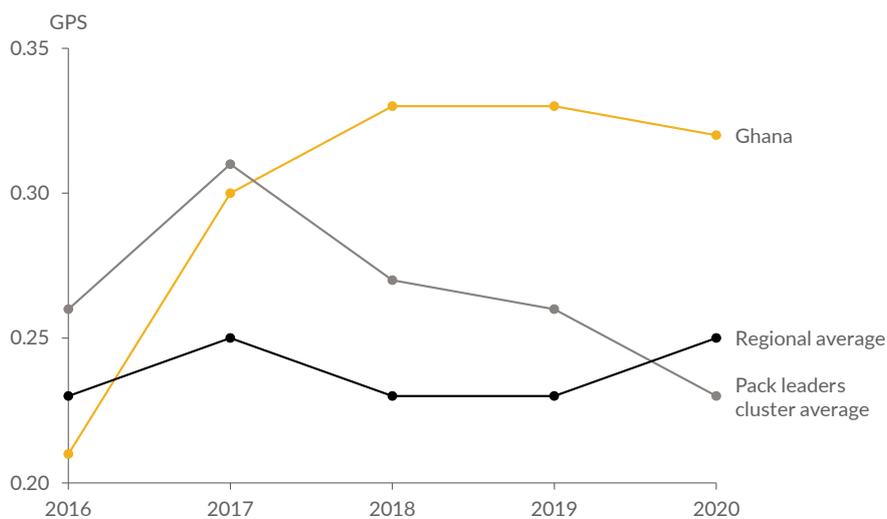


Figure 15: Ministerial positions – Ghana, regional, and cluster average comparison (2016-2020) - Gender parity scores (0-1)

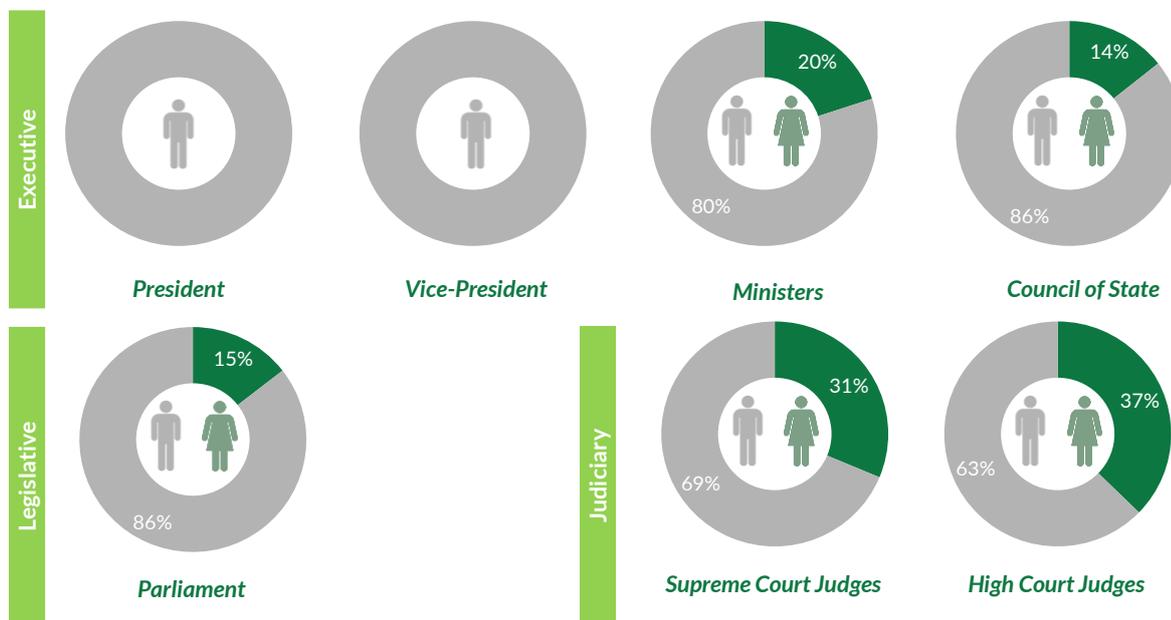


There is insufficient appetite for reform to facilitate women’s political participation in Ghana. Despite political parties’ efforts to increase and incentivize female participation, it has been timid over the past 10 years. Ghana’s main two political parties, the NDC and the NPP have introduced internal quota systems to encourage female participation. However, the Affirmative Action bill that meant to codify women’s representation in politics was drafted in 2011, and experienced several rounds of reviews and amendments, without being passed by parliament yet. The bill initially included a 40% representation target for women at all levels of governance, promoting their participation in decision making processes. Additionally, Ghanaian women must overcome existing gender bias preventing them from entering politics, such as (i) assumptions that women should stay out of politics and those who do get involved, are considered as women with loose morals, subject to insults and

⁸⁰ Ministry of Gender, Children and Social Protection, Department of Gender, 2021

bullying by their opponents⁸¹; and (ii) women not having the capacity to handle senior political leadership positions, discouraging them to dare get involved despite sufficient qualifications. In addition to cultural barriers, women face financial obstacles when seeking political office, such as the high cost of political campaigns and struggle to secure funding. Additionally, political appointment is also often used to reward campaign sponsors, giving less opportunities for women to get appointed without substantial financial contributions to candidates 'campaigns.

Figure 16: Distribution of women representation across political branches⁸² in Ghana in 2021



Gender mainstreaming

Since the creation of the MoGCSP in 2013, the Ghanaian government has made significant progress in the design of gender inclusive policies. In 2015, the MoGCSP developed its National Gender Policy to provide broad policy guidelines, strategies, and an institutional framework to operationalize the government's commitments to achieving gender equality targets and empower women in its national vision⁸³. The policy is currently being revised to update sectorial analysis and objectives, and has been serving as a blueprint to disseminate information across institutions and support ministries in the development of their own sectorial gender strategies. For instance, the Directorate of the Women in Agricultural Development (WIAD) within the Ministry of Food and Agriculture (MoFA) has developed the Gender and Agriculture Development Strategy (GADS) II to enhance gender mainstreaming in the ministry's policymaking processes. The strategy also includes the adoption of a minimum quota of 40% of women in the various interventions aimed at agriculture development.

Gender Focal Persons have successfully been established across all MDAs, mandated to ensure gender considerations are consistently included, and analyze whether programs and activities are compliant with best practice. The MoGCSP has been advocating for senior officers to be appointed as gender focal points to ensure focal points have sufficient clout to access decision makers and influence the policymaking process. In addition, the creation of GDOs at all Metropolitan, Municipal and District Assemblies (MMDAs) and the establishment of a Gender Committee in parliament, combined with the introduction of gender training programs have been key to mainstreaming gender

⁸¹ USAID, Gender Analysis Report, April 2020: KII, Regina Ampofo, Center for Democratic Development (CDD)

⁸² Ministry of Gender, Children and Social Protection, Department of Gender, 2021

⁸³ Ministry of Gender, Children and Social Protection, National Gender Policy, 2015

into policymaking. Furthermore, the collection of sex disaggregated data has allowed Ghanaian policymakers to make informed decisions to further close the gender parity gap.

Despite this progress, challenges remain with the effective execution of these gender policies due to funding and technical capacity shortcomings. The lack of effective monitoring and evaluation of ongoing programs is one of the main obstacles to improved gender mainstreaming. The MoGCSP lacks a comprehensive internal monitoring and evaluation system⁸⁴, which hampers its capacity to track the implementation of its national policies and programs across all institutions (Ministries, Gender focal persons, Gender Desk Officers, etc.). When included in program design, M&E frameworks are usually not applied effectively during implementation, reducing opportunities to track impact, learn from setbacks and course correct. Other challenges to gender mainstreaming include (i) insufficient budget allocation to the MoGCSP to tackle all issues around gender, with around 80% of its budget being assigned to social protection programs, leaving little room for other gender initiatives⁸⁵; (ii) little financial resources allocated to separate bodies working to advance gender parity such as the GDOs; (iii) shortage of sectoral gender expertise within the MoGCSP preventing its staff from supporting other institutions in the development of their own gender policies; (iv) persistent awareness gaps across institutions on the importance of incorporating gender considerations in future strategy and policy documents; and (iv) limited institutional capacity to analyze sex disaggregated data to inform policies and strategies. Additional technical and financial resources are needed to improve implementation and monitoring to maximize their impact.

⁸⁴ West Africa Development and Business Delivery Office (RDGW), African Development Bank/African Development Fund. Republic of Ghana Country Strategy Paper (CSP) 2019–2023, June 2019

⁸⁵ USAID Ghana, Gender Analysis Report, April 2020, [here](#)

B6. Impact of COVID-19

Ghana has the second highest number of confirmed COVID-19 cases across ECOWAS Member States. As of May 11th, 2022, 161,269 cases were confirmed, and 1,445 deaths reported in Ghana⁸⁶. The government's containment measures that had the most critical impact on people's lives include (i) a 3-week lockdown in April 2020 in the Greater Accra Metropolitan Area and Kasoa, the Greater Kumasi Metropolitan Area and its districts; (ii) schools' closure during a 9-month period across the country; and (iii) land and sea borders' closure during almost 2 years to control the spread of cases. Both the containment measures at the national level and the global economic consequences of COVID-19 deepened existing gender inequalities in Ghana in terms of female access to basic services, exacerbated their vulnerability to gender-based violence and negatively impacted women's access to economic opportunities.

Impact on women's health & gender-based violence

The COVID-19 pandemic disrupted the delivery of reproductive and maternal healthcare services within communities. Movement restrictions altered women and girl's access to basic healthcare by (i) limiting their ability to visit health facilities, especially in rural areas where facilities are remote; (ii) keeping health workers from reaching health facilities in rural areas or from providing on-site care; and (iii) hindering CSOs' sensitization work around maternal issues at the community level. For instance, activities from the National Community Health Planning and Service (NCHPS) bringing healthcare workers to communities to support expectant mothers were disrupted during lockdowns. In addition, the fear of catching the virus had a wide impact on pregnant women's anxiety and on their care seeking behavior. An estimated 36.2% of surveyed women skipped an antenatal care visit due to the fear of being infected by COVID-19⁸⁷. Women have also been increasingly reconsidering facility births, with a 23% reduction in the likelihood of facility delivery⁸⁸. The risk of infecting the baby as well as the fear of discrimination and stigma within their communities⁸⁹ discouraged women from seeking basic maternal care.

Additionally, being forced to spend more time at home during lockdown increased women's vulnerability to teenage pregnancies, gender-based violence and food insecurity. Schools' closures during lockdowns had dramatic consequences for girls, making them highly vulnerable to the risk of sexual abuse, child marriage, while having limited access to reproductive health education. In 2020, 13 teenage pregnancies were recorded every day in Ghana during the peak period of COVID-19⁹⁰ and more than 1,000 girls were married on record when schools were closed, mainly in Northern and Central regions⁹¹. Domestic violence including physical, psychological, and sexual violence rose during COVID-19 as well. Movement restrictions resulted in women's increased exposure to spousal or familial abuse. The DOVVSU registered over 4,000 cases between March and May 2020⁹². Domestic violence cases also had a higher chance of going unreported during lockdowns periods and perpetrators often went unsanctioned.

⁸⁶ WHO Health Emergency Dashboard

⁸⁷ COVID-19 is increasing Ghanaian pregnant women's anxiety and reducing healthcare seeking, November 2020, [here](#)

⁸⁸ Impact of COVID-19 on Maternal Health Seeking in Ghana, January 2022, [here](#)

⁸⁹ COVID-19 is increasing Ghanaian pregnant women's anxiety and reducing healthcare seeking, November 2020 [here](#)

⁹⁰ Ghana Health Service (GHS) data

⁹¹ World Vision, Girl power stopping child marriages, [here](#)

⁹² Stakeholder's interview 2022

In rural areas, movement restrictions complicated women's ability to secure food and water, further exacerbating their domestic and psychological burden. The water supply crisis during lockdowns in rural households increased women's pressure to collect water further away. Additionally, research showed that more women than men reported experiencing food insecurity, including worrying about not having enough food, eating less than required, and not eating despite being hungry during the first year of the pandemic⁹³.

Impact on girls' education

Schools closure during the COVID-19 pandemic disrupted the academic calendar and had long term consequences on girls' educational outcomes. Ghana experienced the longest schools closure period in the ECOWAS region, lasting for 9 months from March 2020 to January 2021. This long period of girls being out of schools resulted in (i) a tremendous increase in cases of teenage pregnancies across the country; (ii) increased likelihood of girls not going back to school after pregnancy due to a lack of support and social stigma associated with being a young mother; and (iii) higher vulnerability of girls from low social economic status, often trading in the streets⁹⁴ or migrating to find a job to support their families as Kayayei⁹⁵. After the first 3 months of schools' closures, the government implemented a virtual and distance learning program through television, SMS and radios to keep children engaged in their schoolwork. Despite these efforts, virtual learning programs often leave out the most vulnerable students, such as girls living in rural areas and coming from poorer households with no access to media. These girls had the least access to remote learning options during lockdown, negatively impacting their learning outcomes⁹⁶.

Impact on entrepreneurship, financial inclusion and the digital economy

Ghanaian women have been disproportionately affected by the economic upheaval induced by the COVID-19 pandemic in terms of both employment and earnings. The pandemic has exacerbated existing labor market inequalities, leaving women in a yet more precarious position as they occupy the majority of vulnerable jobs⁹⁷. In the first week of lockdown, women's employment rate decreased by 23 percentage points compared to 13 percentage points for men, due to their prevalence in the informal economy⁹⁸. Likewise, women-owned businesses' (WOB) overrepresentation in informality worsened their vulnerability, as they had insufficient resources to weather the economic slowdown. As a result, WOB faced a drop in labor earning of 41% compared to 30% for self-employed male between February and September 2020⁹⁹.

Border closures have also impacted cross-border trade activities, a trade in which WOB are largely predominant. In urban areas, women represent 80% of the 1.3 million market traders and street vendors¹⁰⁰. Female entrepreneurs trading between Ghana and neighboring countries were not able to restock goods, resulting in low-income generation and the shutdown of many businesses. The

⁹³ Feed the Future, Assessing the impact of COVID-19 on rural women and men in Northern Ghana, June 2021 [here](#)

⁹⁴ Ghana News Agency, COVID-19: rising cases of teenage pregnancy in Ghana, 2021, [here](#)

⁹⁵ Kayayei is a term used for girls temporarily migrating from the northern regions of Ghana to the south to make a living and support their families until the next harvest

⁹⁶ COVID-19-related school closures in Ghana: Unequal effects on students' learning opportunities, Educational achievement and mental health, November 2021, [here](#)

⁹⁷ UNU-WIDER, Ghana's lockdown hit vulnerable workers hard, March 2021, [here](#)

⁹⁸ International Growth Centre, Women's employment during the pandemic in Ghana: A tale of vulnerability and resilience, [here](#)

⁹⁹ UNU-WIDER, Ghana's lockdown hit vulnerable workers hard, March 2021, [here](#)

¹⁰⁰ UN Women, Three ways to contain COVID-19's impact on informal women workers, May 2020, [here](#)

interruption of their income streams led to increased financial hardships for women, eroding their duly gained economic independence.

Movement restrictions also widened the existing financial and digital gender gap. DFS that were already on an upward trend before the pandemic benefited from movement restrictions policies across the country. From February 2020 to February 2021, the number of active mobile money accounts increased by 19.5%¹⁰¹. Women with no digital literacy skills became even more dependent and vulnerable during the pandemic, forced to rely on a family member or someone within their communities to use digital financial services and manage their finances. Furthermore, women living in rural areas have an even scarcer access to digital equipment and opportunities to acquire digital skills, therefore increasing their financial vulnerability during the pandemic.

¹⁰¹ Bank of Ghana, Summary of Economic & Financial data

C. THE JOURNEY TO ADVANCE GENDER PARITY

C1. Lessons Learned from Ghana's gender parity journey

Ghana's highlighted gender parity initiatives across all four dimensions assessed, provide valuable lessons to leverage in future interventions to further close the parity gap in the country and across other ECOWAS member states.

Lessons learned in Health, Nutrition and Harmful practices against women

- **Policies need to systematically address regional disparities to improve women's access to basic services.** Ghana experiences significant regional disparities in women's access to basic health and education services. For instance, when it comes to maternal health, the average birth rates in health facilities is 92% in Greater Accra and 59% in the Northern region¹⁰². Additional investments are required to close the infrastructure gap and facilitate access to health services, particularly in underserved areas such as Northern Ghana.
- **For gender policies to be sustainable and have a wide reach within communities, close coordination with CSOs and donors is critical.** In Ghana, CSOs have been leading advocacy work and several awareness campaigns around women's health, gender-based violence as well as advocating for men to play a central role in supporting gender equality. The government has partnered with local CSOs and international partners who contributed to change through their advocacy efforts and capacity building efforts within communities such as training field health workers. Such efforts have been critical to Ghana's progress in closing the parity gap.
- **While there is increasing visibility and public calls to address gender-based violence, reducing harmful practices against women requires adequate funding to be effective.** Given the prevalence of gender-based violence in Ghana, creating a unit specialized in domestic violence within the Police Service, as Ghana has done with the DOVVSU is essential to ensuring proper training of police forces and effective support to victims. However, DOVVSU's activities and effectiveness are hampered by inadequate funding and insufficient manpower. Improving GBV victims' access to these resources is key in order to encourage victims to report abuse.
- **Engaging with traditional and religious leaders to secure their buy-in is essential to ensuring the effectiveness and sustainability of gender equality initiatives.** Traditional leaders in Ghana have been consistently included in national dialogues around child marriage and are now using their influence to end it. As a result, Ghana has the lowest percentage of girls married before 18 in the region, 19.33% in 2020, compared to the 37.18% regional average. Engaging traditional and religious leaders on gender equality initiatives is critical to gradually changing behaviors and eliminating gender biases.

Lessons learned in Education and Labor force participation

- **Inclusive government policies offering free access to basic health and education services was key to reducing the gender gap.** Programs such as FSHS have been gamechangers facilitating girls' access to secondary education in Ghana. Additionally, the recent introduction of free long-term contraception in the NHIS is expected to change adolescents' behavior towards family planning and contraceptives.

¹⁰² GSS, GHS, and ICF. 2018. Ghana Maternal Health Survey 2017, 2018.

- **Re-entry policies for pregnant girls and teenage mothers have been less effective due to insufficient support mechanisms.** In Ghana, the re-entry policy includes awareness and psychological support, leaving behind girls from poorer households in underserved areas who cannot afford childcare or have no support system to take care of their babies when at school. The absence of financial support and childcare infrastructure limits the policy's effectiveness. CSOs are currently advocating for the government to consider including financial support for teenage mothers and investments in daycare centers and nurseries in Ghana.
- **Ensuring that women complete secondary education is a step forward but is insufficient to prepare them to thrive in the workplace.** Despite closing the gender parity gap up to secondary education, and significant improvements in women's tertiary enrolment, gender inequalities persist in labor force participation. This is partially due to women being less attractive on the job market as they tend not to pursue sought-after programs such as STEMs. The lack of guidance, access to information and mentorship opportunities for girls in their transition to higher education and later into the labor market also contributes to perpetuating gender inequalities in the workplace.

Lessons learned in Entrepreneurship and Financial inclusion

- **The development of DFS paired with programs that improve women's digital and financial literacy are key to boosting women's financial inclusion.** The rise of mobile money services in Ghana has significantly improved women's financial inclusion, which nearly tripled from 2010 to 2020 to reach 61.97% in 2020. Ghana will capitalize on this phenomenon by focusing on building women's literacy around digital tools and financial services through capacity building initiatives.
- **Women entrepreneurs cannot thrive without access to adequate support networks.** The availability of support networks dedicated to women entrepreneurs allows for continuous information sharing, learning and mentoring. While face-to-face training sessions are important, they cannot capture all the nuanced, practical questions that may arise as individuals put into practice the many lessons they have learnt. Support networks allow women to update their knowledge as the need arises by tapping into external expertise and benefit from mentoring.

Lessons learned in Political empowerment

- **Appointing gender focal points with a certain level of seniority has proven to be an effective way to introduce gender mainstreaming in MDAs.** In addition to advocating for the appointment of gender focal points across institutions, the Ministry of Gender has found it more effective to appoint experienced staff as gender focal points with sufficient experience and influence within MDAs to engage with senior policymakers and enact change.
- **Prioritizing the gathering and use of gender disaggregated data has been key to inform policymaking.** The government has made efforts to gather gender disaggregated data to identify gender disparities in key areas. These efforts were highlighted in the National Gender Policy and the data was used to design targeted policy interventions. However, gaps remain in the institutional capacity to collect and analyze gender disaggregated data and ensure its consistent use to inform sectoral policies.
- **Setbacks with creating a legal framework codifying women's political representation have stalled progress on their political empowerment.** Unlike other member states in the region, Ghana has still not passed a bill requiring women's minimal representation thresholds in government bodies. For instance, the Affirmative Action bill with a 40% political representation for women in senior political leadership roles has garnered insufficient support to pass since 2011. The lack of political will to pass comprehensive legislation allocating a

minimum number of political seats to women may prevent the creation of opportunities for more women to consider running for political office.

C2. Recommendations

Over the past 10 years, Ghana has made great progress towards closing the parity gap. The current performance analysis identified key areas that Ghana can address to build on the progress made to date. These include addressing gender biased norms, tackling regional disparities in the provision of basic services, improving the execution and tracking of gender policies, strengthening the legal framework, and creating support networks for women entrepreneurs. The following is an initial set of recommendations to address these barriers and challenges.

Address gender-biased norms

Gender-biased norms that affect women and girls persist in Ghana and need to be addressed to reach full and sustainable gender parity in Ghana. There are many socio-cultural norms that act as barriers to closing the gender gap in Ghana. These harmful norms particularly disadvantage women and girls in accessing health and education, and in participating in the labor force, as (i) most adolescent girls dare not procure contraceptives for fear of stigma; (ii) in very conservative communities women can only access healthcare with the permission of their husbands or families; (iii) cases of gender-based violence are handled discreetly to preserve family honor; (iv) given that the social norm places the burden of care on them, most girls have less time to dedicate to their studies or even drop out of school to take care of their household or get married; (v) most girls are deprived of the opportunity to enter male dominated fields of study because they have been encouraged to pursue socially acceptable careers from a young age (like hospitality, catering, nursing etc.); and (vi) most women are deprived of the right to own land or a house due to customary laws favoring male heirs, and thus are disadvantaged in terms of access to wealth.

Addressing these gender-biased norms is critical in order to achieve full and sustainable gender parity in Ghana. Changing deeply rooted mindsets requires a lot of awareness-raising among the population over time. Awareness begins in school for children, with (i) school materials that do not promote gender stereotypes reinforcing specific gender roles in society, and (ii) strengthening reproductive health education in secondary school. Awareness-raising should continue among adults with messages about women's rights, especially in conservative communities. The messages should be relayed by influential members within these communities and by CSOs trusted by locals.

Address regional disparities in basic service provision

Although Ghana has made significant improvements in the provision of basic services in health and education over the past decade, regional disparities remain and need to be addressed to further close the gender gaps. In Ghana, not all regions are equally endowed with basic services, the northern regions in particular lag behind the rest of the country. These regions will need support to catch up with the rest of the country by (i) building modern public infrastructure, including schools, universities, TVET centers, health centers, and domestic violence shelters that are closer to remote communities; (ii) building adequate housing for service providers and civil servants (doctors, nurses, teachers, etc.) to encourage them to settle in underserved region and overcome the shortage of qualified personnel; and (iii) introducing financial incentives in the form of bonuses for service providers to consider moving to remote areas.

Improve the execution and tracking of gender policies

Establishing a robust M&E system to track gender initiatives progress is essential to maximize impact. While the Ghanaian government has demonstrated its commitment to developing gender-

inclusive policies, their effectiveness was hampered by implementation challenges due to insufficient monitoring and evaluation frameworks. These shortcomings were observed particularly in the implementation of the free healthcare system, that ultimately reduced out-of-pocket payments by an estimated 4% in 2017. The program struggled to secure funding and effectively monitor programs. Providing the MoGCSP with a comprehensive M&E system to track cross-sectoral gender initiatives would allow for effective coordination of efforts across MDAs to maximize impact for beneficiaries.

Strengthen the legal framework

Ghana's legal framework needs to be strengthened to remove barriers to women's participation in the labor force and in the political arena. Women are insufficiently protected from sexual harassment in the workplace, which can be a barrier to their career advancement, especially in male-dominated industries. As of date, there are no laws explicitly protecting women from sexual harassment at work, except for a vague requirement under the Labor Act for employers to act against harassment in the workplace. By making sexual harassment a crime punishable under the law, Ghana would deter perpetrators. In addition, the Labor Act provides for 12 weeks of maternity leave and no days off for paternity leave. This makes hiring men more attractive to employers, as they are less likely to be away from work for extended periods of time. The introduction of paternity leave would help reduce the bias in recruitment and alleviate a hurdle that women often face in hiring. Women also represent a minority in politics where they hold 13.09% of parliamentary seats and 24.37% of ministerial positions. By passing and enforcing a quota law guaranteeing a minimum threshold for women representation in political office, Ghana would take a step forward in closing the gender gap in political representation.

Create support networks for women entrepreneurs

The regrouping of female entrepreneurs into professional associations would help them overcome challenges together by creating support networks needed for their businesses to thrive. Although Ghanaian women are among the most entrepreneurial women in the world, they mostly remain informal subsistence driven entrepreneurs. Women-owned businesses in Ghana are mostly informal micro-enterprises that struggle to grow due to various limitations, including limited access to productive resources (land, infrastructure, equipment), limited access to market information and training, and limited access to financial tools and services. Encouraging the grouping of women microentrepreneurs into formal cooperatives (for those operating in the agricultural sector) or formal professional associations (for other trades) in return for a membership fee, would facilitate collective action to access (i) timely market information; (ii) trainings adapted to their needs and capacity levels; (iii) lower-cost inputs purchased as a group; (iv) equipment and infrastructure acquired by the association; and (v) technical and financial support from international organizations and the government. Strengthening women business networks would create opportunities for female entrepreneurs to scale up and formalize their businesses, then ultimately increase their income. This would also help facilitate women's access to bank loans and overcome the lack of collateral.

D. APPENDIX

D1. Methodology used for the case study

Anchoring the Gender Equality and Parity Study in the 2050 ECOWAS HCD Strategy

The ECOWAS Human Capital Development framework evaluates regional performance metrics across three dimensions, which measure social, economic, and educational elements, all critical for societies to thrive. Dimensions selected include:

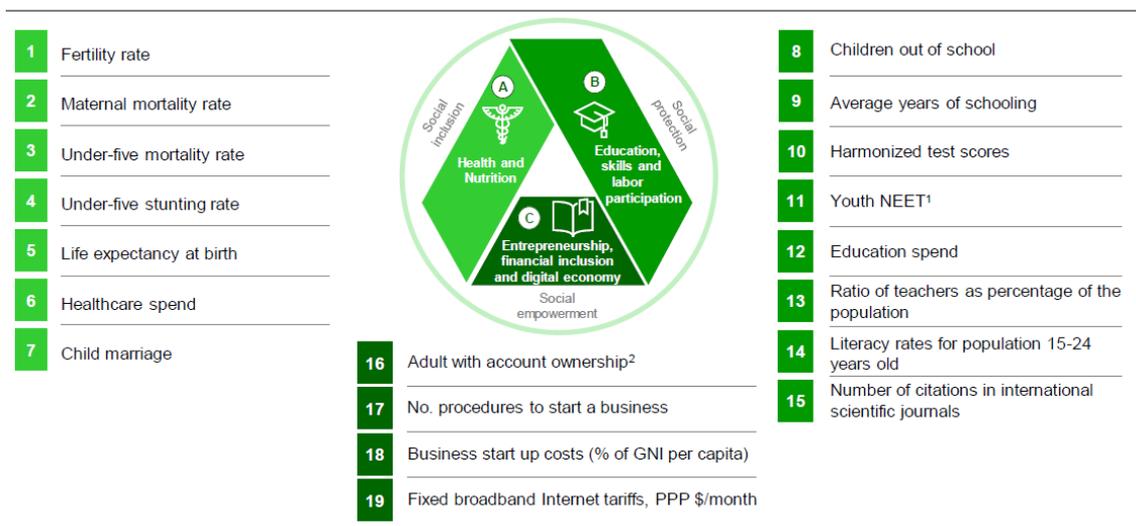
- Health and nutrition
- Education, skills, and labor participation
- Entrepreneurship, financial inclusion, and digital economy

We have also added a political empowerment dimension to assess women’s representation in the political arena and capture the challenges they still face.

The gender-transformative human capital development (HCD) strategy is anchored into this overall HCD approach and aims to promote gender equity and equality as key to reaching inclusive and sustainable economic growth. Gender inclusion is critical to drive economic growth and increase societal value. All fifteen Member States have untapped opportunities when it comes to gender equality and parity. For these reasons, gender inclusion is a cross-cutting enabler of the HCD Strategy aligned around the previously outlined dimensions.

Each one of these dimensions breaks down into a set of priority indicators as illustrated in the figure below:

Figure 17: The ECOWAS HCD framework

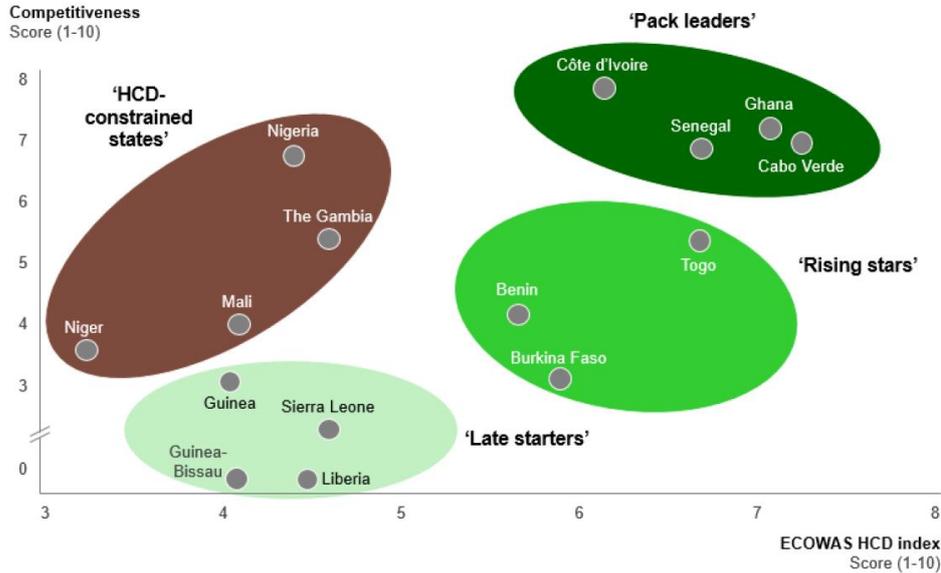


ECOWAS HCD strategy categorizes countries in four clusters based on their HCD performance and economic competitiveness.

- **The Pack Leaders** are the strongest performers on both HCD and competitiveness
- **The Rising Stars** have been registered average performances on both HCD and competitiveness

- **The HCD-constrained States** are lagging behind their peers on HCD indicators despite strong economic competitiveness performances
- **The Late Starters** have experienced a stunt in their progress on HCD indicators resulting in competitiveness under-performance

Figure 18: ECOWAS country clusters based on economic competitiveness and HCD performance¹⁰³



The country performance assessment will be framed around these four archetypes and use the selected indicators across each HCD dimension as guidance to evaluate the country's gender parity performance. This clustered approach will capture the region's diversity and allow a comparison of countries performance facing similar constraints. This study will then review the gender parity performance for each dimension of the HCD framework to understand the drivers and binding constraints to reach total parity (Score of 1 for the index).

Key indicators selected to assess gender parity performance

This study will seek to assess gender equality and parity across a set of key indicators under each dimension (health, education, entrepreneurship, and political empowerment). The figure below is an initial selection of relevant indicators for the gender parity analysis that are used to frame this country assessment. These indicators were chosen because they relate to gender parity and equality. While not an exhaustive list of indicators for lack of gender disaggregated data across all 15 Member States, these indicators capture the state of gender parity consistently across the region.

¹⁰³ ECOWAS 2030 Integrated Regional Strategy for Human Capital Development

Figure 19 : Selected indicators across HCD dimensions for regional and country gender parity analysis

Selected indicators			
Dimension	Health and Nutrition	Entrepreneurship, financial inclusion and digital economy	Education, skills and labor participation
HCD Indicators	<ul style="list-style-type: none"> Fertility rate Maternal mortality ratio Child marriage 	<ul style="list-style-type: none"> Adults with account ownership 	<ul style="list-style-type: none"> Average years of schooling Literacy rate
Additional indicators	<ul style="list-style-type: none"> Life expectancy Prevalence of stunting for height 	<ul style="list-style-type: none"> Estimated earned income 	<ul style="list-style-type: none"> Labor force participation Primary school enrolment rate Secondary school enrolment rate Tertiary enrolment rate Average years of schooling
Additional dimension	Political Empowerment Seats in parliament Women in ministerial positions		

D2. Methodology used to conduct interviews and type of stakeholders interviewed

A total of 20 in-country stakeholder interviews were conducted to draft the Ghana dive report:

- 3 interviews with ministries and government agencies allowed us to identify challenges and potential opportunities in current gender focused interventions implemented by Member State governments.
- 5 interviews with technical partners were conducted to identify successful gender focused interventions to scale up and synergies between their activities and ECOWAS interventions.
- 9 interviews with civil society organizations focused on promoting women and girls' social, political, and economic inclusion. These conversations were critical to identifying successful initiatives implemented by these organizations to advance gender parity objectives.
- 3 interviews with private sector actors were held and conversations with female-led businesses across a wide range of sectors were prioritized to better understand the hurdles women face when pursuing their professional aspirations.

We applied a hypothesis-driven approach to develop tailored interview guides for each interviewees/stakeholder archetypes. The table below outlines the list of stakeholders interviewed for the purpose of this study.

Table 1: List of stakeholders interviewed in Ghana

Type of stakeholder	Institution
Government	Department of Gender under the Ministry of Gender, Children and Social Protection
	Ministry of Health
	Ghana Statistical Service

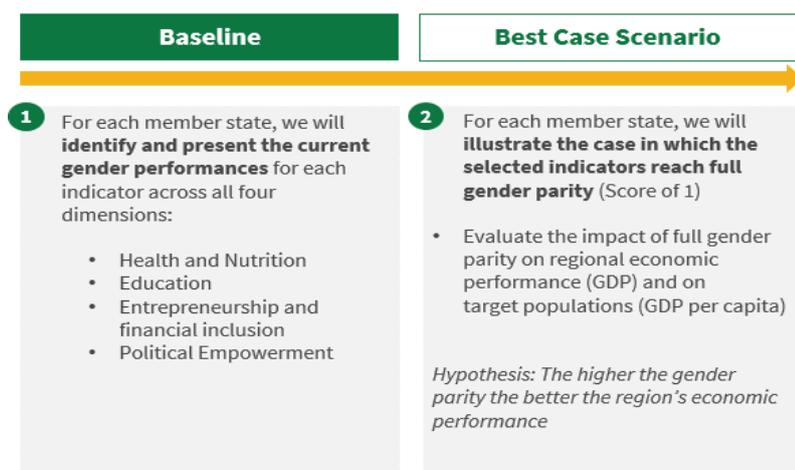
Technical Partners	USAID
	UNICEF
	WHO
	Gesellschaft für Internationale Zusammenarbeit (GIZ)
	UNCDF
Civil Society Organizations	The Network for Women's Rights in Ghana (NETRIGHT)
	Women in Law & Development in Africa (WILDAF)
	UNCDF
	Songtaba
	Cerath Development Organization
	STAR Ghana Foundation
	SEND Ghana
	Youth Opportunity & Transformation in Africa (YOTA)
	Africa Skills Hub (ASH)
	Moremi Initiative for Women's Leadership in Africa
Private Sector	Annan Capital Partners
	Kraado / Women Techmakers
	Cobalt Partners

D3. Methodology used to measure the economic impact of gender parity

The methodology focused on testing the hypothesis that higher gender parity scores lead to a more inclusive society and drive sustainable economic growth. The objective of the modeling exercise was to size the economic potential across each dimension if the region is to achieve gender parity. The purpose is to understand how improvements in gender parity in each dimension can positively impact economic performance.

By using GPS scores for selected indicators and for each country, a baseline and best-case scenario was developed as illustrated below.

Figure 20: Illustration of the scenario modeling methodology



Prior to running the simulations, the pre-selected indicators were presented to ECOWAS to review their relevance to gender. Upon validation of the indicators, a baseline was created for each country using their current gender parity performance scores and determine their current economic performance.

A panel data on the evolution of economic growth was used for each year between 2000 and 2030 in fourteen (14) West African states, namely Benin, Burkina Faso, Cabo Verde, Côte d'Ivoire, Gambia, Ghana, Guinea, Liberia, Mali, Niger, Ghana, Senegal, Sierra Leone, and Togo¹⁰⁴. This model analyzed the impact of these different variables on the economic growth for the fourteen (14) countries.

$$\text{GDPgrowth}_{it} = \alpha + \delta \text{GPS}_{it} + \beta \text{X}_{it} + \epsilon_{it}$$

GDPgrowth_{it} = dependent variable- GDP growth for the country (i) at time (t)

α = the constant

δ = the coefficient of Gender Parity Index for country (i) at time (t)

GPS_{it} = Gender Parity Score is the variable of interest – independent variable for country (i) at time (t)

β = the coefficient of the control variables

X_{it} = control variables for country (i) at time (t)

ϵ_{it} = error term

¹⁰⁴ Guinea Bissau was excluded from the model due to insufficient data availability

A baseline and best-case scenarios simulation were conducted to estimate the impact on the economic performance and targeted populations. With GDP growth as the dependent variable and the GPS as the independent variable of interest. World Bank databases on population growth, the share of international trade in GDP, gross savings rate, and the corruption index were used as control variables in the model. Thus, the indicators whose coefficients were found to be more significant on GDP growth were retained. As a result, primary, secondary, tertiary enrollment rates, literacy rate and labor force participation were determined to be the indicators with the most significant impact on GDP growth.

D4. Indicators tables across the 4 dimensions

Health & Nutrition

Table 2: Ghana's health and nutrition indicators and Gender Parity Scores (GPS) in cluster and region¹⁰⁵ (2020)

Indicators	Fertility rate (total births per woman)	Maternal mortality ratio (per 100,000 live births)	Prevalence of stunting for height (GPS)	Child marriage* (% of girls <18)	Life expectancy at birth (GPS)
Cabo Verde	2.21	40.90	0.84	N/A	1.10
Côte d'Ivoire	4.54	613.12	0.95	27.00	1.04
Senegal	4.49	322.87	0.82	30.50	1.06
Ghana	3.77	297.08	0.79	19.33	1.04
Cluster Average	3.75	318.49	0.85	25.61	1.06
Regional Average	4.61	496.78	0.82	37.18	1.04

Table 3: Evolution of Ghana's health and nutrition indicators and GPS (2016-2020)

Indicators	2016	2017	2018	2019	2020	CAGR (2016-2020)
Fertility rate (total births per woman)	3.98	3.93	3.87	3.82	3.77	-1.40%
Maternal mortality ratio (per 100,000 live births)	314.00	308.00	302.14	294.76	297.08	-1.10%
Prevalence of stunting for height (GPS)	0.77	0.79	0.81	0.81	0.79	+0.49%
Life expectancy at birth (GPS)	1.03	1.03	1.03	1.03	1.04	+0.08%

Education, skills and labor participation

Table 4: Ghana's Education, skills and labor participation Gender Parity Scores (GPS) in cluster and region (2020)¹⁰⁶

Indicators	Literacy rate (GPS)	Average years of schooling (GPS)	Primary school enrolment rate (GPS)	Secondary enrolment rate (GPS)	Tertiary enrolment rate (GPS)	Labor force participation (GPS)
Cabo Verde	1.02	1.03	0.94	0.98	1.47	0.75
Côte d'Ivoire	0.85	0.88	0.94	0.83	0.69	0.71
Senegal	0.84	1.12	1.15	1.16	0.78	0.59
Ghana	1.01	1.00	1.02	1.00	0.90	0.90
Cluster Average	0.93	1.01	1.01	0.99	0.96	0.74
Regional Average	0.83	0.92	0.99	0.91	0.74	0.82

¹⁰⁵ Regional average is excluding Guinea Bissau, with no available data across the 4 indicators; Child marriage data are sourced from the UNICEF Data warehouse which contains data gaps across years: calculated averages are based on the most recent data by country between 2012 and 2019, Ghana data is from 2018.

¹⁰⁶ Regional average calculations exclude Guinea Bissau due to missing data across the 6 GPS and is excluding Liberia and Sierra Leone for the average years of schooling GPS

Table 5: Evolution of Ghana's Education, skills and labor participation GPS (2016-2020)

Indicators	Years					CAGR (2016-2020)
	2016	2017	2018	2019	2020	
Literacy rate (GPS)	0.98	0.99	0.99	1.00	1.01	+0.50%
Average years of schooling (GPS)	0.97	0.97	0.98	0.99	1.00	+0.59%
Primary school enrolment rate (GPS)	1.01	1.01	1.01	1.01	1.02	+0.10%
Secondary enrolment rate (GPS)	0.97	0.97	0.99	1.00	1.00	+0.74%
Tertiary enrolment rate (GPS)	0.72	0.73	0.77	0.85	0.90	+4.62%
Labor force participation (GPS)	0.88	0.88	0.89	0.89	0.90	+0.41%

Entrepreneurship, financial inclusion and digital economy

Table 6: Ghana's entrepreneurship, financial inclusion and digital economy Gender Parity Scores (GPS) in cluster and region (2020)¹⁰⁷

Countries	Indicators
	Adult with account ownership at financial institution (GPS)
Cabo Verde	N/A
Côte d'Ivoire	0.77
Senegal	0.78
Ghana	0.90
Cluster Average	0.82
Regional Average*	0.68

Table 7: Evolution of Ghana's entrepreneurship, financial inclusion and digital economy GPS (2016-2020)

Indicators	Years					CAGR (2016-2020)
	2016	2017	2018	2019	2020	
Adult with account ownership at financial institution (GPS)	0.90	0.87	0.89	0.88	0.90	-0.03%

¹⁰⁷ Due to missing data, regional average calculations exclude Guinea Bissau for the 2 GPS and the Gambia, Liberia and Cabo Verde for the adult with account ownership GPS

Political Empowerment

Table 8: Ghana's political empowerment Gender Parity Scores (GPS) in cluster and region (2020)¹⁰⁸

Indicators Countries	Seats in parliament	Ministerial positions
	(GPS)	(GPS)
Cabo Verde	0.33	0.17
Côte d'Ivoire	0.13	0.15
Senegal	0.76	0.28
Ghana	0.15	0.32
Cluster Average	0.34	0.23
Regional Average*	0.21	0.25

Table 9: Evolution of Ghana's political empowerment GPS (2016-2020)

Indicators	Years					CAGR (2016-2020)
	2016	2017	2018	2019	2020	
Seats in parliament (GPS)	0.12	0.15	0.15	0.15	0.15	+4.23%
Ministerial positions (GPS)	0.21	0.30	0.33	0.33	0.32	+8.87%

¹⁰⁸ Regional average calculations exclude Guinea Bissau due to missing data for the 2 GPS